

**** House Offer ****

Title: Title XIV

Matter: Mortgage Reform and Anti-Predatory Lending Act

The House proposes the following amendments to the Base text:

1. **Add House provision** providing emergency mortgage relief for unemployed homeowners (House Bill § 10001, page 1675, line 15 through page 1680, line 4).
2. **Add House provision** for assistance to the neighborhood stabilization program (House Bill § 10002, page 1680, line 5 through page 1683, line 18).
3. **Add House provision** providing for legal assistance for foreclosure-related issues (House Bill § 9115, page 1536, line 21 through page 1540, line 2).
4. **Amend Senate provision** to provide the Department of Housing and Urban Development, the Department of Veterans Affairs, the Department of Agriculture, and the Rural Housing Service to define “Qualified Mortgages” for the loans they insure, guarantee or administer (Senate Bill § 1413, page 1812, line 7 through page 1813, line 9).
5. **Amend Senate provision** to revise the definition of “Mortgage Originator” relating to seller financing (Senate Bill § 1401, page 1782, line 20 through page 1783, line 11).
6. **Add House provision** to sunset the Home Valuation Code of Conduct and improve implementation of appraisal independence standards (House Bill § 4312, page 983, line 15 through page 985, line 15).