

June 24, 2010

**\*\* Joint Miscellaneous/Technical Amendment\*\***

**Title: Various**

**Matter: Joint Miscellaneous/Technical Manager's Amendment**

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1. Amends primary financial regulatory agency definition to cover a broader range of companies regulated by the CFTC.
2. Expands the requirements of Section 308 of FIRREA beyond Treasury and FDIC to the Federal Reserve, OCC and NCUA and require all these agencies to submit an annual report to Congress on their efforts to promote and preserve minority financial institutions.
3. Ensures that a study of the effects of size and complexity of financial institutions on capital market efficiency and economic growth, occurs every 5 years instead of one-time only.
4. Requires the Comptroller General to conduct a study on Inspectors General.
5. Adds Office of Older Americans to CFPB.
6. Clarifies that federal consumer protection authority should not exercise any authority embedded in GLBA that has been granted to state insurance regulators, such as the development of privacy notices.
7. Technical re: Office of Minority and Women Inclusion.
8. An amendment to clarify the consumer privacy provisions in the consumer title (to the Title X Manager's Amendment).
9. Change to Item #2 of the House Counter-Counteroffer of June 23, 2010 for Title XIV accepted by the Senate on June 24.
10. Modification of Shelby Amendment ALB10616.
11. Conforming amendments to the Electronic Fund Transfer Act (EFTA), Equal Credit Opportunity Act (ECOA), Fair Credit Billing Act (FCBA), Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), Gramm-Leach-Bliley Act (GLBA), and the Truth in Lending Act (TILA)
12. FDIC study of appropriate definitions of core deposits and brokered deposits.
13. An amendment to clarify that the CFPB get deference when interpreting federal consumer financial laws.

14. An adjustment of formula funds for CFPB.
15. An amendment to clarify that provisions concerning exclusive examination and enforcement authority between the Bureau and federal banking regulators do not affect state banking regulators' authority.
16. An amendment to conduct GAO Study on Appraisal Activities.
17. An amendment regarding mine safety.
18. Providing for \$ 1 billion for loans to unemployed homewonwers to cover mortgage payments during the period they are unemployed, and providing \$1 billion for the Neighborhood Stabilization Program (NSP) for formula grants to states and localities for redevelopment and resale of foreclosed and abandoned homes. Makes changes to NSP provision from the Senate amendment of June 24, 2010.
19. Protecting proprietary variables used in net present value analysis under the HAMP program from public disclosure as part of the requirement in Section 1482 to make public the net present methodology, computer model and variables.
20. Amendment on Historic Tax Credit
21. Clarification of family office exemption.