AMENDMENT TO H.R. 3915, AS REPORTED
OFFERED BY MR. WATT OF NORTH CAROLINA AND MR. MILLER OF NORTH CAROLINA

Page 61, after line 15, insert the following new paragraph (and redesignate subsequent paragraphs accordingly):

1 "(4) CURE FOR VIOLATIONS OF SUBSECTION
2 (a) OR (b).—Notwithstanding the limitations in
3 paragraphs (2) and (3), if a residential mortgage
4 loan violates subsection (a) or (b), a consumer may
5 require the holder to cure the loan within 90 days
6 of notification by the consumer and obtain costs in
7 connection with obtaining the cure, including a rea-
8 sonable attorney's fee.".