

**AMENDMENT TO H.R. 1728, AS REPORTED  
OFFERED BY MR. HENSARLING OF TEXAS**

Insert after section 220 the following:

1 **SEC. 221. INELIGIBILITY OF NON-QUALIFIED MORTGAGES**  
2 **FOR TAXPAYER-FUNDED ASSISTANCE UNDER**  
3 **THE HOPE FOR HOMEOWNERS PROGRAM.**

4 After the date of the enactment of this Act, a new  
5 residential mortgage loan that is not a qualified mortgage  
6 (as defined in section 129C(c)(2) of the Truth in Lending  
7 Act) shall not be eligible for participation in the HOPE  
8 for Homeowners Program under section 257 of the Na-  
9 tional Housing Act (12 U.S.C. 1715z-23), or any other  
10 mortgage assistance program using funds authorized  
11 under section 115 of the Emergency Economic Stabiliza-  
12 tion Act of 2008 (12 U.S.C. 5225).

