## AMENDMENT TO THE AMENDMENT IN THE NATURE OF A SUBSTITUTE TO H.R. 3230 OFFERED BY Ms. WATERS OF CALIFORNIA

Add at the end the following:

## 1 SEC. 3. EFFECTIVE DATE.

2	This Act and the amendments made by this Act shall
3	take effect on the date on which the Director of the Bu-
4	reau of Consumer Financial Protection certifies to Con-
5	gress that—
6	(1) the Bureau has, at a minimum, the average
7	number of supervisory and examination staff that
8	are not on administrative leave and that are per-
9	forming supervisory and examination duties as the
10	Bureau had during the period beginning on Novem-
11	ber 24, 2017, and ending on January 20, 2021; and
12	(2) such staff are conducting examinations of
13	supervised entities with, at a minimum, the average
14	frequency with which such examinations were con-
15	ducted during the period beginning on November 24,
16	2017, and ending on January 20, 2021.

