Redesignate title IX as title X.

Redesignate section 901 as section 1001.

Strike section 1001 and insert the following:

SEC. 1001. EFFECTIVE DATE.

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

After title VIII insert the following:

TITLE IX—REPORTS

SEC. 901 GAO REPORT.

The Comptroller General of the United States shall, not later than 1 year after the date of the enactment of this Act submit to the Financial Services Committee of the House of Representatives and the Banking Committee of the Senate a study about the debt collection process for small businesses and for minority, rural, and urban low-income and underserved borrowers.