

**AMENDMENT TO H.R. 1728, AS REPORTED
OFFERED BY MR. MILLER OF NORTH CAROLINA**

Section 106 is amended by inserting after subsection
(e) the following new subsection:

1 (f) STANDARDIZED DISCLOSURE FORMS.—

2 (1) IN GENERAL.—Any regulations proposed or
3 issued pursuant to the requirements of this section
4 shall include model disclosure forms.

5 (2) OPTION FOR MANDATORY USE.—In issuing
6 proposed regulations under subsection (a), the Sec-
7 retary of Housing and Urban Development and the
8 Board of Governors of the Federal Reserve System
9 may include regulations for the mandatory use of
10 standardized disclosure forms if they jointly deter-
11 mine that it would substantially benefit the con-
12 sumer.

