

**AMENDMENT TO H.R. 1106**  
**OFFERED BY MRS. CAPITO OF WEST VIRGINIA**

Strike line 11 on page 15 and all that follows  
through page 20, line 15, and insert the following:

**1 SEC. 121. PROTECTION OF FHA, VA, AND RHS LOANS.**

2       Notwithstanding any other provision of law, no mort-  
3 gage or loan secured by a security interest in the mortga-  
4 gor's or borrower's principal residence that is insured  
5 under title II of the National Housing Act (12 U.S.C.  
6 1707 et seq.), or that is made, guaranteed, or insured  
7 under chapter 37 of title 38, United States Code, or under  
8 title V of the Housing Act of 1949 (42 U.S.C. 1471 et  
9 seq.), and no rights of the holder under any claim for such  
10 a mortgage or loan, may be modified in any bankruptcy  
11 proceeding or any order issued pursuant to a bankruptcy  
12 proceeding.

**13 SEC. 122. FHA LOAN MODIFICATION PROGRAM.**

14       (a) IN GENERAL.—Subsection (a) of section 204 of  
15 the National Housing Act (12 U.S.C. 1710(a)) is amended  
16 by adding at the end the following new paragraph:

Strike line 6 on page 23 and all that follows through  
page 24, line 19.

