

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

Page 26, strike lines 8 through 22 and insert the following:

1 (b) UDAAP AUTHORITY WITH RESPECT TO DIS-
2 CRIMINATORY PRACTICES.—

3 (1) IN GENERAL.—Section 1031 of the Con-
4 sumer Financial Protection Act of 2010 (12 U.S.C.
5 5531) is amended by adding at the end the fol-
6 lowing:

7 “(g) UDAAP AUTHORITY WITH RESPECT TO DIS-
8 CRIMINATORY PRACTICES.—The authority of the Bureau
9 under this section relating to unfair, deceptive, or abusive
10 acts and practices applies to discriminatory practices.”.

11 (2) SENSE OF CONGRESS.—It is the sense of
12 Congress that the authority of the Bureau of Con-
13 sumer Financial Protection under section 1031 of
14 the Consumer Financial Protection Act of 2010 re-
15 lating to unfair, deceptive, or abusive acts and prac-
16 tices has always applied to discriminatory practices.

Page 34, line 21, strike the quotation mark and final period and insert after such line the following:

- 1 “(4) DISCRIMINATORY PRACTICE EXCEPTION.—
- 2 This subsection shall not apply to an action alleging
- 3 an unfair, deceptive, or abusive act or practice where
- 4 such act or practice is a discriminatory practice.”.

