

**AMENDMENT TO H.R. 1728, AS REPORTED  
OFFERED BY MR. MILLER OF NORTH CAROLINA**

Section 106 is amended by inserting after subsection  
(e) the following new subsection:

1 (f) STANDARDIZED DISCLOSURE FORMS.—

2 (1) IN GENERAL.—Any regulations proposed or  
3 issued pursuant to the requirements of this section  
4 shall include model disclosure forms.

5 (2) OPTION FOR MANDATORY USE.—In issuing  
6 proposed regulations under subsection (a), the Sec-  
7 retary of Housing and Urban Development and the  
8 Board of Governors of the Federal Reserve System  
9 may include regulations for the mandatory use of  
10 standardized disclosure forms if they jointly deter-  
11 mine that it would substantially benefit the con-  
12 sumer.

