

**AMENDMENT TO H.R. 1728, AS REPORTED**  
**OFFERED BY MR. BACHUS OF ALABAMA**

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

1 **SEC. 221. WARNINGS TO HOMEOWNERS OF FORECLOSURE**  
2 **RESCUE SCAMS.**

3 (a) ASSISTANCE TO NRC.—Notwithstanding any  
4 other provision of this title or any other law, of any  
5 amounts made available pursuant to section 216(f) of this  
6 Act, 10 percent shall be used only for assistance to the  
7 Neighborhood Reinvestment Corporation for activities, in  
8 consultation with servicers of residential mortgage loans,  
9 to provide notice to borrowers under such loans who are  
10 delinquent with respect to payments due under such loans  
11 that makes such borrowers aware of the dangers of fraud-  
12 ulent activities associated with foreclosure.

13 (b) NOTICE.—The Neighborhood Reinvestment Cor-  
14 poration, in consultation with servicers of residential mort-  
15 gage loans, shall use the amounts provided pursuant to  
16 subsection (a) to carry out activities to inform borrowers  
17 under residential mortgage loans—

18 (1) that the foreclosure process is complex and  
19 can be confusing;

1           (2) that the borrower may be approached dur-  
2           ing the foreclosure process by persons regarding sav-  
3           ing their home and they should use caution in any  
4           such dealings;

5           (3) that there are Federal Government and  
6           nonprofit agencies that may provide information  
7           about the foreclosure process, including the Depart-  
8           ment of Housing and Urban Development; and

9           (4) that they should contact their lender imme-  
10          diately, contact the Department of Housing and  
11          Urban Development to find a housing counseling  
12          agency certified by the Department to assist in  
13          avoiding foreclosure, or visit the Department's  
14          website regarding tips for avoiding foreclosure; and

15          (5) of the telephone number of the loan servicer  
16          or successor, the telephone number of the Depart-  
17          ment of Housing and Urban Development housing  
18          counseling line, and the Uniform Resource Locators  
19          (URLs) for the Department of Housing and Urban  
20          Development websites for housing counseling and for  
21          tips for avoiding foreclosure.

