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**AMENDMENT TO H.R. 3915, AS REPORTED**  
**OFFERED BY MR. GARY G. MILLER OF**  
**CALIFORNIA**

Page 87, strike line 14 and all that follows through page 88, line 18, and insert the following new paragraph:

1           “(1) EXCLUSION OF BONA FIDE DISCOUNT  
2           POINTS.—Up to and including 2 bona fide discount  
3           points payable by the consumer in connection with  
4           a high-cost mortgage shall be excluded from deter-  
5           mining the amounts of points and fees with respect  
6           to such mortgage for purposes of subsection (aa).”.