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(Original Signature of Member)

114TH CONGRESS  
1ST SESSION

**H. R.**

To provide for a temporary safe harbor from the enforcement of integrated disclosure requirements for mortgage loan transactions under the Real Estate Settlement Procedures Act of 1974 and the Truth in Lending Act, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

Mr. PEARCE introduced the following bill; which was referred to the Committee on \_\_\_\_\_

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**A BILL**

To provide for a temporary safe harbor from the enforcement of integrated disclosure requirements for mortgage loan transactions under the Real Estate Settlement Procedures Act of 1974 and the Truth in Lending Act, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. ENFORCEMENT SAFE HARBOR.**

4 The integrated disclosure requirements for mortgage  
5 loan transactions under section 4(a) of the Real Estate  
6 Settlement Procedures Act of 1974 (12 U.S.C. 2603(a)),

1 section 105(b) of the Truth in Lending Act (15 U.S.C.  
2 1604(b)), and regulations issued under such sections may  
3 not be enforced against any person until January 1, 2016  
4 and no suit may be filed against any person for a violation  
5 of such requirements occurring before such date, so long  
6 as such person has made a good faith effort to comply  
7 with such requirements.