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**AMENDMENT TO H.R. 3915, AS REPORTED  
OFFERED BY MR. VAN HOLLEN OF MARYLAND**

Page 71, line 5, strike the closing quotation marks and the second period.

Page 71, after line 5, insert the following new subsection:

1       “(m) CLOSING COSTS.—In the case of a residential  
2 mortgage loan, any costs incurred in connection with the  
3 consummation of the loan may not exceed by more than  
4 10 percent the estimate of the amount of such costs dis-  
5 closed to the consumer in advance of the consummation  
6 of the loan.”.