

21 Revised

**AMENDMENT TO H.R. 3915, AS REPORTED  
OFFERED BY MR. PERLMUTTER OF COLORADO**

Page 69, after line 17, insert the following new paragraph:

1           “(3) EXCEPTION.—This subsection shall not  
2           apply in the case of any foreclosure on a dwelling  
3           which consists of a 1-family unit securing an exten-  
4           sion of credit made to a consumer—  
5                     “(A) for whom the dwelling was the prin-  
6           cipal residence at the time of the extension of  
7           credit; or  
8                     “(B) who the creditor expected, at the time  
9           of the extension of credit, to be the occupant of  
10          the dwelling.”.