

**AMENDMENT TO H.R. 4173**  
**OFFERED BY MS. MATSUI OF CALIFORNIA**

Page 465, after line 2, insert the following new subtitle:

1                   **Subtitle L—Making Home**  
2                   **Affordable Program**

3   **SEC. 9911. APPEALS PROCESS FOR DENIALS OF MODIFICA-**  
4                   **TION REQUEST.**

5           (a) PROGRAM CHANGES.—The Secretary of the  
6 Treasury shall revise the guidelines for the Home Afford-  
7 able Modification Program of the Making Home Afford-  
8 able initiative of the Secretary of the Treasury, authorized  
9 under the Emergency Economic Stabilization Act of 2008  
10 (Public Law 110–343), to provide a process for borrowers  
11 under mortgages whose requests for mortgage modifica-  
12 tions under the Program are denied to appeal such deni-  
13 als.

