

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 3009
OFFERED BY MR. LOUDERMILK OF
GEORGIA**

On page 4, lines 23 through 24, strike “may be provided by qualified staff of the creditor or a third party” and insert “shall be provided by a translator approved by the Director of the Bureau of Consumer Financial Protection”.

On page 4, after line 24 insert the following:

1 (C) LIABILITY.—If a creditor uses a trans-
2 lator approved by the Director of the Bureau of
3 Consumer Financial Protection to provide any
4 oral interpretation services required under this
5 paragraph, the creditor shall not be liable for
6 credit denials, misinterpretation, or misunder-
7 standing of documents that may result from in-
8 accurate interpretation.

On page 11, lines 5 through 7, strike “may be provided by qualified staff of the borrower or a third party” and insert “shall be provided by a translator approved by

the Director of the Bureau of Consumer Financial Protection”.

On page 11, after line 7, insert the following:

1 (vii) LIABILITY.—If a servicer uses a
2 translator approved by the Director of the
3 Bureau of Consumer Financial Protection
4 to provide any oral interpretation services
5 required under this paragraph, the servicer
6 shall not be liable for credit denials, mis-
7 interpretation, or misunderstanding of doc-
8 uments that may result from inaccurate in-
9 terpretation.

