

**AMENDMENT TO THE SENATE AMENDMENTS TO
H.R. 22
OFFERED BY MR. HILL OF ARKANSAS**

Add at the end the following:

1 **DIVISION J—HOMEBUYERS**
2 **ASSISTANCE**

3 **SEC. 96001. ENFORCEMENT SAFE HARBOR.**

4 The integrated disclosure requirements for mortgage
5 loan transactions under section 4(a) of the Real Estate
6 Settlement Procedures Act of 1974 (12 U.S.C. 2603(a)),
7 section 105(b) of the Truth in Lending Act (15 U.S.C.
8 1604(b)), and regulations issued under such sections may
9 not be enforced against any person until February 1,
10 2016, and no suit may be filed against any person for a
11 violation of such requirements occurring before such date,
12 so long as such person has made a good faith effort to
13 comply with such requirements.

