

AMENDMENT TO H.R. 627, AS REPORTED
OFFERED BY MR. LYNCH OF MASSACHUSETTS

Insert after section 8 the following (and redesignate succeeding sections accordingly):

1 **SEC. 9. ENHANCED PENALTIES.**

2 Section 130(a)(2)(A) of the Truth in Lending Act
3 (15 U.S.C. 1640(a)(2)(A)) is amended by striking “or (iii)
4 in the” and inserting the following: “(iii) in the case of
5 an individual action relating to an open end consumer
6 credit plan that is not secured by real property or a dwell-
7 ing, twice the amount of any finance charge in connection
8 with the transaction, with a minimum of \$500 and a max-
9 imum of \$5,000, or such higher amount as may be appro-
10 priate in the case of an established pattern or practice of
11 such failures, or (iv) in the”.

