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(Original Signature of Member)

119TH CONGRESS  
2D SESSION

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

To amend the Consumer Financial Protection Act of 2010 to establish the position of the Assistant Director and Student Loan Borrower Advocate of the Bureau of Consumer Financial Protection, to provide a framework for the Bureau of Consumer Financial Protection and the Department of Education to coordinate in providing assistance to and serving borrowers seeking to resolve complaints related to their private education or Federal student loans, 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 Consumer Financial Protection Act of 2010 to establish the position of the Assistant Director and Student Loan Borrower Advocate of the Bureau of Consumer Financial Protection, to provide a framework for the Bureau of Consumer Financial Protection and the Department of Education to coordinate in providing assistance to and serving borrowers seeking to resolve complaints related to their private education or Federal student loans, 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; TABLE OF CONTENTS.**

4 (a) **SHORT TITLE.**—This Act may be cited as the  
5 “Students and Young Consumers Empowerment Act”.

6 (b) **TABLE OF CONTENTS.**—The table of contents for  
7 this Act is as follows:

Sec. 1. Short title; table of contents.

**TITLE I—STUDENTS AND YOUNG CONSUMERS EMPOWERMENT**

Sec. 101. Assistant Director and Student Loan Borrower Advocate.

Sec. 102. Duties of the Department of Education.

**TITLE II—STUDENT LOAN INTEGRITY AND TRANSPARENCY**

Sec. 201. Definitions.

Sec. 202. Cooperation between the Bureau and the Department.

8 **TITLE I—STUDENTS AND YOUNG**  
9 **CONSUMERS EMPOWERMENT**

10 **SEC. 101. ASSISTANT DIRECTOR AND STUDENT LOAN BOR-**  
11 **ROWER ADVOCATE.**

12 (a) **IN GENERAL.**—Section 1035 of the Consumer Fi-  
13 nancial Protection Act of 2010 (12 U.S.C. 5535) is  
14 amended to read as follows:

15 **“SEC. 1035. ASSISTANT DIRECTOR AND STUDENT LOAN**  
16 **BORROWER ADVOCATE.**

17 “(a) **ESTABLISHMENT.**—There is established the po-  
18 sition of Assistant Director and Student Loan Borrower  
19 Advocate, who shall be appointed by the Director.

1           “(b) DUTIES.—The Assistant Director and Student  
2 Loan Borrower Advocate shall—

3                   “(1) serve as the head of the Office for Stu-  
4 dents and Young Consumers established under sub-  
5 section (e);

6                   “(2) not later than the end of the 60-day period  
7 beginning on the date of enactment of this section,  
8 enter into a memorandum of understanding with the  
9 Secretary of Education, the Chief Operating Officer  
10 appointed under section 141(d) of the Higher Edu-  
11 cation Act of 1965 (20 U.S.C. 1018(d)), and the  
12 Student Loan Ombudsman appointed under section  
13 141(f) of the Higher Education Act of 1965 (20  
14 U.S.C. 1018(f)) that—

15                           “(A) ensures coordination in providing as-  
16 sistance to and serving borrowers seeking to re-  
17 solve complaints related to their private edu-  
18 cation loans or Federal student loans; and

19                           “(B) authorizes the Bureau to access all  
20 relevant Department of Education information  
21 systems, records, and data, including any rel-  
22 evant information systems, records, or data  
23 maintained by contractors of the Department of  
24 Education;

1           “(3) accept and attempt to resolve complaints  
2           from borrowers with both private education loans  
3           and Federal student loans, including complaints  
4           against lenders, servicers, and debt collectors; and

5           “(4) carry out such other duties as the Director  
6           may determine appropriate.

7           “(c) NOTIFICATION TO CONGRESS.—The Director  
8           shall provide written notice and an explanation to the ap-  
9           propriate congressional committees, if—

10           “(1) the position of the Assistant Director and  
11           Student Loan Borrower Advocate has been vacant  
12           for a period of 60 days or more; or

13           “(2) the memorandum of understanding re-  
14           quired under subsection (b)(2) has lapsed for a pe-  
15           riod of 60 days or more.

16           “(d) REPORTS.—

17           “(1) ANNUAL REPORT ON THE STUDENT LOAN  
18           MARKETPLACE.—The Assistant Director and Stu-  
19           dent Loan Borrower Advocate shall—

20           “(A) compile and analyze complaints from  
21           borrowers with Federal student loans or private  
22           education loans;

23           “(B) not less than once per year, submit a  
24           report to Congress summarizing the activities of  
25           the Assistant Director and Student Loan Bor-

1           rower Advocate in the previous year and includ-  
2           ing an independent evaluation of risks to con-  
3           sumers posed by policies and practices in the  
4           student loan marketplace; and

5                   “(C) as part of each report submitted in  
6           accordance with subparagraph (B), and any  
7           other time deemed prudent by the Student  
8           Loan Borrower Advocate, make recommenda-  
9           tions to the Director, the Secretary of the  
10          Treasury, the Secretary of Education, and the  
11          appropriate congressional committees to ad-  
12          dress risk to student loan borrowers and  
13          strengthen the student loan marketplace.

14                   “(2) ANNUAL REPORT ON CAMPUS BANKING.—  
15          Not less than once per year, the Assistant Director  
16          and Student Loan Borrower Advocate shall issue a  
17          report to the appropriate congressional committees  
18          analyzing the use of consumer financial products  
19          and services by students enrolled at institutions of  
20          higher education, including an evaluation of con-  
21          tracts and other financial arrangements between in-  
22          stitutions of higher education and providers of con-  
23          sumer financial products and services, including an  
24          evaluation of revenue sharing provisions, marketing

1 provisions, and fees assessed to students who use  
2 such products and services.

3 “(3) REPORT ON RISKS TO YOUNG CON-  
4 SUMERS.—Not less than once per year, the Assistant  
5 Director and Student Loan Borrower Advocate shall  
6 issue a report to the appropriate congressional com-  
7 mittees containing an analysis of complaints sub-  
8 mitted to the Bureau by young consumers during  
9 the previous year and offering an independent eval-  
10 uation of risks to consumers posed by policies and  
11 practices in the marketplace for consumer financial  
12 products and services.

13 “(e) OFFICE FOR STUDENTS AND YOUNG CON-  
14 SUMERS.—There is established an Office for Students and  
15 Young Consumers, which shall be responsible for devel-  
16 oping and implementing initiatives for students, young  
17 consumers, and their families intended to—

18 “(1) educate and empower students, young con-  
19 sumers, and their families to make better informed  
20 decisions regarding consumer financial products and  
21 services; and

22 “(2) coordinate efforts among Federal and  
23 State agencies, as appropriate, regarding consumer  
24 protection measures relating to consumer financial

1 products and services offered to, or used by, stu-  
2 dents, young consumers, and their families.

3 “(f) COLLECTION OF INFORMATION; MARKET MONI-  
4 TORING.—

5 “(1) IN GENERAL.—In carrying out this sec-  
6 tion, the Assistant Director and Student Loan Bor-  
7 rower Advocate shall have the authority to gather in-  
8 formation from time to time regarding the organiza-  
9 tion, business conduct, markets, and activities of  
10 covered persons and service providers.

11 “(2) SOURCES OF INFORMATION.—In gathering  
12 information described under paragraph (1), the As-  
13 sistant Director and Student Loan Borrower Advoca-  
14 cate may gather and compile information from a va-  
15 riety of sources, including examination reports con-  
16 cerning covered persons or service providers, con-  
17 sumer complaints, voluntary surveys and voluntary  
18 interviews of consumers, surveys and interviews with  
19 covered persons and service providers, and review of  
20 available databases.

21 “(3) AUTHORITY TO REQUIRE REPORTS AND  
22 OTHER INFORMATION.—The Director shall, upon the  
23 recommendation of the Assistant Director and Stu-  
24 dent Loan Borrower Advocate, require covered per-  
25 sons and service providers participating in consumer

1 financial services markets to file with the Bureau,  
2 under oath or otherwise, in such form and within  
3 such reasonable period of time as the Bureau may  
4 prescribe by rule or order, annual or special reports,  
5 answers in writing to specific questions, or other in-  
6 formation described under section 1022(c)(4).

7 “(4) LIMITATION.—The Bureau may not use  
8 its authorities under this subsection to obtain  
9 records from covered persons and service providers  
10 participating in consumer financial services markets  
11 for purposes of gathering or analyzing the personally  
12 identifiable financial information of consumers.

13 “(g) DEFINITIONS.—For purposes of this section:

14 “(1) APPROPRIATE CONGRESSIONAL COMMIT-  
15 TEES.—The term ‘appropriate congressional com-  
16 mittees’ means the Committees on Education and  
17 Labor and Financial Services of the House of Rep-  
18 resentatives and the Committees on Banking, Hous-  
19 ing, and Urban Affairs and Health, Education,  
20 Labor, and Pensions of the Senate.

21 “(2) TRUTH IN LENDING ACT TERMS.—The  
22 terms ‘private education loan’ and ‘institution of  
23 higher education’ have the meanings given those  
24 terms, respectively, under section 140 of the Truth  
25 in Lending Act (15 U.S.C. 1650).”.

1 (b) CLERICAL AMENDMENT.—The table of contents  
2 under section 1(b) of the Dodd-Frank Wall Street Reform  
3 and Consumer Protection Act is amended, in the item re-  
4 lating to section 1035, by striking “Private Education  
5 Loan Ombudsman” and inserting “Assistant Director and  
6 Student Loan Borrower Advocate”.

7 **SEC. 102. DUTIES OF THE DEPARTMENT OF EDUCATION.**

8 Part D of title I of the Higher Education Act of 1965  
9 (20 U.S.C. 1018 et seq.) is amended by adding at the end  
10 the following:

11 **“SEC. 144. MEMORANDUM OF UNDERSTANDING WITH THE**  
12 **ASSISTANT DIRECTOR AND STUDENT LOAN**  
13 **BORROWER ADVOCATE.**

14 “Not later than the end of the 60-day period begin-  
15 ning on the date of enactment of this section, the Sec-  
16 retary of Education, the Chief Operating Officer ap-  
17 pointed under section 141(d), and the Student Loan Om-  
18 budsman appointed under section 141(f) shall enter into  
19 a memorandum of understanding with the Assistant Di-  
20 rector and Student Loan Borrower Advocate of the Bu-  
21 reau of Consumer Financial Protection that—

22 “(1) ensures coordination in providing assist-  
23 ance to and serving borrowers seeking to resolve  
24 complaints related to their private education loans or

1 loans made, insured, or guaranteed under title IV;  
2 and

3 “(2) authorizes the Bureau to access all rel-  
4 evant Department information systems, records, and  
5 data, including any relevant information systems,  
6 records, or data maintained by contractors of the  
7 Department.”.

8 **TITLE II—STUDENT LOAN**  
9 **INTEGRITY AND TRANSPARENCY**

10 **SEC. 201. DEFINITIONS.**

11 In this title:

12 (1) AGENCY.—The term “agency” means the  
13 Bureau or the Department, as applicable, and the  
14 term “agencies” means both the Bureau and the  
15 Department.

16 (2) BUREAU.—The term “Bureau” means the  
17 Bureau of Consumer Financial Protection.

18 (3) COMPLAINT.—The term “complaint” means  
19 a comment, inquiry, or request for assistance from  
20 a student loan borrower.

21 (4) DEPARTMENT.—The term “Department”  
22 means the Department of Education.

23 (5) ASSISTANT DIRECTOR.—The term “Assist-  
24 ant Director” means the Assistant Director and Stu-  
25 dent Loan Borrower Advocate of the Bureau.

1           (6) FEDERAL CONSUMER FINANCIAL LAW.—  
2           The term “Federal consumer financial law” has the  
3           meaning given that term under section 1002 of the  
4           Consumer Financial Protection Act of 2010 (12  
5           U.S.C. 5481).

6           (7) INSTITUTION OF HIGHER EDUCATION.—The  
7           term “institution of higher education” has the  
8           meaning given that term under section 102 of the  
9           Higher Education Act of 1965 (20 U.S.C. 1002).

10          (8) NONPUBLIC INFORMATION.—The term  
11          “nonpublic information” means—

12                 (A) confidential information, as such term  
13                 is defined under section 1070.2 of title 12,  
14                 Code of Federal Regulations;

15                 (B) any information collected by the De-  
16                 partment from persons engaged in student fi-  
17                 nancial services activities pursuant to the De-  
18                 partment’s oversight and other authorities that  
19                 is not publicly available; and

20                 (C) the name, address, or other personally  
21                 identifiable information relating to any con-  
22                 sumer, including any information so designated  
23                 by a provider of information.

24          (9) PRIVATE EDUCATION LOAN.—The term  
25          “private education loan” has the meaning given that

1 term under section 140(a) of the Truth in Lending  
2 Act (15 U.S.C. 1650(a)).

3 (10) PROVIDER.—With respect to information  
4 shared between the agencies, the term “provider”  
5 means the agency providing the information to the  
6 other agency.

7 (11) RECEIVER.—With respect to information  
8 shared between the agencies, the term “receiver”  
9 means the agency receiving the information from the  
10 other agency.

11 (12) SECRETARY.—The term “Secretary”  
12 means the Secretary of Education.

13 (13) STUDENT FINANCIAL SERVICES.—The  
14 term “student financial services” means consumer  
15 financial products or services (as defined under sec-  
16 tion 1002 of the Consumer Financial Protection Act  
17 of 2010 (12 U.S.C. 5481)) that are related to stu-  
18 dents of institutions of higher education, including  
19 student loan origination and student loan servicing.

20 (14) TITLE IV LOANS.—The term “title IV  
21 loans” means loans made, insured, or guaranteed  
22 under title IV of the Higher Education Act of 1965.

1 **SEC. 202. COOPERATION BETWEEN THE BUREAU AND THE**  
2 **DEPARTMENT.**

3 (a) IN GENERAL.—The Assistant Director and the  
4 Secretary shall—

5 (1) establish points of contact between the Bu-  
6 reau and the Department with respect to Bureau su-  
7 pervision and Department oversight matters that are  
8 of common jurisdiction to both the Bureau and the  
9 Department;

10 (2) share with each other the Bureau's schedule  
11 of examinations and the Department's schedule of  
12 reviews of persons engaged in offering or providing  
13 student financial services that are subject to the Bu-  
14 reau's supervisory authority and the Department's  
15 oversight authority;

16 (3) coordinate the Bureau's supervision activi-  
17 ties and the Department's oversight activities to pro-  
18 mote the efficient use of resources;

19 (4) meet at least quarterly to discuss observa-  
20 tions about the nature of complaints received by the  
21 Bureau and the Department, characteristics of bor-  
22 rowers, and available information about resolution of  
23 complaints, as well as analysis and recommenda-  
24 tions; and

25 (5) work to ensure the Bureau and the Depart-  
26 ment understand the respective reporting categories

1 and definitions of each agency and how such cat-  
2 egories and definition relate to each other for com-  
3 parison.

4 (b) SHARING OF INFORMATION.—

5 (1) BUREAU ACCESS TO DEPARTMENT DATA-  
6 BASES.—For the purpose of the Bureau’s congres-  
7 sional reporting, research, market analysis, com-  
8 plaint resolution, enforcement, supervision, financial  
9 education, engagement, and rulemaking needs, the  
10 Secretary shall work with the Bureau to provide the  
11 Bureau with access to Department databases, as ap-  
12 plicable.

13 (2) CONSUMER COMPLAINTS.—

14 (A) BUREAU ACCESS TO DEPARTMENT  
15 CONSUMER COMPLAINTS.—The Assistant Direc-  
16 tor may request and obtain information from  
17 the Secretary concerning consumer complaints  
18 and other information pertaining to specific en-  
19 tities or classes of entities that are relevant to  
20 the exercise of the Bureau’s supervisory, en-  
21 forcement, or regulatory functions.

22 (B) SHARING OF STUDENT LOAN BOR-  
23 ROWER COMPLAINTS.—

24 (i) IN GENERAL.—The Assistant Di-  
25 rector and the Secretary shall transfer

1 each complaint received by their agency  
2 from student loan borrowers to the other  
3 agency.

4 (ii) DEADLINE FOR SHARING CERTAIN  
5 COMPLAINTS.—With respect to a complaint  
6 received by the Bureau related to the origi-  
7 nation, disbursement, or servicing of a title  
8 IV loan or a complaint received by the De-  
9 partment related to a private education  
10 loan, the applicable agency shall direct the  
11 complaint to the other agency within 10  
12 days of receipt of the complaint.

13 (C) ADDRESSING COMPLAINTS RELATED  
14 TO DEFAULTED TITLE IV LOANS.—The Assist-  
15 ant Director and the Secretary shall establish  
16 an efficient collaborative process to address  
17 complaints received by the Bureau about pri-  
18 vate collection agency actions related to de-  
19 faulted title IV loans.

20 (D) STANDARDS FOR THE FORMAT AND  
21 SHARING OF COMPLAINT DATA.—

22 (i) FORMAT.—In providing complaint  
23 data described under this paragraph, the  
24 Assistant Director and the Secretary shall

1 provide the complaint data in a secure,  
2 digital format.

3 (ii) PROCESS.—The Assistant Direc-  
4 tor and the Secretary shall establish an ef-  
5 ficient, secure, and legally compliant proc-  
6 ess to provide complaint data.

7 (3) CERTAIN TAX RETURN INFORMATION.—Sec-  
8 tion 6103(l)(13)(D) of the Internal Revenue Code of  
9 1986 is amended by adding at the end the following:

10 “(vii) REDISCLOSURE TO THE BU-  
11 REAU OF CONSUMER FINANCIAL PROTEC-  
12 TION.—Authorized persons may redisclose  
13 return information received under subpara-  
14 graph (C) to the Assistant Director and  
15 Student Loan Borrower Advocate of the  
16 Bureau of Consumer Financial Protection  
17 to the extent necessary to carry out the  
18 oversight activities of the Bureau of Con-  
19 sumer Financial Protection.”.

20 (4) OTHER INFORMATION.—In addition to the  
21 information permitted to be shared under this sec-  
22 tion, the Assistant Director and the Secretary may  
23 share any other information with each other as the  
24 Assistant Director and the Secretary determine ap-  
25 propriate.

1 (5) AMENDMENT TO TITLE 5.—Section 552a(b)  
2 of title 5, United States Code, is amended—

3 (A) in paragraph (12), by striking “or” at  
4 the end;

5 (B) in paragraph (13), by striking the pe-  
6 riod at the end and inserting “; or”; and

7 (C) by adding at the end the following:

8 “(14) a disclosure between the Secretary of  
9 Education and the Assistant Director and Student  
10 Loan Borrower Advocate of the Bureau of Consumer  
11 Financial Protection authorized under the Students  
12 and Young Consumers Empowerment Act.”.

13 (6) DATA PRIVACY.—

14 (A) MEMORANDUM OF UNDERSTANDING.—

15 The Assistant Director and the Secretary shall  
16 enter into one or more memoranda of under-  
17 standing to address data privacy issues related  
18 to information shared between the Bureau and  
19 the Department pursuant to this title.

20 (B) SAFEGUARDING NONPUBLIC INFORMA-

21 TION.—The Assistant Director and the Sec-  
22 retary shall establish and maintain such safe-  
23 guards as are necessary and appropriate to pro-  
24 tect the confidentiality of any nonpublic infor-  
25 mation received by their agency pursuant to

1           this title (as well as any derived information),  
2           including—

3                   (i) restricting access to the nonpublic  
4                   information to only those of officers, em-  
5                   ployees, and contractors who have a need  
6                   for such information to carry out the re-  
7                   ceiver's responsibilities under applicable  
8                   law;

9                   (ii) informing those persons who are  
10                  provided access to the nonpublic informa-  
11                  tion of their responsibilities under this  
12                  title; and

13                  (iii) ensuring that the nonpublic infor-  
14                  mation is protected in accordance with the  
15                  standards applicable to Federal agencies  
16                  for protection of the privacy and confiden-  
17                  tiality of personally identifiable information  
18                  and for data security and integrity.

19           (c) HANDLING OF COMPLAINTS BY THE BUREAU.—  
20   The Assistant Director shall—

21                   (1) accept complaints related to private edu-  
22                   cation loans and the servicing of title IV loans; and

23                   (2) process such complaints, including, where  
24                   appropriate, providing the complaints to the applica-  
25                   ble servicer and providing any response from the

1       servicer to the borrower, in accordance with section  
2       1034 of the Consumer Financial Protection Act of  
3       2010 (12 U.S.C. 5534).

4       (d) TITLE IV LOAN SERVICER REQUIREMENT.—The  
5       Secretary may not enter into an agreement with a con-  
6       tractor or vendor for the servicing of title IV loans unless  
7       the contractor or vendor, as part of that agreement, agrees  
8       to provide the Bureau, upon request, any information that  
9       the contractor or vendor is required to provide the Depart-  
10      ment.

11      (e) RESPONSIBILITIES OF THE AGENCIES BY TYPE  
12      OF COMPLAINT.—

13           (1) COMPLAINTS REGARDING THE TITLE IV  
14      LOAN PROGRAMS.—With respect to complaints re-  
15      garding the title IV loan programs, the Department  
16      is responsible for—

17           (A) program issue resolution;

18           (B) attempting to resolve such complaints;

19           and

20           (C) as appropriate, discussing such com-  
21      plaints with the Bureau regarding the impact,  
22      if any, on Federal consumer financial law.

23           (2) COMPLAINTS REGARDING TITLE IV LOANS  
24      WITH FEDERAL CONSUMER FINANCIAL LAW  
25      ISSUES.—

1 (A) IN GENERAL.—With respect to com-  
2 plaints regarding title IV loans with Federal  
3 consumer financial law issues—

4 (i) the Department shall collaborate  
5 with the Bureau;

6 (ii) the Bureau is responsible for pro-  
7 viding the Department with expertise,  
8 analysis, and recommendations regarding  
9 resolution consistent with Federal con-  
10 sumer financial law; and

11 (iii) the Department is responsible for  
12 attempting to resolve informally such com-  
13 plaints, in accordance with section  
14 141(f)(3)(A) of the Higher Education Act  
15 of 1965 (20 U.S.C. 1018(f)(3)(A)), with  
16 the Bureau's input.

17 (B) INTERAGENCY PROCESS TO DISCUSS,  
18 TRACK, AND RESOLVE COMPLAINTS.—The As-  
19 sistant Director and the Secretary shall deter-  
20 mine an efficient process to—

21 (i) discuss and track complaints re-  
22 lated to both a title IV loan and a private  
23 education loan; and

24 (ii) collaborate, where possible, to at-  
25 tempt to resolve such complaints, including

1 through the use of the ombudsmen estab-  
2 lished under section 1035 of the Consumer  
3 Financial Protection Act of 2010 (12  
4 U.S.C. 5535) and section 141(f) of the  
5 Higher Education Act of 1965 (20 U.S.C.  
6 1018(f)).

7 (3) COMPLAINTS REGARDING PRIVATE EDU-  
8 CATION LOANS WITH FEDERAL CONSUMER FINAN-  
9 CIAL LAW ISSUES.—With respect to complaints re-  
10 garding private education loans, the Bureau is re-  
11 sponsible for—

12 (A) attempting to resolve informally such  
13 complaints, in accordance with section  
14 1035(c)(1) of the Consumer Financial Protec-  
15 tion Act of 2010 (12 U.S.C. 5535(c)(1)); and

16 (B) as appropriate, discussing issues with  
17 the Department regarding products offered by  
18 institutions of higher education or to students  
19 or prospective students, or other issues that  
20 may impact Federal programs overseen by the  
21 Department.

22 (f) PAYMENT OF COSTS.—

23 (1) IN GENERAL.—The Bureau and the Depart-  
24 ment shall each bear its own costs of complying with  
25 this title.

1           (2) INTERAGENCY AGREEMENT FOR TRANSFER  
2           OF FUNDS.—If funds are transferred between the  
3           Bureau and the Department for the provision of  
4           goods or services authorized by this title, including  
5           access to Department databases described under  
6           subsection (b)(1), such transfer shall be accom-  
7           plished by a separate interagency agreement.

8           (g) RULES OF CONSTRUCTION.—

9           (1) Nothing in this title may be construed to  
10          limit the existing authorities of the Bureau or the  
11          Department.

12          (2) Nothing in this title may be construed to  
13          prohibit the Bureau or the Department from enter-  
14          ing into memoranda of understanding to establish  
15          additional policies and procedures related to the re-  
16          quirements of this title.

17          (3) Nothing in this title may be construed to  
18          prevent an agency from complying with a legally  
19          valid or enforceable order of a court of competent ju-  
20          risdiction, or, if compliance is compulsory, with a re-  
21          quest or demand from a duly authorized committee  
22          of the United States Senate or House of Representa-  
23          tives.