

**AMENDMENT TO H.R. 4173
(FINANCIAL REGULATORY REFORM)**

OFFERED BY MS. KILROY OF OHIO

[Page and line nos. refer to text of introduced bill as posted on Rules Committee website]

Page 787, strike lines 18 and all that follows through page 788, line 5 and insert the following:

- 1 “(1) IN GENERAL.— The Agency may declare any act or practice unlawful on the grounds that
- 2 it is unfair if the Agency has a reasonable basis to conclude that the act or practice causes or is
- 3 likely to cause substantial injury to consumers which is not reasonably avoidable by the least
- 4 sophisticated consumer and such injury to the consumer is substantially outweighed by
- 5 countervailing benefits to that consumer.”