

**AMENDMENT TO RULES COMMITTEE PRINT 118-8**  
**OFFERED BY MR. CLEAVER OF MISSOURI**

Page 5, after line 9, insert the following:

1 **SEC. 6. ELIMINATION OF LOAN LEVEL PRICE ADJUST-**  
2 **MENTS FOR MORTGAGES FOR RESIDENCES**  
3 **OF INNOVATIVE HOUSING DESIGN.**

4 Subpart A of part 2 of subtitle A of the Federal  
5 Housing Enterprises Financial Safety and Soundness Act  
6 of 1992 (12 U.S.C. 4541 et seq.) is amended by adding  
7 at the end the following new section:

8 **“SEC. 1329. PROHIBITION OF LOAN LEVEL PRICE ADJUST-**  
9 **MENTS FOR MORTGAGES FOR RESIDENCES**  
10 **OF INNOVATIVE HOUSING DESIGN.**

11 “The Director of the Federal Housing Finance Agen-  
12 cy shall prohibit the Federal National Mortgage Associa-  
13 tion and the Federal Home Loan Mortgage Corporation  
14 from applying up-front fees based on the characteristics  
15 of an individual mortgage to mortgages on single-family  
16 residences that—

17 “(1) are purchased or delivered on or after the  
18 date of enactment of this Act or delivered into mort-  
19 gage backed securities with issue dates on or after  
20 the date of enactment of this Act; and

1           “(2) are made for a residence that is of innova-  
2           tive housing design, as determined by the Director,  
3           but which shall include manufactured housing and  
4           affordable dwelling units.”.

Page 5, line 10, strike “**SEC. 6**” and insert “**SEC.  
7**”.

