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**AMENDMENT TO H.R. 1106**  
**OFFERED BY MR. HENSARLING OF TEXAS**

Page 31, line 17, strike "paragraph" and insert "paragraphs".

Page 31, line 22, strike the quotation marks and the semicolon.

Page 31, after line 22, insert the following:

1           “(13) EXCLUSION OF ZERO DOWN PAYMENT  
2           LOANS.—In connection with the origination of the  
3           existing senior mortgage, the mortgagor shall have  
4           made a down payment, in cash or its equivalent, on  
5           account of the property purchased under such exist-  
6           ing senior mortgage.”;

