AMENDMENT TO THE RULES COMMITTEE PRINT

116–15

OFFERED BY MS. VELÁZQUEZ OF NEW YORK

Page 40, after line 8, insert the following:

SEC. 9. MODIFICATION OF THE EXEMPTION FROM CERTAIN DISCLOSURE REQUIREMENTS.

(a) In General.—Section 304 of the Home Mortgage Disclosure Act of 1975 (12 U.S.C. 2803) is amended—

(1) by striking subsection (i) and inserting the following:

“(i) Exemption from Certain Disclosure Requirements.—The requirements of paragraphs (4), (5), and (6) of subsection (b) shall not apply with respect to any depository institution described in section 303(3)(A) that has total assets, as of the most recent full fiscal year of the institution, of $30,000,000 or less.”; and

(2) by striking subsection (o).

(b) Technical and Conforming Amendment.—Section 104 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (Public Law 115–174; 132 Stat. 1301) is amended by striking subsection (b).
SEC. 10. LIMITATION ON PROVIDING EXEMPTIONS FROM HMDA REPORTING REQUIREMENTS.

Section 1027 of the Consumer Financial Protection Act (12 U.S.C. 5517) is amended by adding at the end the following:

“(t) LIMITATION ON PROVIDING EXEMPTIONS FROM HMDA REPORTING REQUIREMENTS.—Notwithstanding any provision of this title or the Home Mortgage Disclosure Act of 1975, the Bureau may not provide any person with an exemption from complying with any reporting requirements under the Home Mortgage Disclosure Act of 1975 if such exemption did not exist on the date of enactment of this subsection.”.

SEC. 11. LIMITATION ON MODIFYING HMDA DATA FIELDS.

Section 1027 of the Consumer Financial Protection Act (12 U.S.C. 5517) is amended by adding at the end the following:

“(t) LIMITATION ON MODIFYING HMDA DATA FIELDS.—Notwithstanding any provision of this title or the Home Mortgage Disclosure Act of 1975, the Bureau may not eliminate, with respect to the reporting requirements under the Home Mortgage Disclosure Act of 1975, any data fields that were required to be reported on the date of enactment of this subsection.”.
SEC. 12. MAINTAINING THE HMDA EXPLORER TOOL AND THE PUBLIC DATA PLATFORM API.

The Consumer Financial protection Bureau may not retire the HMDA Explorer tool or the Public Data Platform API.

Page 40, line 9, strike “SEC. 9” and insert “SEC. 13”.

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