

**AMENDMENT TO H.R. 1728, AS REPORTED
OFFERED BY MR. CUELLAR OF TEXAS**

In subsection (c) of section 218, insert “, including an analysis of the exceptions and adjustments authorized in section 129C(1)(3)(A) of the Truth in Lending Act and a recommendation on whether a uniform standard is needed” before the period at the end.

At the end of section 218, insert the following new subsection:

1 (d) ANALYSIS OF CREDIT RISK RETENTION PROVI-
2 SIONS.—The report required by subsection (b) shall also
3 include—

4 (1) an analysis by the Comptroller General of
5 whether the credit risk retention provisions have sig-
6 nificantly reduced risks to the larger credit market
7 of the repackaging and selling of securitized loans on
8 a secondary market; and

9 (2) recommendations to the Congress on adjust-
10 ments that should be made, or additional measures
11 that should be undertaken.

