

## Union Calendar No. 210

114<sup>TH</sup> CONGRESS  
1<sup>ST</sup> SESSION

# H. R. 3192

[Report No. 114-278]

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.

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### IN THE HOUSE OF REPRESENTATIVES

JULY 23, 2015

Mr. HILL (for himself and Mr. SHERMAN) introduced the following bill; which was referred to the Committee on Financial Services

OCTOBER 1, 2015

Committed to the Committee of the Whole House on the State of the Union and ordered to be printed

# **A BILL**

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,*

3 **SECTION 1. SHORT TITLE.**

4        This Act may be cited as the “Homebuyers Assist-  
5 ance Act”.

6 **SEC. 2. ENFORCEMENT SAFE HARBOR.**

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

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