

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 2798
OFFERED BY Mrs. BEATTY**

Add at the end the following:

1 Subtitle VIII—Protecting Veterans

2 SEC. 801. REQUIREMENTS WITH RESPECT TO DEPOSIT AC-
3 COUNTS PROVIDED TO VETERANS.

4 With respect to deposit accounts provided to vet-
5 erans, such accounts—

6 (1) may not require a minimum balance; and

7 (2) may not have overdraft or Non-sufficient
8 fund fees.

9 SEC. 802. REQUIREMENTS BEFORE FORECLOSING ON VET-
10 ERANS.

11 A person may not foreclose on the home of a veteran
12 who served on active duty in the Armed Forces without
13 a court order if such veteran was discharged or released
14 under conditions other than dishonorable.

15 SEC. 803. REFINANCING OF VETERAN MORTGAGE LOANS.

16 With respect to a mortgage loan made to a veteran
17 and secured by a home that the veteran currently lives
18 in or used to live in, the holder of the mortgage loan shall,

- 1 upon request of the veteran, offer an interest-rate reduc-
- 2 ing refinancing loan to the veteran.

