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

Add at the end the following:

DIVISION J—HOMEBUYERS ASSISTANCE

SEC. 96001. ENFORCEMENT SAFE HARBOR.

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