

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 1595
OFFERED BY MS. PORTER OF CALIFORNIA**

Page 1, line 11, strike “A Federal” and insert the following:

1 (a) IN GENERAL.—A Federal

Page 4, after line 11, insert the following:

2 (b) SAFE HARBOR APPLICABLE TO DE NOVO INSTI-
3 TUTIONS.—Subsection (a) shall apply to an institution ap-
4 plying for a depository institution charter to the same ex-
5 tent as such subsection applies to a depository institution.

