

SEPTEMBER 30, 2015

**RULES COMMITTEE PRINT 114-28**  
**TEXT OF H.R. 3192, HOMEBUYERS ASSISTANCE**  
**ACT**

**[Showing the text as ordered reported by the Committee on  
Financial Services.]**

1 **SECTION 1. SHORT TITLE.**

2       This Act may be cited as the “Homebuyers Assist-  
3 ance Act”.

4 **SEC. 2. ENFORCEMENT SAFE HARBOR.**

5       The integrated disclosure requirements for mortgage  
6 loan transactions under section 4(a) of the Real Estate  
7 Settlement Procedures Act of 1974 (12 U.S.C. 2603(a)),  
8 section 105(b) of the Truth in Lending Act (15 U.S.C.  
9 1604(b)), and regulations issued under such sections may  
10 not be enforced against any person until February 1,  
11 2016, and no suit may be filed against any person for a  
12 violation of such requirements occurring before such date,  
13 so long as such person has made a good faith effort to  
14 comply with such requirements.

