

**AMENDMENT TO H.R. 1728, AS REPORTED  
OFFERED BY MR. ELLISON OF MINNESOTA**

In section 129B(e)(2) of the Truth in Lending Act  
(as added by section 103 of the bill)—

- (1) in subparagraph (C), strike the final “and”;
- (2) in subparagraph (D), strike the period and insert “; and”; and
- (3) add at the end the following new subparagraph:

1           “(E) mortgage originators from—

2                   “(i) mischaracterizing the credit his-

3                   tory of a consumer or the residential mort-

4                   gage loans available to a consumer;

5                   “(ii) mischaracterizing or suborning

6                   the mischaracterization of the appraised

7                   value of the property securing the exten-

8                   sion of credit; or

9                   “(iii) if unable to suggest, offer, or

10                  recommend to a consumer a loan that is

11                  not more expensive than a loan for which

12                  the consumer qualifies, discouraging a con-

13                  sumer from seeking a home mortgage loan

1 secured by a consumer's principal dwelling  
2 from another mortgage originator.”.

