

**AMENDMENT TO H.R. 1728, AS REPORTED  
OFFERED BY MS. EDWARDS OF MARYLAND**

After section 128(a)(18) of the Truth in Lending Act (as added by section 214(a) of the bill) add the following:

1           “(19) In the case of a residential mortgage  
2           loan, an estimate of the amount of property taxes,  
3           if any, that the consumer will be required to pay di-  
4           rectly on the dwelling securing such loan, along with  
5           an estimate of the date on which such property taxes  
6           will be due. If the consumer will be required to pay  
7           such taxes directly, such disclosure will also explain  
8           why the funds did not go in escrow.”.

