

**AMENDMENT TO DISCUSSION DRAFT OF  
SEPTEMBER 25, 2009  
OFFERED BY MS. WATERS OF CALIFORNIA**

Page 23, after line 7, insert the following new subsection (and redesignate succeeding subsections accordingly):

1       (d) REPRESENTATIVE OF ADDITIONAL INTERESTS.—  
2             (1) COMPOSITION.—Notwithstanding subsection  
3       (c), the President, by and with the advice and con-  
4       sent of the Senate, shall appoint 5 additional mem-  
5       bers of the Board from among experts in the fields  
6       of consumer protection, fair lending and civil rights,  
7       representatives of depository institutions that pri-  
8       marily serve underserved communities, or represent-  
9       atives of communities that have been significantly  
10      impacted by higher-priced mortgage loans, as such  
11      communities are identified by the Director through  
12      an analysis of data received by reason of the provi-  
13      sions of the Home Mortgage Disclosure Act of 1975  
14      or other data on lending patterns.

1           (2) AFFILIATION.—With respect to members  
2           appointed pursuant to paragraph (1), not more than  
3           3 shall be members of any one political party.

