## Amendment to H.R. 2547, as Reported Offered by $\mathbf{M}$ .

Redesignate title IX as title X.

Redesignate section 901 as section 1001.

Strike section 1001 and insert the following:

## 1 SEC. 1001. EFFECTIVE DATE.

- 2 This Act and the amendments made by this Act shall
- 3 take effect on the date on which the Comptroller General
- 4 of the United States issues a report pursuant to section
- 5 901.

After title VIII insert the following:

## 6 TITLE IX—REPORTS

- 7 SEC. 901 GAO REPORT.
- 8 The Comptroller General of the United States shall,
- 9 not later than 1 year after the date of the enactment of
- 10 this Act submit to the Financial Services Committee of
- 11 the House of Representatives and the Banking Committee
- 12 of the Senate a study about the debt collection process
- 13 for small businesses and for minority, rural, and urban
- 14 low-income and underserved borrowers.

