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**AMENDMENT TO H.R. 5579**  
**OFFERED BY MR. <sup>KANJORSKI</sup> FRANK OF MASSACHUSETTS**

Page 2, line 5, strike “specific”.

Page 3, line 2, insert “particular” after “believes the”.

Page 3, line 4, insert “, including” after “on the loan”.

Page 3, line 6, strike “specific”.

Page 3, line 17, insert “pursuant to a derivatives instrument” before “determined”.

Page 4, after line 17, insert the following new paragraph (and redesignate subsequent paragraphs accordingly):

- 1           (2) NEGATIVE AMORTIZATION.—For purposes  
2           of paragraph (1), the term “negative amortization”  
3           does not include the capitalization of delinquent in-  
4           terest and arrearages.

