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**AMENDMENT TO H.R. 1728, AS REPORTED
OFFERED BY MR. KING OF IOWA**

At the end of title II, add the following new section:

1 **SEC. 221. REQUIREMENTS FOR RESIDENTIAL MORTGAGE**
2 **LOANS AND CERTAIN FORECLOSURE RELIEF.**

3 (a) **RESIDENTIAL MORTGAGE LOANS.—**

4 (1) **REQUIREMENT.—** Notwithstanding any
5 other provision of Federal or State law, after the
6 date of the enactment of this Act, no person may
7 make any federally related mortgage loan (as such
8 term is defined in section 3 of the Real Estate Set-
9 tlement Procedures Act of 1974 (12 U.S.C. 2602))
10 unless such person has, before entering into the
11 loan, obtained from the borrower under the loan a
12 valid social security number issued to such borrower
13 by the Commission of Social Security.

14 (2) **VERIFICATION PROCEDURES.—**The Com-
15 missioner of Social Security shall establish proce-
16 dures for purposes of this subsection under which
17 any such person shall verify the validity of the social
18 security account number presented by any such bor-
19 rower in connection with entering into any such
20 loan.

1 (b) FORECLOSURE RELIEF.—

2 (1) REQUIREMENT.—Notwithstanding any pro-
3 vision of title I of the Emergency Economic Sta-
4 bilization Act of 2008, none of the funds otherwise
5 made available to the Secretary of the Treasury
6 under such title may be used after the date of the
7 enactment of this Act for foreclosure mitigation ef-
8 forts pursuant to section 109 of such Act or to pro-
9 vide assistance to any homeowner pursuant to sec-
10 tion 110 of such Act with respect to any mortgage
11 secured by residential real estate or any owner of a
12 home subject to such a mortgage, respectively, un-
13 less the mortgagor under such mortgage has, at the
14 time any such assistance is provided, a valid social
15 security number issued to such mortgagor by the
16 Commissioner of Social Security.

17 (2) VERIFICATION PROCEDURES.—The Com-
18 missioner of Social Security shall establish proce-
19 dures for purposes of this subsection under which
20 the Secretary of the Treasury, the mortgagee, or
21 other appropriate party shall verify the validity of
22 the social security account number presented by any
23 such mortgagor in connection with any such fore-
24 closure mitigation effort or any such assistance.

