

**AMENDMENT TO THE COMMITTEE PRINT OF JULY
24, 2008**

OFFERED BY MR. HENSARLING OF TEXAS

Page 4, after line 16, insert the following new sub-
paragraph:

1 “(D) REPEATED HISTORY OF IRRESPON-
2 SIBLE BORROWING.—The increase is due to a
3 history of irresponsible borrowing on the part of
4 the consumer where the consumer has, at any
5 time since opening the account, on at least 3
6 occasions failed to make the minimum required
7 payment by the due date for such minimum
8 payment.”.

