

**AMENDMENT TO THE AMENDMENT IN THE  
NATURE OF A SUBSTITUTE TO H.R. 2152  
OFFERED BY MS. WATERS OF CALIFORNIA**

Page 1, line 12, insert before the period the following: “, as well as risks to consumers”.

Page 2, line 13, after “risks” insert “, as well as risks to consumers,”.

Page 2, line 24, after “risks” insert “, as well as risks to consumers,”.

Page 4, after line 25, insert the following:

- 1 (J) The Director of the Bureau of Con-
- 2 sumer Financial Protection.

