

**AMENDMENT TO H.R. 5114, AS REPORTED  
OFFERED BY MRS. MCCARTHY OF NEW YORK**

Page 27, after line 23, insert the following new section:

1 **SEC. 16. ADEQUATE NOTICE TO HOMEOWNERS BEFORE**  
2 **PLACEMENT OF FLOOD INSURANCE BY LEND-**  
3 **ERS.**

4 Subsection (e) of section 102 of the Flood Disaster  
5 Protection Act of 1973 (42 U.S.C. 4012a(e)) is amend-  
6 ed—

7 (1) in paragraph (1)—

8 (A) by inserting “(A)” after “the borrower  
9 under the loan”; and

10 (B) by inserting before the period at the  
11 end the following: “, and (B) of the require-  
12 ments under paragraph (2) of this subsection”;  
13 and

14 (2) in paragraph (2), by striking “If the bor-  
15 rower fails to purchase such flood insurance within  
16 45 days after notification under paragraph (1),” and  
17 inserting “If the lender or servicer for the loan pro-  
18 vides notice to the borrower in compliance with para-  
19 graph (1) and the borrower fails to purchase such

1 flood insurance before the expiration of the 90-day  
2 period beginning upon receipt by the borrower of  
3 such notice, after the expiration of such 90-day pe-  
4 riod”

