

BACA 068

**AMENDMENT TO DISCUSSION DRAFT OF
SEPTEMBER 25, 2009
OFFERED BY MR. BACA OF CALIFORNIA**

Page 34, line 9, strike "laws; and" and insert "laws;"

Page 34, line 12, strike "Opportunity." and insert "Opportunity; and"

Page 34, beginning line 13, insert the following:

- 1 (7) an appraisal of the regulatory and legal dif-
- 2 ficulties encountered by the Agency in carrying out
- 3 the mission and duties of the Agency with respect to
- 4 consumer protection, including a description of—
- 5 (A) the difficulties and hardships encoun-
- 6 tered with respect to coordinating with other
- 7 Federal and State government entities;
- 8 (B) the regulatory and enforcement limita-
- 9 tions placed on the Agency by this Act;
- 10 (C) the practices of persons, covered and
- 11 uncovered under this Act, that allow such per-
- 12 sons to harm consumers and escape regulation
- 13 or enforcement, including any trends identified;
- 14 and

1 (D) legislative and administrative rec-
2 ommendations with respect to solving or alle-
3 viating identified difficulties.

