

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 10184
OFFERED BY MR. FOSTER OF ILLINOIS**

After section 1, insert the following:

1 **SEC. 2. DETERMINATION ON MILITARY READINESS, THE**
2 **STABILITY OF MILITARY FAMILIES, AND**
3 **PREDATORY LOANS, SCAMS, FRAUD, AND**
4 **OTHER UNFAIR, DECEPTIVE, OR ABUSIVE**
5 **ACTS OR PRACTICES THAT HARM U.S.**
6 **SERVICEMEMBERS, VETERANS, OR THEIR**
7 **FAMILIES.**

8 (a) REVIEW AND DETERMINATION.—The Secretary
9 of the Treasury, in consultation with the Secretary of De-
10 fense, Secretary of Veterans Affairs, consumer protection
11 experts, organizations representing servicemembers and
12 their families, and veterans service organizations, shall—

13 (1) carry out a review of the provisions of this
14 Act and the amendments made by this Act, includ-
15 ing a review of the effects of such provisions on mili-
16 tary readiness and the prevention, detection, inves-
17 tigation, and prosecution of scams, fraud, and other
18 unfair, deceptive, or abusive acts or practices that

1 harm U.S. servicemembers, veterans, or their fami-
2 lies; and

3 (2) issue a written determination to Congress
4 (and make such determination available to the pub-
5 lic) stating whether this Act and the amendments
6 made by this Act will have a negative impact on
7 military readiness or the stability of military fami-
8 lies, or otherwise increase the prevalence of preda-
9 tory loans, scams, fraud, or other unfair, deceptive,
10 or abusive acts or practices that harm U.S.
11 servicemembers, veterans, or their families.

12 (b) EFFECTIVE DATE.—Each provision of this Act
13 and the amendments made by this Act shall take effect
14 on the later of—

15 (1) the date on which the Secretary issues a
16 written determination under subsection (a)(2) stat-
17 ing that this Act and the amendments made by this
18 Act will not have a negative impact on military read-
19 iness or the stability of military families, or other-
20 wise increase the prevalence of predatory loans,
21 scams, fraud, or other unfair, deceptive, or abusive
22 acts or practices that harm U.S. servicemembers,
23 veterans, or their families; and

- 1 (2) the date on which such provision would have
- 2 taken effect absent the application of this section.



