

6 AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
Moore OF Kansas, OR HIS  
DESIGNEE, DEBATABLE FOR 10 MINUTES:

**AMENDMENT TO H.R. 1728, AS REPORTED**  
**OFFERED BY MR. MOORE OF KANSAS**

In section 129C(a) of the Truth in Lending Act (as added by section 201(a) of the bill), insert after paragraph (3) the following (and redesignate succeeding paragraphs accordingly):

1           “(4) <sup>1</sup>INCOME VERIFICATION.—In order to safe-  
2           guard against fraudulent reporting, any consider-  
3           ation of a consumer’s income history in making a  
4           determination under this subsection shall include the  
5           verification of such income by the use of—

6                   “(A) Internal Revenue Service transcripts  
7                   of tax returns provided by a third party; or

8                   “(B) such other similar method that quick-  
9                   ly and effectively verifies income documentation  
10                  by a third party as the Federal banking agen-  
11                  cies may jointly prescribe.”.

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