

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 10
OFFERED BY MR. KILDEE OF MICHIGAN**

In section 736, add at the end the following:

1 “(d) PROTECTING AGAINST FRAUDULENT FORE-
2 CLOSURES.—Nothing in this section shall impact the abil-
3 ity of the Agency to initiate or continue an action, suit,
4 or proceeding in a court of competent jurisdiction, in
5 which the purpose of such action, suit, or proceeding is
6 to prevent a covered person or service provider from com-
7 mitting or engaging in an unfair, deceptive, or abusive act
8 or practice under Federal law in connection with an activ-
9 ity associated with foreclosure on a property of an indi-
10 vidual, if such foreclosure process began on or after the
11 date on which the 2008 financial crisis began, as deter-
12 mined by the Agency.”.

