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**AMENDMENT TO H.R. 3915, AS REPORTED
OFFERED BY MR. WATT OF NORTH CAROLINA
AND MR. MILLER OF NORTH CAROLINA**

Page 61, after line 15, insert the following new paragraph (and redesignate subsequent paragraphs accordingly):

1 “(4) CURE FOR VIOLATIONS OF SUBSECTION
2 (a) OR (b).—Notwithstanding the limitations in
3 paragraphs (2) and (3), if a residential mortgage
4 loan violates subsection (a) or (b), a consumer may
5 require the holder to cure the loan within 90 days
6 of notification by the consumer and obtain costs in
7 connection with obtaining the cure, including a rea-
8 sonable attorney’s fee.”.