

AMENDMENT TO H.R. 1728
OFFERED BY MS. WATERS OF CALIFORNIA

Page 14, line 20, strike “and”.

Page 14, line 24, strike the period and insert “;
and”.

Page 14, after line 24 insert the following:

1 (D) mortgage originators from assessing
2 excessive points and fees (as such term is de-
3 scribed under section 103(aa)(4) of the Truth
4 in Lending Act (15 U.S.C. 1602(aa)(4))) to a
5 consumer for the origination of a residential
6 mortgage loan based on such consumer’s deci-
7 sion to finance all or part of the payment
8 through the rate for such points and fees.”

