

**AMENDMENT TO H.R. 5072, AS REPORTED
OFFERED BY MS. CLARKE OF NEW YORK**

Page 21, line 3, strike “and”.

Page 21, line 8, strike the period and insert “; and”.

Page 21, after line 8, insert the following:

1 (E) analyzes the effectiveness of the loss
2 mitigation home retention options of the De-
3 partment of Housing and Urban Development
4 in assisting individuals in avoiding home fore-
5 closure for mortgages on 1- to 4-family resi-
6 dences insured under subsection (b) or (k) of
7 section 203, section 234(c), or section 251 of
8 the National Housing Act, particularly for low-
9 income individuals (as such term is defined in
10 section 103 of the Riegle Community Develop-
11 ment and Regulatory Improvement Act of 1994
12 (12 U.S.C. 4702)).

