

H.R. 365: Mr. FALEOMAVAEGA, Ms. BORDALLO, and Mr. SABLAN.  
 H.R. 371: Mr. CANSECO.  
 H.R. 374: Mr. BILIRAKIS.  
 H.R. 412: Mrs. HARTZLER and Mr. YODER.  
 H.R. 420: Mr. BENISHEK, Mrs. ADAMS, and Mr. BROUN of Georgia.  
 H.R. 421: Mr. PRICE of Georgia, Mrs. BLACK, Mr. FLEISCHMANN, Mr. AMASH, Mr. HANNA, Mr. YODER, Mr. WALSH of Illinois, and Mr. CANSECO.  
 H.R. 422: Mr. CONYERS.  
 H.R. 434: Mr. SCHOCK.  
 H.R. 436: Mr. YODER, Mr. BASS of New Hampshire, Mr. TURNER, Mr. PENCE, and Mr. SCHILLING.  
 H.R. 440: Mr. LAMBORN, Mr. ADERHOLT, Mr. VAN HOLLEN, Mr. HONDA, Mr. LATHAM, Mr. YODER, Mr. CARDOZA, and Mr. BARLETTA.  
 H.R. 456: Mr. YOUNG of Alaska and Mr. OWENS.  
 H.R. 457: Mr. DUNCAN of South Carolina, Mr. KLINE, and Mr. HUELSKAMP.  
 H.R. 458: Mrs. LOWEY.  
 H.R. 470: Mr. SCHWEIKERT.  
 H.R. 471: Mr. YOUNG of Indiana and Mr. GOSAR.  
 H.R. 493: Mr. FILNER and Mr. SCHIFF.  
 H.R. 495: Mr. DUNCAN of South Carolina.  
 H.R. 509: Mr. FLAKE.  
 H.R. 520: Ms. SPEIER and Ms. SLAUGHTER.  
 H.R. 521: Ms. SLAUGHTER.  
 H.R. 531: Mr. MICHAUD.  
 H.R. 535: Mr. GARAMENDI and Mrs. CAPPS.  
 H.R. 539: Mr. MCDERMOTT and Mr. STARK.  
 H.R. 547: Mr. TURNER.  
 H.R. 555: Ms. NORTON.  
 H.R. 567: Mr. STUTZMAN.  
 H.R. 576: Mr. CONYERS.  
 H.R. 606: Mr. LABRADOR and Mr. DOLD.  
 H.R. 609: Mr. LATHAM and Mr. PITTS.  
 H.R. 610: Ms. RICHARDSON.  
 H.R. 612: Ms. ESHOO and Mr. FILNER.  
 H.R. 631: Ms. ROYBAL-ALLARD and Mr. JACKSON of Illinois.  
 H.R. 651: Mr. LEWIS of Georgia, Mr. OLVER, Mr. FARR, Mr. MORAN, and Ms. BASS of California.  
 H.R. 652: Mr. ROSS of Arkansas.  
 H.R. 661: Ms. RICHARDSON.  
 H.R. 663: Mr. LONG, Mr. McCLINTOCK, and Mr. WESTMORELAND.  
 H.R. 676: Mr. YARMUTH.  
 H.R. 681: Mrs. BLACK.  
 H.R. 682: Mr. YODER.  
 H.R. 689: Mr. LUJÁN.  
 H.R. 711: Mr. LUJÁN.  
 H.R. 733: Mr. GERLACH and Mr. SARBANES.  
 H.R. 735: Mr. YODER and Mr. SHUSTER.  
 H.R. 738: Mr. ROTHMAN of New Jersey.  
 H.R. 740: Mr. ENGEL.  
 H.R. 745: Ms. FOXX, Mr. CAMPBELL, Mr. CANSECO, and Mr. GOSAR.  
 H.R. 747: Mr. CARNAHAN.  
 H.R. 748: Mr. DUNCAN of South Carolina.  
 H.R. 750: Mr. LATTA.  
 H.R. 763: Mr. GUTHRIE, Mr. RENACCI, Mr. TIPTON, and Mr. PAUL.  
 H.R. 780: Mr. COHEN and Mr. MICHAUD.  
 H.R. 782: Mr. DUNCAN of South Carolina.  
 H.R. 798: Mr. KILDEE, Mr. COSTELLO, and Ms. RICHARDSON.  
 H.R. 800: Mr. WEST, Mr. GARY G. MILLER of California, Mrs. MILLER of Michigan, Mr. JONES, and Mr. HECK.  
 H.R. 816: Mr. HECK.  
 H.R. 820: Mr. TOWNS, Ms. SLAUGHTER, Mr. SIREN, Mr. PRICE of North Carolina, Mr. GUTIERREZ, Ms. LINDA T. SÁNCHEZ of California, and Ms. RICHARDSON.  
 H.R. 822: Mr. MCINTYRE, Mr. LATHAM, Ms. FOXX, Mr. BACHUS, Mrs. ADAMS, Mr. WILSON of South Carolina, Mr. MULVANEY, Mr. PETRI, Mr. McCOTTER, Mr. TURNER, Mr. CANSECO, Ms. JENKINS, Mrs. EMERSON, and Mr. KLINE.  
 H.R. 839: Mr. COFFMAN of Colorado.  
 H.R. 854: Ms. SUTTON, Mr. ELLISON, Mr. FILNER, Mr. TONKO, Mr. CARNAHAN, Mr.

HANNA, Mr. GUTIERREZ, Mr. HINCHEY, Mr. REYES, Ms. BROWN of Florida, Mr. BISHOP of New York, Mr. CLEAVER, and Ms. BASS of California.  
 H.R. 856: Ms. BERKLEY.  
 H.R. 865: Mr. HOLT, Mr. KIND, Mr. CLAY, Mr. KUCINICH, Ms. MCCOLLUM, Ms. BORDALLO, Mr. JACKSON of Illinois, Mr. LATHAM, Ms. ESHOO, Mr. KISSELL, and Mr. LANCE.  
 H.R. 870: Mr. JACKSON of Illinois, Mr. HASTINGS of Florida, and Mr. STARK.  
 H.R. 871: Mr. KISSELL.  
 H.R. 872: Mr. JOHNSON of Illinois, Mr. DENHAM, Mr. SCHRADER, Mr. CONAWAY, Mrs. LUMMIS, Mr. MCINTYRE, Mrs. ELLMERS, Mr. GARY G. MILLER of California, Mr. SHUSTER, Mr. WALZ of Minnesota, Mr. KING of Iowa, Mr. GIBSON, Mr. CUELLAR, Mr. HUELSKAMP, Mr. FINCHER, Mr. DUNCAN of Tennessee, Mr. HULTGREEN, Mr. COBLE, Mrs. MCMORRIS RODGERS, Mrs. MILLER of Michigan, Mr. JONES, Mr. BUCSHON, Mr. FLORES, Mr. THOMPSON of Pennsylvania, Mr. FRANK of Massachusetts, Mr. DESJARLAIS, Mr. MCGOVERN, Mrs. ROBY, Mr. AUSTIN SCOTT of Georgia, Mr. RIBBLE, Mr. SOUTHERLAND, Mr. COURTNEY, Mrs. HARTZLER, Mr. LOBIONDO, Mr. WALDEN, Mrs. BLACKBURN, Mr. SMITH of Nebraska, and Mr. GOODLATTE.  
 H.R. 885: Mr. MORAN, Mr. PLATTS, Mr. HIMES, Mr. DUNCAN of Tennessee, Mr. ROSS of Arkansas, Mr. CONYERS, Mr. NADLER, and Mr. MICHAUD.  
 H.R. 888: Mrs. CHRISTENSEN.  
 H.R. 891: Mr. GRIFFIN of Arkansas.  
 H.R. 904: Mr. WEST, Mr. COSTELLO, Mr. RIBBLE, and Mr. PAUL.  
 H.R. 909: Mr. JOHNSON of Ohio, Mr. KLINE, and Mr. GRIFFIN of Arkansas.  
 H.R. 910: Mr. SHIMKUS, Mr. HALL, Mr. LUCAS, Mrs. CAPITO, Mr. OLSON, Mr. GUTHRIE, Mr. KINZINGER of Illinois, Mr. POMPEO, Mr. TERRY, Mrs. BONO MACK, Mr. CASSIDY, Mr. SCALISE, Mr. LATTA, Mrs. MYRICK, Mr. BURGESS, Mr. GINGREY of Georgia, Mr. GRIFFITH of Virginia, Mrs. BACHMANN, Mr. BENISHEK, Mr. LANKFORD, and Mr. JOHNSON of Ohio.  
 H.R. 912: Mr. MCGOVERN.  
 H.R. 915: Mr. FARENTHOLD.  
 H.R. 918: Mr. GARRETT and Mr. BARTLETT.  
 H.R. 925: Mr. STARK and Mr. ROTHMAN of New Jersey.  
 H.R. 926: Mrs. MILLER of Michigan.  
 H.R. 929: Mr. SIREN and Ms. MOORE.  
 H.J. Res. 20: Mr. HARRIS.  
 H. Con. Res. 20: Mr. BARTLETT and Mr. LAMBORN.  
 H. Con. Res. 25: Mr. AKIN, Mrs. BACHMANN, Mr. BACHUS, Mr. BARTLETT, Mr. BISHOP of Utah, Mrs. BLACKBURN, Mr. BROOKS, Ms. BUERKLE, Mr. BURTON of Indiana, Mr. CARTER, Mr. COLE, Mr. DENHAM, Mr. DESJARLAIS, Mr. DUNCAN of South Carolina, Mr. FLEISCHMANN, Mr. FLORES, Mr. FRANKS of Arizona, Mr. GIBBS, Mr. GINGREY of Georgia, Mr. GOWDY, Mr. GRIFFIN of Arkansas, Mr. HUELSKAMP, Mr. HUIZENGA of Michigan, Mr. SAM JOHNSON of Texas, Mr. JORDAN, Mr. KING of Iowa, Mr. LATTA, Mr. MCHENRY, Mrs. MCMORRIS RODGERS, Mr. MULVANEY, Mr. PEARCE, Mr. PITTS, Mr. ROE of Tennessee, Mr. ROGERS of Alabama, Mr. STEARNS, Mr. WALSH of Illinois, and Mr. WESTMORELAND.  
 H. Res. 60: Mr. DAVID SCOTT of Georgia, Mr. WILSON of South Carolina, Mr. PEARCE, and Mr. KISSELL.  
 H. Res. 71: Mr. JONES and Mrs. CAPITO.  
 H. Res. 102: Mr. YOUNG of Florida.  
 H. Res. 104: Ms. HIRONO, Mr. CAPUANO, Mr. WEBSTER, Mr. KILDEE, Ms. EDDIE BERNICE JOHNSON of Texas, Ms. LEE of California, Mr. GRIJALVA, and Mr. PAYNE.  
 H. Res. 111: Mrs. BLACK, Mr. ALTMIRE, Mr. GUTHRIE, and Mr. RIVERA.  
 H. Res. 142: Mr. LAMBORN, Mr. COFFMAN of Colorado, and Mrs. BLACK.

## AMENDMENTS

Under clause 8 of rule XVIII, proposed amendments were submitted as follows:

H.R. 830

OFFERED BY: Mr. CARDOZA

AMENDMENT NO. 1: At the end of the bill, add the following new section:

**SEC. 4. AFFORDABLE REFINANCING OF MORTGAGES OWNED OR GUARANTEED BY FANNIE MAE AND FREDDIE MAC.**

(a) **AUTHORITY.**—The Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation shall each carry out a program under this section to provide for the refinancing of qualified mortgages on single-family housing owned by such enterprise through a refinancing mortgage, and for the purchase of and securitization of such refinancing mortgages, in accordance with this section and policies and procedures that the Director of the Federal Housing Finance Agency shall establish. Such program shall require such refinancing of a qualified mortgage upon the request of the mortgagor made to the applicable enterprise and a determination by the enterprise that the mortgage is a qualified mortgage.

(b) **QUALIFIED MORTGAGE.**—For purposes of this section, the term “qualified mortgage” means a mortgage, without regard to whether the mortgagor is current on or in default on payments due under the mortgage, that—

(1) is an existing first mortgage that was made for purchase of, or refinancing another first mortgage on, a one- to four-family dwelling, including a condominium or a share in a cooperative ownership housing association, that is occupied by the mortgagor as the principal residence of the mortgagor;

(2) is owned or guaranteed by the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation; and

(3) was originated on or before the date of the enactment of this Act.

(c) **REFINANCING MORTGAGE.**—For purposes of this section, the term “refinancing mortgage” means a mortgage that meets the following requirements:

(1) **REFINANCING OF QUALIFIED MORTGAGE.**—The principal loan amount repayment of which is secured by the mortgage shall be used to satisfy all indebtedness under an existing qualified mortgage.

(2) **SINGLE-FAMILY HOUSING.**—The property that is subject to the mortgage shall be the same property that is subject to the qualified mortgage being refinanced.

(3) **INTEREST RATE.**—The mortgage shall bear interest at a single rate that is fixed for the entire term of the mortgage, which shall be equivalent to the premium received by the enterprise on the qualified mortgage being refinanced plus the cost of selling a newly issued mortgage having comparable risk and term to maturity in a mortgage-backed security, as such rate may be increased to the extent necessary to cover, over the term to maturity of the mortgage, any fee paid to the servicer pursuant to subsection (d), the cost of any title insurance coverage issued in connection with the mortgage, and, as determined by the Director, a portion of any administrative costs of the program under this section as may attributable to the mortgage.

(4) **WAIVER OF PREPAYMENT PENALTIES.**—All penalties for prepayment or refinancing of the qualified mortgage that is refinanced by the mortgage, and all fees and penalties related to the default or delinquency on such mortgage, shall have been waived or forgiven.

(5) **TERM TO MATURITY.**—The mortgage shall have a term to maturity of not more than 40 years from the date of the beginning of the amortization of the mortgage.

(6) **PROHIBITION ON BORROWER FEES.**—The servicer conducting the refinancing shall not charge the mortgagor any fee for the refinancing of the qualified mortgage through the refinancing mortgage.

(7) **TITLE INSURANCE.**—The fee for title insurance coverage issued in connection with the mortgage shall be reasonable in comparison with fees for such coverage available in the market for mortgages having similar terms.

(d) **FEE TO SERVICER.**—For each qualified mortgage of an enterprise that the servicer of the qualified mortgage refinances through a refinancing mortgage pursuant to this section, the enterprise shall pay the servicer a fee not exceeding \$1,000.

(e) **NO APPRAISAL.**—The enterprises may not require an appraisal of the property subject to a refinancing mortgage to be conducted in connection with such refinancing.

(f) **TERMINATION.**—The requirement under subsection (a) for the enterprises to refinance qualified mortgages shall not apply to any request for refinancing made after the expiration of the one-year period beginning on the date of the enactment of this Act.

(g) **DEFINITIONS.**—For purposes of this section, the following definitions shall apply:

(1) **DIRECTOR.**—The term “Director” means the Director of the Federal Housing Finance Agency.

(2) **ENTERPRISE.**—The term “enterprise” means the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation.

(h) **REGULATIONS.**—The Director shall issue any regulations or guidance necessary to carry out the program under this section.

H.R. 830

OFFERED BY: MR. COLE

AMENDMENT NO. 2: Page 5, line 12, after the period add the following: “All such unexpended balances so rescinded and permanently canceled shall be retained in the General Fund of the Treasury for reducing the debt of the Federal Government.”.

H.R. 830

OFFERED BY: MR. LYNCH

AMENDMENT NO. 3: Page 5, strike lines 14 through 19.

Page 5, line 20, strike “(b)” and insert “(a)”.

Page 5, lines 20 and 21, strike “Notwithstanding subsection (a) of this section, any” and insert “Any”.

Page 5, line 25, strike “specified in subsection (a) of this section” and insert “specified in section 2”.

Page 6, line 3, strike “(c)” and insert “(b)”.

Page 6, lines 10 and 11, strike “subsection (b)” and insert “subsection (a)”.

Page 6, line 14, strike “(d)” and insert “(c)”.

H.R. 836

OFFERED BY: MR. CARDOZA

AMENDMENT NO. 1: At the end of the bill, add the following new section:

**SEC. 4. AFFORDABLE REFINANCING OF MORTGAGES OWNED OR GUARANTEED BY FANNIE MAE AND FREDDIE MAC.**

(a) **AUTHORITY.**—The Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation shall each carry out a program under this section to provide for the refinancing of qualified mortgages on single-family housing owned by such enterprise through a refinancing mortgage, and for the purchase of and securitization of such refinancing mortgages, in accordance with this section and policies and procedures that the Director of the Federal Housing Finance Agency shall establish. Such program shall require such refinancing of a qualified mortgage upon the request of the mortgagor made to the applicable enterprise and a determination by the enterprise that the mortgage is a qualified mortgage.

(b) **QUALIFIED MORTGAGE.**—For purposes of this section, the term “qualified mortgage” means a mortgage, without regard to whether the mortgagor is current on or in default on payments due under the mortgage, that—

(1) is an existing first mortgage that was made for purchase of, or refinancing another first mortgage on, a one- to four-family dwelling, including a condominium or a share in a cooperative ownership housing association, that is occupied by the mortgagor as the principal residence of the mortgagor;

(2) is owned or guaranteed by the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation; and

(3) was originated on or before the date of the enactment of this Act.

(c) **REFINANCING MORTGAGE.**—For purposes of this section, the term “refinancing mortgage” means a mortgage that meets the following requirements:

(1) **REFINANCING OF QUALIFIED MORTGAGE.**—The principal loan amount repayment of which is secured by the mortgage shall be used to satisfy all indebtedness under an existing qualified mortgage.

(2) **SINGLE-FAMILY HOUSING.**—The property that is subject to the mortgage shall be the same property that is subject to the qualified mortgage being refinanced.

(3) **INTEREST RATE.**—The mortgage shall bear interest at a single rate that is fixed for the entire term of the mortgage, which shall be equivalent to the premium received by the enterprise on the qualified mortgage being refinanced plus the cost of selling a newly issued mortgage having comparable risk and term to maturity in a mortgage-backed security, as such rate may be increased to the extent necessary to cover, over the term to maturity of the mortgage, any fee paid to the servicer pursuant to sub-

section (d), the cost of any title insurance coverage issued in connection with the mortgage, and, as determined by the Director, a portion of any administrative costs of the program under this section as may attributable to the mortgage.

(4) **WAIVER OF PREPAYMENT PENALTIES.**—All penalties for prepayment or refinancing of the qualified mortgage that is refinanced by the mortgage, and all fees and penalties related to the default or delinquency on such mortgage, shall have been waived or forgiven.

(5) **TERM TO MATURITY.**—The mortgage shall have a term to maturity of not more than 40 years from the date of the beginning of the amortization of the mortgage.

(6) **PROHIBITION ON BORROWER FEES.**—The servicer conducting the refinancing shall not charge the mortgagor any fee for the refinancing of the qualified mortgage through the refinancing mortgage.

(7) **TITLE INSURANCE.**—The fee for title insurance coverage issued in connection with the mortgage shall be reasonable in comparison with fees for such coverage available in the market for mortgages having similar terms.

(d) **FEE TO SERVICER.**—For each qualified mortgage of an enterprise that the servicer of the qualified mortgage refinances through a refinancing mortgage pursuant to this section, the enterprise shall pay the servicer a fee not exceeding \$1,000.

(e) **NO APPRAISAL.**—The enterprises may not require an appraisal of the property subject to a refinancing mortgage to be conducted in connection with such refinancing.

(f) **TERMINATION.**—The requirement under subsection (a) for the enterprises to refinance qualified mortgages shall not apply to any request for refinancing made after the expiration of the one-year period beginning on the date of the enactment of this Act.

(g) **DEFINITIONS.**—For purposes of this section, the following definitions shall apply:

(1) **DIRECTOR.**—The term “Director” means the Director of the Federal Housing Finance Agency.

(2) **ENTERPRISE.**—The term “enterprise” means the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation.

(h) **REGULATIONS.**—The Director shall issue any regulations or guidance necessary to carry out the program under this section.

H.R. 836

OFFERED BY: MR. COLE

AMENDMENT NO. 2: Page 4, line 22, after the period add the following: “All such unobligated balances so rescinded and permanently canceled shall be retained in the General Fund of the Treasury for reducing the debt of the Federal Government.”.