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(Original Signature of Member)

117TH CONGRESS  
2D SESSION

**H. R.** \_\_\_\_\_

To amend the Truth in Lending Act to include retailers of manufactured or modular homes in the definition of mortgage originator, and for other purposes.

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**IN THE HOUSE OF REPRESENTATIVES**

Ms. BONAMICI introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To amend the Truth in Lending Act to include retailers of manufactured or modular homes in the definition of mortgage originator, 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. SHORT TITLE.**

4       This Act may be cited as the “Fair Manufactured  
5       Housing Lending Act”.

1 **SEC. 2. INCLUSION OF RETAILERS OF MANUFACTURED OR**  
2 **MODULAR HOMES IN THE DEFINITION OF**  
3 **MORTGAGE ORIGINATOR.**

4 Section 103(dd)(2)(C) of the Truth in Lending Act  
5 (15 U.S.C. 1602(dd)(2)(C)) is amended—

6 (1) by striking “any person” and all that fol-  
7 lows through “not otherwise” and inserting “any  
8 person who is not otherwise”;

9 (2) by striking “; or” and inserting a semicolon;  
10 and

11 (3) by striking clause (ii).