

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 2767
OFFERED BY MR. HECK OF WASHINGTON
AND MS. SINEMA**

After section 202, insert the following:

1 **SEC. 203. PROTECTION OF MILITARY COMMUNITIES.**

2 Notwithstanding any other provision of this title,
3 each provision of this title shall take effect on the later
4 of—

5 (1) the date on which the Director of the Bu-
6 reau of Consumer Financial Protection, in consulta-
7 tion with the head of the Office of Service Member
8 Affairs, certifies to the Congress that implementing
9 the provisions of this title will not adversely impact
10 military communities; and

11 (2) the date that such provision would have
12 taken effect absent this section.

