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AMENDMENT TO H.R. 4173

**OFFERED BY MR. BOREN OF OKLAHOMA, MRS.
CAPITO OF WEST VIRGINIA, MR. MCMAHON
OF NEW YORK, AND MR. GARY G. MILLER OF
CALIFORNIA**

Page 264, after line 2, insert the following:

- 1 (3) LOWER RISK MORTGAGES.—Each appro-
2 priate agency shall establish a category of mortgage
3 loans that exhibit lower risk characteristics that
4 shall be exempt from the requirements of this sec-
5 tion.

