

**AMENDMENT TO THE RULES COMMITTEE PRINT**

**119-3**

**OFFERED BY MS. BYNUM OF OREGON**

Page 442, insert after line 20 the following new section:

**1 SEC. 50006. FEES AND OTHER FINANCING COSTS FOR CON-**  
**2 SUMER FINANCIAL PRODUCTS.**

**3 (a) DETERMINATION.**—Not later than the end of the  
**4 30-day period beginning on the date of enactment of this**  
**5 Act, the Secretary of the Treasury shall—**

**6 (1) determine whether the amendments pro-**  
**7 posed to be made by sections 50003 and 50004**  
**8 would lead to fees and other financing costs being**  
**9 reduced for every consumer financial product; and**

**10 (2) issue a report to Congress containing the**  
**11 determination made under paragraph (1) and make**  
**12 such report available to the public.**

**13 (b) EFFECTIVE DATE.**—If, in the report required  
**14 under subsection (a)(2), the Secretary determines that the**  
**15 amendments proposed to be made by sections 50003 and**  
**16 50004—**

**17 (1) would not lead to fees and other financing**  
**18 costs being reduced for every consumer financial**

1 product, sections 50003 and 50004 shall not take ef-  
2 fect; and

3 (2) would lead to fees and other financing costs  
4 being reduced for every consumer financial product,  
5 sections 50003 and 50004 shall take effect on the  
6 date that is 30 days after the date of enactment of  
7 this Act.

