

**AMENDMENT TO H.R. 1728, AS REPORTED
OFFERED BY MS. JACKSON-LEE OF TEXAS**

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, the total amount of interest that the consumer
3 will pay over the life of the loan as a percentage of
4 the principal of the loan. Such amount shall be com-
5 puted assuming the consumer makes each monthly
6 payment in full and on-time, and does not make any
7 over-payments.”.

