feasibility of preparing and including settlement cost range state­
mements for all housing market areas in the special information booklets
for such areas.

JURISDICTION OF COURTS

Sec. 16. Any action to recover damages pursuant to the provisions
of section 6, 8, or 9 may be brought in the United States district court
for the district in which the property involved is located, or in any
other court of competent jurisdiction, within one year from the date
of the occurrence of the violation.

VALIDITY OF CONTRACTS AND LIENS

Sec. 17. Nothing in this Act shall affect the validity or enforce­
ability of any sale or contract for the sale of real property or any
loan, loan agreement, mortgage, or lien made or arising in connection
with a federally related mortgage loan.

RELATION TO STATE LAWS

Sec. 18. (a) This Act does not annul, alter, or affect, or exempt
any person subject to the provisions of this Act from complying
with, the laws of any State with respect to settlement practices, except
to the extent that those laws are inconsistent with any provision of this
Act, and then only to the extent of the inconsistency. The Secretary
is authorized to determine whether such inconsistencies exist. The
Secretary may not determine that any State law is inconsistent with
any provision of this Act if the Secretary determines that such law
gives greater protection to the consumer. In making these determina­
tions the Secretary shall consult with the appropriate Federal agencies.

(b) No provision of this Act or of the laws of any State imposing
any liability shall apply to any act done or omitted in good faith in
conformity with any rule, regulation, or interpretation thereof by
the Secretary, notwithstanding that after such act or omission has
occurred, such rule, regulation, or interpretation is amended, rescinded,
or determined by judicial or other authority to be invalid for any
reason.

EFFECTIVE DATE

Sec. 19. The provisions of this Act, and the amendments made
thereby, shall become effective one hundred and eighty days after the
date of the enactment of this Act.

Approved December 22, 1974.

Public Law 93-534

AN ACT

To allow advance payment of subscription charges for publication for official
use prepared for auditory as well as visual usage.

Be it enacted by the Senate and House of Representatives of the
United States of America in Congress assembled, That the Act of
June 12, 1930 (46 Stat. 580, 31 U.S.C. 530a), as amended, is hereby
amended by adding at the end thereof the following new section:
“Sec. 2. For the purposes of this Act, the term ‘other publications’
shall include any publication printed, microfilmed, photocopied, or
magnetically or otherwise recorded for auditory or visual usage.”

Approved December 22, 1974.