

114TH CONGRESS  
1ST SESSION

# H. R. 3192

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## AN ACT

To provide for a temporary safe harbor from the enforcement of integrated disclosure requirements for mortgage loan transactions under the Real Estate Settlement Procedures Act of 1974 and the Truth in Lending Act, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Homebuyers Assist-  
3 ance Act”.

4 **SEC. 2. ENFORCEMENT SAFE HARBOR.**

5 The integrated disclosure requirements for mortgage  
6 loan transactions under section 4(a) of the Real Estate  
7 Settlement Procedures Act of 1974 (12 U.S.C. 2603(a)),  
8 section 105(b) of the Truth in Lending Act (15 U.S.C.  
9 1604(b)), and regulations issued under such sections may  
10 not be enforced against any person until February 1,  
11 2016, and no suit may be filed against any person for a  
12 violation of such requirements occurring before such date,  
13 so long as such person has made a good faith effort to  
14 comply with such requirements.

Passed the House of Representatives October 7,  
2015.

Attest:

*Clerk.*



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