

1 Banking, Housing, and Urban Affairs of the Senate,
2 containing—

3 (A) all findings and determinations made
4 in carrying out such analysis; and

5 (B) a determination of whether the antici-
6 pated effect of the final rule includes an in-
7 crease in the cost of credit or a decrease in ac-
8 cess to credit.

9 (3) RULEMAKING CONTINGENT ON ANALYSIS.—

10 The Director of the Bureau may not issue a final
11 rule if, in the report described under paragraph (2),
12 the Office determines that the anticipated effect of
13 the final rule includes an increase in the cost of
14 credit or a decrease in access to credit.

