

**AMENDMENT TO THE AMENDMENT IN THE NA-  
TURE OF A SUBSTITUTE TO THE COMMITTEE  
PRINT**

**OFFERED BY MS. BYNUM OF OREGON**

Add at the end the following:

1 **SEC. 50006. FEES AND OTHER FINANCING COSTS FOR CON-**  
2 **SUMER FINANCIAL PRODUCTS.**

3 (a) DETERMINATION.—Not later than the end of the  
4 30-day period beginning on the date of enactment of this  
5 Act, the Secretary of the Treasury shall—

6 (1) determine whether the amendments pro-  
7 posed to be made by sections 50003 and 50004  
8 would lead to fees and other financing costs being  
9 reduced for every consumer financial product; and

10 (2) issue a report to Congress containing the  
11 determination made under paragraph (1) and make  
12 such report available to the public.

13 (b) EFFECTIVE DATE.—If, in the report required  
14 under subsection (a)(2), the Secretary determines that the  
15 amendments proposed to be made by sections 50003 and  
16 50004—

17 (1) would not lead to fees and other financing  
18 costs being reduced for every consumer financial

1 product, sections 50003 and 50004 shall not take ef-  
2 fect; and  
3 (2) would lead to fees and other financing costs  
4 being reduced for every consumer financial product,  
5 sections 50003 and 50004 shall take effect on the  
6 date that is 30 days after the date of enactment of  
7 this Act.

