

**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.”.

