

**AMENDMENT TO RULES COMMITTEE PRINT TO  
H.R. 1315  
OFFERED BY MR. CLARKE OF MICHIGAN**

Add at the end the following new section:

1 **SEC. 7. STUDY AND REPORT ON FORECLOSURES AND**  
2 **MORTGAGE SERVICER OVERSIGHT.**

3 (a) STUDY.—The appropriate Federal banking agen-  
4 cies and the Bureau of Consumer Financial Protection  
5 shall carry out a study on the charges of illegal conduct  
6 levied against insured depository institutions regarding  
7 foreclosures.

8 (b) REPORT.—Not later than the end of the 6-month  
9 period beginning on the single calendar date described  
10 under section 1062(d) of the Dodd-Frank Wall Street Re-  
11 form and Consumer Protection Act, the appropriate Fed-  
12 eral banking agencies and the Bureau of Consumer Finan-  
13 cial Protection shall issue a report to the Congress con-  
14 taining the following:

15 (1) All determinations made in carrying out the  
16 study required under subsection (a).

17 (2) A comprehensive plan for the appropriate  
18 Federal banking agencies to coordinate with the Bu-

1       reau of Consumer Financial Protection in the Bu-  
2       reau’s oversight of mortgage servicers.

3           (3) Legislative recommendations for Federal  
4       foreclosure standards.

5       (c) DEFINITIONS.—For purposes of this section, the  
6       terms “appropriate Federal banking agency” and “in-  
7       sured depository institutions” have the meaning given  
8       those terms, respectively, under section 3 of the Federal  
9       Deposit Insurance Act (12 U.S.C. 1813).

