

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 5294
OFFERED BY MR. BARR OF KENTUCKY**

Strike sections 1, 2, and 3.

Page 50, line 6, strike the semicolon and insert a period.

Page 50, strike line 7 and all that follows through the end of the bill and insert the following:

1 (c) RULEMAKING.—Not later than 1 year after the
2 date of enactment of this Act, the Director of the Bureau
3 of Consumer Financial Protection shall issue rules in final
4 form to implement section 128(e)(3) of the Truth in Lend-
5 ing Act, as amended by this section. Such rules shall be-
6 come effective not later than 6 months after their date
7 of issuance.

8 (d) EFFECTIVE DATE.—The amendment made by
9 subsection (a) shall take effect 1 year after the date of
10 the enactment of this Act.

