

113TH CONGRESS
1ST SESSION

S. 451

To make technical corrections to the Dodd-Frank Wall Street Reform and
Consumer Protection Act.

IN THE SENATE OF THE UNITED STATES

MARCH 5, 2013

Mr. SHELBY introduced the following bill; which was read twice and referred
to the Committee on Banking, Housing, and Urban Affairs

A BILL

To make technical corrections to the Dodd-Frank Wall Street
Reform and Consumer Protection Act.

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 “Dodd-Frank Wall
5 Street Reform and Consumer Protection Technical Cor-
6 rections Act of 2013”.

7 **SEC. 2. TABLE OF CONTENTS; DEFINITIONAL CORREC-**
8 **TIONS.**

9 (a) TABLE OF CONTENTS.—The table of contents for
10 the Dodd-Frank Wall Street Reform and Consumer Pro-

1 tection Act (Public Law 111–203; 124 Stat. 1376) is
 2 amended by striking the items relating to section 407
 3 through 416 and inserting the following:

- “Sec. 407. Exemption of and reporting by venture capital fund advisers.
- “Sec. 408. Exemption of and reporting by certain private fund advisers.
- “Sec. 409. Family offices.
- “Sec. 410. State and Federal responsibilities; asset threshold for Federal registration of investment advisers.
- “Sec. 411. Custody of client assets.
- “Sec. 412. Comptroller General study on custody rule costs.
- “Sec. 413. Adjusting the accredited investor standard.
- “Sec. 414. Rule of construction relating to the Commodity Exchange Act.
- “Sec. 415. GAO study and report on accredited investors.
- “Sec. 416. GAO study on self-regulatory organization for private funds.
- “Sec. 417. Commission study and report on short selling.
- “Sec. 418. Qualified client standard.
- “Sec. 419. Transition period.”.

4 (b) DEFINITIONS.—Section 2 of the Dodd-Frank
 5 Wall Street Reform and Consumer Protection Act (12
 6 U.S.C. 5301) is amended—

7 (1) in paragraph (1)—

8 (A) by striking “section 3” and inserting
 9 “section 3(w)”; and

10 (B) by striking “(12 U.S.C. 1813)” and
 11 inserting “(12 U.S.C. 1813(w))”;

12 (2) in paragraph (6), by striking “1 et seq.”
 13 and inserting “1a”; and

14 (3) in paragraph (18)(A)—

15 (A) by striking “‘bank holding company’”;
 16 and

17 (B) by inserting “‘includes’” before “‘in-
 18 cluding’”.

1 **SEC. 3. ANTITRUST SAVINGS CLAUSE CORRECTIONS.**

2 Section 6 of the Dodd-Frank Wall Street Reform and
3 Consumer Protection Act (12 U.S.C. 5303) is amended,
4 in the second sentence—

5 (1) by inserting “(15 U.S.C. 12(a))” after
6 “Clayton Act”; and

7 (2) by striking “Act, to” and inserting “Act (15
8 U.S.C. 45) to”.

9 **SEC. 4. TITLE I CORRECTIONS.**

10 Title I of the Dodd-Frank Wall Street Reform and
11 Consumer Protection Act (12 U.S.C. 5311 et seq.) is
12 amended—

13 (1) in section 102(a)(6) (12 U.S.C.
14 5311(a)(6)), by inserting “(12 U.S.C. 1843(k))”
15 after “of 1956” each place that term appears;

16 (2) in section 111 (12 U.S.C. 5321)—

17 (A) in subsection (b)—

18 (i) in paragraph (1)(G), by striking
19 “Chairperson” and inserting “Chairman”;
20 and

21 (ii) in paragraph (2)(E), by striking
22 “such” and inserting “the”; and

23 (B) in subsection (c)(3), by striking “that
24 agency or department head” and inserting “the
25 head of that member agency or department”;

26 (3) in section 112 (12 U.S.C. 5322)—

- 1 (A) in subsection (a)(2)—
- 2 (i) in subparagraph (D)—
- 3 (I) by striking “to monitor” and
- 4 inserting “monitor”; and
- 5 (II) by striking “to advise” and
- 6 inserting “advise”;
- 7 (ii) in subparagraph (J)—
- 8 (I) by striking “that term is”
- 9 and inserting “those terms are”; and
- 10 (II) by striking “and settlement”
- 11 and inserting “or settlement”; and
- 12 (iii) in subparagraph (L), by striking
- 13 “may”; and
- 14 (B) in subsection (d)(5)—
- 15 (i) in subparagraph (B), by striking
- 16 “subsection and” and inserting “subtitle
- 17 or”; and
- 18 (ii) in subparagraph (C), by striking
- 19 “subsection and” and inserting “subtitle
- 20 or”;
- 21 (4) in section 154(c) (12 U.S.C. 5344(c))—
- 22 (A) by striking “CENTER.—” and all that
- 23 follows through “The Research” and inserting
- 24 “CENTER.—The Research”; and

1 (B) by redesignating subparagraphs (A)
2 through (H) as paragraphs (1) through (8), re-
3 spectively, and moving the margins 2 ems to
4 the left;

5 (5) in section 155(a)(2) (12 U.S.C.
6 5345(a)(2)), by striking “(c),” and inserting “(c)”;

7 (6) in section 164 (12 U.S.C. 5364), by striking
8 “Institutions” and inserting “Institution”;

9 (7) in section 167(b)(1)(B)(ii) (12 U.S.C.
10 5367(b)(1)(B)(ii)), by striking “to ensure” and in-
11 serting “ensure”; and

12 (8) in section 171(b)(4)(D) (12 U.S.C.
13 5371(b)(4)(D)), by adding a period at the end.

14 **SEC. 5. TITLE II CORRECTIONS.**

15 Title II of the Dodd-Frank Wall Street Reform and
16 Consumer Protection Act (12 U.S.C. 5381 et seq.) is
17 amended—

18 (1) in section 210 (12 U.S.C. 5390)—

19 (A) in subsection (a)—

20 (i) in paragraph (1)(D), by striking
21 “wind-up” and inserting “wind up”; and

22 (ii) in paragraph (5)(C), by striking
23 “receiver seeking” and inserting “receiver)
24 seeking”;

25 (B) in subsection (b)(1)—

1 (i) in subparagraph (C), by striking
2 “to the extent of” and all that follows
3 through “for each individual” and insert-
4 ing “to the extent of \$11,725 for each in-
5 dividual”; and

6 (ii) in subparagraph (D), by striking
7 “multiplied by” and all that follows
8 through “(as indexed” and inserting “mul-
9 tiplied by \$11,725 (as indexed”;

10 (C) in subsection (m)(1)(B), by inserting
11 “of” before “the Bankruptcy Code”; and

12 (D) in subsection (o)(1)(D)(i)(I), by strik-
13 ing “and (h)(5)(E)” and inserting “or
14 (h)(5)(E)”;

15 (2) in section 211(d)(1)(C) (12 U.S.C.
16 5391(d)(1)(C)), by striking “orderly liquidation plan
17 under section 210(n)(14)” and inserting “an orderly
18 liquidation plan under section 210(n)(9)”; and

19 (3) in section 215(a)(5) (124 Stat. 1518), by
20 striking “amd” and inserting “and”.

21 **SEC. 6. TITLE III CORRECTIONS.**

22 (a) IN GENERAL.—Title III of the Dodd-Frank Wall
23 Street Reform and Consumer Protection Act (12 U.S.C.
24 5401 et seq.) is amended—

1 (1) in section 327(b)(5) (12 U.S.C.
2 5437(b)(5)), by striking “in” and inserting “into”;

3 (2) in section 333(b)(2) (124 Stat. 1539), by
4 inserting “the second place that term appears” be-
5 fore “and inserting”; and

6 (3) in section 369(5) (124 Stat. 1559)—

7 (A) in subparagraph (D)(i)—

8 (i) in subclause (III), by redesignating
9 items (aa), (bb), and (cc) as subitems
10 (AA), (BB), and (CC), respectively, and
11 adjusting the margins accordingly;

12 (ii) in subclause (IV), redesignating
13 items (aa) and (bb) as subitems (AA) and
14 (BB), respectively, and adjusting the mar-
15 gins accordingly;

16 (iii) in subclause (V), by redesignating
17 items (aa), (bb), and (cc) as subitems
18 (AA), (BB), and (CC), respectively, and
19 adjusting the margins accordingly; and

20 (iv) by redesignating subclauses (III),
21 (IV), and (V) as items (bb), (cc), and (dd),
22 respectively, and adjusting the margins ac-
23 cordingly;

24 (B) in subparagraph (F)—

1 (i) in clause (ii), by adding “and” at
2 the end;

3 (ii) in clause (iii), by striking “; and”
4 and inserting a period; and

5 (iii) by striking clause (iv); and

6 (C) in subparagraph (G)(i), by inserting
7 “each place such term appears” before “and in-
8 serting”.

9 (b) EFFECTIVE DATES.—

10 (1) SECTION 333.—The amendment made by
11 subsection (a)(2) of this section shall take effect as
12 though enacted as part of subtitle C of title III of
13 the Dodd-Frank Wall Street Reform and Consumer
14 Protection Act (124 Stat. 1538).

15 (2) SECTION 369.—The amendments made by
16 subsection (a)(3) of this section shall take effect as
17 though enacted as part of subtitle E of title III of
18 the Dodd-Frank Wall Street Reform and Consumer
19 Protection Act (124 Stat. 1546).

20 **SEC. 7. TITLE IV CORRECTION.**

21 Section 414 of the Dodd-Frank Wall Street Reform
22 and Consumer Protection Act (124 Stat. 1578) is amend-
23 ed in the section heading by striking “**COMMODITIES**”
24 and inserting “**COMMODITY**”.

1 **SEC. 8. TITLE VI CORRECTIONS.**

2 (a) IN GENERAL.—Title VI of the Dodd-Frank Wall
3 Street Reform and Consumer Protection Act (124 Stat.
4 1596) is amended—

5 (1) in section 610 (124 Stat. 1611)—

6 (A) by striking subsection (b); and

7 (B) by redesignating subsection (c) as sub-
8 section (b); and

9 (2) in section 618(a) (12 U.S.C. 1850a(a))—

10 (A) in paragraph (4)(B)(i), by inserting
11 “of Governors” after “Board”; and

12 (B) in paragraph (6), by inserting “(12
13 U.S.C. 1841)” after “Act of 1956”.

14 (b) EFFECTIVE DATE.—The amendments made by
15 subsection (a)(1) of this section shall take effect as though
16 enacted as part of section 610 of the Dodd-Frank Wall
17 Street Reform and Consumer Protection Act (124 Stat.
18 1611).

19 **SEC. 9. TITLE VII CORRECTIONS.**

20 (a) IN GENERAL.—Title VII of the Dodd-Frank Wall
21 Street Reform and Consumer Protection Act (15 U.S.C.
22 8301 et seq.) is amended—

23 (1) in section 719(c)(1)(B) (15 U.S.C.
24 8307(c)(1)(B)), by adding a period at the end;

25 (2) in section 723(a)(1)(B) (124 Stat. 1675),
26 by inserting “, as added by section 107 of the Com-

1 modify Futures Modernization Act of 2000 (Appen-
2 dix E of Public Law 106–554; 114 Stat. 2763A–
3 382),” after “subsection (i)”;

4 (3) in section 734(b)(1) (124 Stat. 1718), by
5 striking “is amended” and all that follows through
6 “(B) in” and inserting “is amended in”;

7 (4) in section 741(b)(10) (124 Stat. 1732), by
8 striking “1a(19)(A)(iv)(II)” each place it appears
9 and inserting “1a(18)(A)(iv)(II)”;

10 (5) in section 749 (124 Stat. 1746)—

11 (A) in subsection (a)(2), by striking “add-
12 ing at the end” and inserting “inserting after
13 subsection (f)”;

14 (B) in subsection (h)(1)(B), by inserting
15 “the second place that term appears” before the
16 semicolon.

17 (b) **EFFECTIVE DATE.**—The amendments made by
18 paragraphs (3), (4), and (5) of subsection (a) of this sec-
19 tion shall take effect as though enacted as part of part
20 II of subtitle A of title VII of the Dodd-Frank Wall Street
21 Reform and Consumer Protection Act (124 Stat. 1658).

22 **SEC. 10. TITLE VIII CORRECTIONS.**

23 Title VIII of the Dodd-Frank Wall Street Reform
24 and Consumer Protection Act (12 U.S.C. 5461 et seq.)
25 is amended—

1 (1) in section 805(a)(2)(E) (12 U.S.C.
2 5464(a)(2)(E)), by striking the quotation marks at
3 the end;

4 (2) in section 806 (12 U.S.C. 5465)—

5 (A) in subsection (b), in the first sentence,
6 by striking “(2)) after” and inserting “(2))
7 after”; and

8 (B) in subsection (e)(1)(A)—

9 (i) by striking “advance notice” and
10 inserting “advance”; and

11 (ii) by striking “each Supervisory
12 Agency” and inserting “its Supervisory
13 Agency”;

14 (3) in section 807 (12 U.S.C. 5466)—

15 (A) in subsection (d)(1), by adding a pe-
16 riod at the end; and

17 (B) in subsection (f)(2), by inserting a
18 comma after “under” the second place that
19 term appears;

20 (4) in section 808(b) (12 U.S.C. 5467(b)), by
21 inserting a comma after “under” the third place
22 that term appears; and

23 (5) in section 813 (12 U.S.C. 5472), in the
24 matter preceding paragraph (1), by inserting “that
25 includes” after “Representatives”.

1 **SEC. 11. TITLE IX CORRECTIONS.**

2 Title IX of the Dodd-Frank Wall Street Reform and
3 Consumer Protection Act (124 Stat. 1822) is amended—

4 (1) in section 929Z(a) (124 Stat. 1871)—

5 (A) in paragraph (2), by striking “courts
6 interpretation” and inserting “court interpreta-
7 tions”; and

8 (B) in paragraph (3), by striking “Act of
9 1995” and inserting “Reform Act of 1995
10 (Public Law 104–67; 109 Stat. 737)”;

11 (2) in section 939(h)(1) (124 Stat. 1887)—

12 (A) in the matter preceding subparagraph
13 (A), by inserting “The” before “Commission”;
14 and

15 (B) by striking “feasability” and inserting
16 “feasibility”; and

17 (3) in section 953 (124 Stat. 1903), by adding
18 at the end the following:

19 “(c) EXEMPTION.—The Commission may, by rule or
20 order, exempt an issuer or class of issuers from the re-
21 quirements under section 14(i) of the Securities Exchange
22 Act of 1934 (as amended by subsection (a) of this section)
23 or subsection (b) of this section. In determining whether
24 to make an exemption under this subsection, the Commis-
25 sion shall take into account, among other considerations,

1 whether the requirements under subsections (a) and (b)
2 disproportionately burden small issuers.”.

3 **SEC. 12. TITLE X CORRECTIONS.**

4 (a) IN GENERAL.—Title X of the Dodd-Frank Wall
5 Street Reform and Consumer Protection Act (12 U.S.C.
6 5481 et seq.) is amended—

7 (1) in section 1002(12)(G) (12 U.S.C.
8 5481(12)(G)), by striking “Home Owners” and in-
9 sserting “Homeowners”;

10 (2) in section 1013(a)(1)(C) (12 U.S.C.
11 5493(a)(1)(C)), by striking “section 11(1)” and in-
12 sserting “subsection (l) of section 11”;

13 (3) in section 1017(a)(5) (12 U.S.C.
14 5497(a)(5))—

15 (A) in subparagraph (A), in the last sen-
16 tence by striking “716(c) of title 31, United
17 States Code” and inserting “716 of title 31,
18 United States Code”; and

19 (B) in subparagraph (C), by striking “sec-
20 tion 3709 of the Revised Statutes of the United
21 States (41 U.S.C. 5)” and inserting “section
22 6101 of title 41, United States Code”;

23 (4) in section 1022(c)(9)(B) (12 U.S.C.
24 5512(c)(9)(B)), by striking “1978,” and inserting
25 “1978”;

1 (5) in section 1025 (12 U.S.C. 5515)—

2 (A) in subsection (b)(1), by inserting “cov-
3 ered” before “persons” each place that term ap-
4 pears;

5 (B) in subsection (d), by striking “12
6 U.S.C. 1867(c)” and inserting “(12 U.S.C.
7 1867(c))”; and

8 (C) in subsection (e)(4)(F), by striking
9 “212 of the Federal Credit Union Act (112
10 U.S.C. 1790a)” and inserting “216 of the Fed-
11 eral Credit Union Act (12 U.S.C. 1790d)”;

12 (6) in section 1027(d)(1)(B) (12 U.S.C.
13 5517(d)(1)(B)), by inserting a comma after “(A)”;

14 (7) in section 1029(d) (12 U.S.C. 5519(d)), by
15 striking the period after “Commission Act”;

16 (8) in section 1061 (12 U.S.C. 5581)—

17 (A) in subsection (b)(7)—

18 (i) by striking “Secretary of the De-
19 partment of Housing and Urban Develop-
20 ment” each place that term appears and
21 inserting “Department of Housing and
22 Urban Development”; and

23 (ii) in subparagraph (A), by striking
24 “(12 U.S.C. 5102 et seq.)” and inserting
25 “(12 U.S.C. 5101 et seq.)”; and

1 (B) in subsection (c)(2)(A), by striking
2 “procedures in” and inserting “procedures”;
3 (9) in section 1063 (12 U.S.C. 5583)—

4 (A) in subsection (f)(1)(B), by striking
5 “that”; and

6 (B) in subsection (g)(1)(A)—

7 (i) by striking “(12 U.S.C. 5102 et
8 seq.)” and inserting “(12 U.S.C. 5101 et
9 seq.)”; and

10 (ii) by striking “seq.” and inserting
11 “seq.”;

12 (10) in section 1064(i)(1)(A)(iii) (12 U.S.C.
13 5584(i)(1)(A)(iii)), by inserting a period before “If
14 an”;

15 (11) in section 1073(c)(2) (12 U.S.C.
16 5601(c)(2))—

17 (A) in the paragraph heading, by inserting
18 “AND EDUCATION” after “FINANCIAL LIT-
19 ERACY”; and

20 (B) by striking “its duties” and inserting
21 “their duties”;

22 (12) in section 1076(b)(1) (12 U.S.C.
23 5602(b)(1)), by inserting before the period at the
24 end the following: “, the Bureau may, after notice

1 and opportunity for comment, prescribe regula-
2 tions”;

3 (13) in section 1077(b)(4)(F) (124 Stat. 2076),
4 by striking “associates” and inserting “associate’s”;

5 (14) in section 1084(1) (124 Stat. 2081)—

6 (A) by inserting “paragraph (3) of section
7 903 (15 U.S.C. 1693a),” before “subsections
8 (a) and (e) of section 904”;

9 (B) by striking “and in 918” and inserting
10 “, section 916(d) (15 U.S.C. 1693m(d)), section
11 918”; and

12 (C) by inserting a comma after “2009”;

13 (15) by striking section 1087 (124 Stat. 2086);

14 (16) in section 1089 (124 Stat. 2092)—

15 (A) in paragraph (3)—

16 (i) in subparagraph (A), by striking
17 “and” at the end; and

18 (ii) in subparagraph (B)(vi), by strik-
19 ing the period at the end and inserting “;
20 and”; and

21 (B) by redesignating paragraph (4) as sub-
22 paragraph (C) and adjusting the margins ac-
23 cordingly; and

1 (17) in section 1098(6) (124 Stat. 2104), by in-
2 serting “the first place that term appears” before
3 “and”.

4 (b) EFFECTIVE DATE.—The amendments made by
5 paragraphs (14), (15), (16), and (17) of subsection (a)
6 of this section shall take effect as though enacted as part
7 of subtitle H of title X of the Dodd-Frank Wall Street
8 Reform and Consumer Protection Act (124 Stat. 2080).

9 **SEC. 13. TITLE XI CORRECTION.**

10 Title XI of the Dodd-Frank Wall Street Reform and
11 Consumer Protection Act (124 Stat. 2113) is amended,
12 in section 1105(d)(1) (12 U.S.C. 5612(d)(1)), by striking
13 “AUTHORITY.—” and all that follows through “by the
14 President” and inserting “AUTHORITY.—A request by the
15 President”.

16 **SEC. 14. TITLE XII CORRECTION.**

17 Title XII of the Dodd-Frank Wall Street Reform and
18 Consumer Protection Act (124 Stat. 2129) is amended,
19 in section 1208(b) (12 U.S.C. 5626(b)), by inserting “,
20 as defined in section 103(10) of the Riegle Community
21 Development and Regulatory Improvement Act of 1994
22 (12 U.S.C. 4702(10)),” after “Fund”.

23 **SEC. 15. TITLE XIV CORRECTION.**

24 Title XIV of the Dodd-Frank Wall Street Reform and
25 Consumer Protection Act (124 Stat. 2136) is amended,

1 in section 1451(c) (12 U.S.C. 1701x-1(c)), by striking
2 “pursuant”.

3 **SEC. 16. CONFORMING CORRECTIONS TO OTHER STAT-**
4 **UTES.**

5 (a) **ALTERNATIVE MORTGAGE TRANSACTION PARITY**
6 **ACT OF 1982.**—The Alternative Mortgage Transaction
7 Parity Act of 1982 (12 U.S.C. 3801 et seq.) is amended—

8 (1) in section 802(a)(3) (12 U.S.C.
9 3801(a)(3)), by striking “the Director of the Office
10 of Thrift Supervision” and inserting “the Bureau of
11 Consumer Financial Protection”; and

12 (2) in section 804(d)(1) (12 U.S.C.
13 3803(d)(1))—

14 (A) by striking “identified” and inserting
15 “issued”; and

16 (B) by striking the comma after “Adminis-
17 tration”.

18 (b) **BANK HOLDING COMPANY ACTS.**—

19 (1) **BANK HOLDING COMPANY ACT AMEND-**
20 **MENTS OF 1970.**—Section 106(b)(1) of the Bank
21 Holding Company Act Amendments of 1970 (12
22 U.S.C. 1972(1)) is amended, in the undesignated
23 matter at the end—

24 (A) by inserting “Office of the” before
25 “Comptroller of the”; and

1 (B) by striking “Federal Deposit Insur-
2 ance Company” and inserting “Federal Deposit
3 Insurance Corporation”.

4 (2) BANK HOLDING COMPANY ACT OF 1956.—
5 Section 13 of the Bank Holding Company Act of
6 1956 (12 U.S.C. 1851) is amended—

7 (A) in subsection (d)(1)(E), by striking
8 “102 of the Small Business Investment Act of
9 1958 (15 U.S.C. 662)” and inserting “103(3)
10 of the Small Business Investment Act of 1958
11 (15 U.S.C. 662(3))”;

12 (B) in subsection (f)(3)(A)(ii), by striking
13 “(d)(1)(g)(v)” and inserting “(d)(1)(G)(v)”;
14 and

15 (C) in subsection (h)(1), by striking “sec-
16 tion 8 of the International Banking Act of
17 1978” and inserting “section 8(a) of the Inter-
18 national Banking Act of 1978 (12 U.S.C.
19 3106(a))”.

20 (c) BALANCED BUDGET AND EMERGENCY DEFICIT
21 CONTROL ACT.—Section 255(g)(1)(A) of the Balanced
22 Budget and Emergency Deficit Control Act of 1985 (2
23 U.S.C. 905(g)(1)(A)) is amended by striking “Office of
24 Thrift Supervision (20–4108–0–3–373).”.

1 (d) BRETTON WOODS AGREEMENTS ACT.—Section
2 68(a)(1) of the Bretton Woods Agreements Act (22 U.S.C.
3 286tt(a)(1)) is amended by striking “Fund ,” and insert-
4 ing “Fund,”.

5 (e) CAN–SPAM ACT OF 2003.—Section 7(b)(1)(D)
6 of the CAN–SPAM Act of 2003 (15 U.S.C.
7 7706(b)(1)(D)) is amended by striking “Director of the
8 Office of Thrift Supervision” and inserting “Comptroller
9 of the Currency or the Board of Directors of the Federal
10 Deposit Insurance Corporation, as applicable”.

11 (f) CHILDREN’S ONLINE PRIVACY PROTECTION ACT
12 OF 1998.—Section 1306(b)(2) of the Children’s Online
13 Privacy Protection Act of 1998 (15 U.S.C. 6505(b)(2))
14 is amended by striking “Director of the Office of Thrift
15 Supervision” and inserting “Comptroller of the Currency
16 and the Board of Directors of the Federal Deposit Insur-
17 ance Corporation, as applicable”.

18 (g) COMMODITY EXCHANGE ACT.—The Commodity
19 Exchange Act (7 U.S.C. 1 et seq.) is amended—

20 (1) in section 1a (7 U.S.C. 1a)—

21 (A) in paragraph (12)(A)(i)(II), by adding
22 a semicolon at the end;

23 (B) in paragraph (39)(A)(iv), by striking
24 “225” and inserting “25”; and

1 (C) in paragraph (47)(B)(viii)(II), by
2 striking “(15 U.S.C. 77b(a)(11))” and inserting
3 “(15 U.S.C. 77b(a)(11))”;

4 (2) in section 2 (7 U.S.C. 2)—

5 (A) in subsection (c)(2)(D)(ii)(I), by strik-
6 ing “subparagraphs” and inserting “subpara-
7 graph”; and

8 (B) in subsection (h)—

9 (i) in paragraph (5)(A)—

10 (I) by striking “Swaps” and in-
11 sserting “Each swap”; and

12 (II) by striking “no later than
13 180 days after the effective date of
14 this subsection.” and inserting “no
15 later than—

16 “(i) 30 days after the issuance of the
17 interim final rule; or

18 “(ii) such other date as the Commis-
19 sion determines appropriate.”;

20 (ii) in paragraph (7)—

21 (I) in subparagraph (C)(i)(VII),
22 by inserting “or a governmental plan”
23 after “employee benefit plan”; and

1 (II) in subparagraph (D)(ii)(V),
2 by striking “of that Act” and insert-
3 ing “of that section”; and

4 (iii) in paragraph (8)(A)(ii), by insert-
5 ing “section” before “5h or”;

6 (3) in section 4 (7 U.S.C. 6)—

7 (A) in subsection (b)(1)(A), by striking
8 “commission” each place that term appears and
9 inserting “Commission”; and

10 (B) in subsection (c)(1)—

11 (i) in subparagraph (A)—

12 (I) by inserting “the Commission
13 shall not grant exemptions,” after
14 “grant exemptions,”; and

15 (II) in clause (i)—

16 (aa) in subclause (I)—

17 (AA) by striking “5(g),
18 5(h),”; and

19 (BB) by striking “8e,”;

20 and

21 (bb) in subclause (II), by
22 striking “206(e)” and inserting
23 “206”; and

24 (ii) in subparagraph (B), by striking
25 “(D))” and inserting “(D)”;

1 (4) in section 4d(f)(2)(A) (7 U.S.C.
2 6d(f)(2)(A)), by striking “though” and inserting
3 “through”;

4 (5) in section 4s (7 U.S.C. 6s)—

5 (A) in subsection (e)(3)—

6 (i) in subparagraph (B)(i)(II), by
7 striking “(11))” and inserting “(11)))”;

8 and

9 (ii) in subparagraph (D)(ii), in the
10 matter preceding subclause (I), by striking
11 “non cash collateral” and inserting
12 “noncash collateral”;

13 (B) in subsection (f)(1)(B)(i), by striking
14 “Commission” and inserting “prudential regu-
15 lator”;

16 (C) in subsection (h)—

17 (i) in paragraph (2)(B), by inserting
18 “a” before “swap with”; and

19 (ii) in paragraph (5)(A)—

20 (I) in clause (i)—

21 (aa) by striking “section
22 1a(18)” and inserting “section
23 1a(18)(A)”;

1 (bb) in subclause (VII), by
2 striking “act of” and inserting
3 “Act of”; and

4 (II) in clause (ii), by inserting
5 “in connection with the transaction”
6 after “acting”; and

7 (D) in subsection (k)(3)(A)(ii), by striking
8 “the code” and inserting “any code”;

9 (6) in section 5(d)(19)(A) (7 U.S.C.
10 7(d)(19)(A)), by striking “taking” and inserting
11 “take”;

12 (7) in section 5b (7 U.S.C. 7a–1), by redesignig-
13 nating subsection (k) as subsection (j);

14 (8) in section 5c(c) (7 U.S.C. 7a–2(c))—

15 (A) in paragraph (4)(B), by striking
16 “1a(10)” and inserting “1a(9)”; and

17 (B) in paragraph (5)—

18 (i) in subparagraph (A), by striking
19 “this subtitle” and inserting “this Act”;
20 and

21 (ii) in subparagraph (C)(i), by strik-
22 ing “1a(2)(i)” and inserting “1a(9)”; and

23 (9) in section 5h (7 U.S.C. 7b–3)—

1 (A) in subsection (a)(1) , by striking “a fa-
2 cility” and inserting “a swap execution facil-
3 ity”; and

4 (B) in subsection (f)(11)(A), by striking
5 “taking” and inserting “take”;

6 (10) in section 22(a)(1)(C)(ii) (7 U.S.C.
7 25(a)(1)(C)(ii)), by striking “or” at the end; and

8 (11) in section 23 (7 U.S.C. 26)—

9 (A) in subsection (c)—

10 (i) in paragraph (1)(B)(III), by strik-
11 ing “the Act” both places it appears and
12 inserting “this Act”; and

13 (ii) in paragraph (2)(A)(i), by striking
14 “a appropriate” and inserting “an appro-
15 priate”; and

16 (B) in subsection (f)(3), by striking
17 “7064” and inserting “706”.

18 (h) COMMUNITY REINVESTMENT ACT OF 1977.—The
19 Community Reinvestment Act of 1977 (12 U.S.C. 2901
20 et seq.) is amended—

21 (1) in section 803(1)(C) (12 U.S.C.
22 2902(1)(C)), by striking the period at the end and
23 inserting a semicolon; and

24 (2) in section 806 (12 U.S.C. 2905), by striking
25 “companies,,” and inserting “companies,”.

1 (i) CREDIT REPAIR ORGANIZATIONS ACT.—Section
2 403(4) of the Credit Repair Organizations Act (15 U.S.C.
3 1679a(4)) is amended by striking “103(e)” and inserting
4 “103(f)”.

5 (j) DEPOSITORY INSTITUTION MANAGEMENT INTER-
6 LOCKS ACT.—Section 205(9) of the Depository Institution
7 Management Interlocks Act (12 U.S.C. 3204(9)) is
8 amended by striking “Director of the Office of Thrift Su-
9 pervision” and inserting “appropriate Federal banking
10 agency”.

11 (k) ECONOMIC GROWTH AND REGULATORY PAPER-
12 WORK REDUCTION ACT OF 1996.—Section 2227(a)(1) of
13 the Economic Growth and Regulatory Paperwork Reduc-
14 tion Act of 1996 (12 U.S.C. 252(a)(1)) is amended by
15 striking “the Director of the Office of Thrift Super-
16 vision,”.

17 (l) ELECTRONIC FUND TRANSFER ACT.—The Elec-
18 tronic Fund Transfer Act (15 U.S.C. 1693 et seq.) is
19 amended—

20 (1) in section 903 (15 U.S.C. 1693a)—

21 (A) in paragraph (2), by striking “103(i)”
22 and inserting “103(j)”; and

23 (B) by redesignating the first paragraph
24 designated as paragraph (4) (defining the term
25 “Board”), as paragraph (3);

1 (2) in section 904(a) (15 U.S.C. 1693b(a))—

2 (A) by redesignating the second paragraph
3 designated as paragraph (1) (relating to con-
4 sultation with other agencies), the second para-
5 graph designated as paragraph (2) (relating to
6 the preparation of an analysis of economic im-
7 pact), paragraph (3), and paragraph (4), as
8 subparagraphs (A), (B), (C), and (D), respec-
9 tively, and adjusting the margins accordingly;
10 and

11 (B) by striking “In prescribing such regu-
12 lations, the Board shall:” and inserting the fol-
13 lowing:

14 “(3) REGULATIONS.—In prescribing regulations
15 under this subsection, the Bureau and the Board
16 shall—”;

17 (3) in section 909(e) (15 U.S.C. 1693g(e)), by
18 striking “103(e)” and inserting “103(f)”;

19 (4) in section 918(a)(4) (15 U.S.C.
20 1693o(a)(4), by striking “Act and” and inserting
21 “Act; and”; and

22 (5) in section 920(a)(4)(C) (15 U.S.C. 1693o-
23 2(a)(4)(C)), by striking “the Director of the Office
24 of Thrift Supervision,”.

1 (m) EMERGENCY ECONOMIC STABILIZATION ACT OF
2 2008.—Section 101(b) of the Emergency Economic Sta-
3 bilization Act of 2008 (12 U.S.C. 5211(b)) is amended
4 by striking “the Director of the Office of Thrift Super-
5 vision,”.

6 (n) EQUAL CREDIT OPPORTUNITY ACT.—The Equal
7 Credit Opportunity Act (15 U.S.C. 1691 et seq.) is
8 amended—

9 (1) in section 703 (15 U.S.C. 1691b)—

10 (A) in each of subsections (c) and (d), by
11 striking “paragraph” each place that term ap-
12 pears and inserting “subsection”; and

13 (B) in subsection (g), by adding a period
14 at the end;

15 (2) in section 704 (15 U.S.C. 1691c)—

16 (A) in subsection (a), by striking “Con-
17 sumer Protection Financial Protection Act of
18 2010 with” and inserting “Consumer Financial
19 Protection Act of 2010, compliance with”; and

20 (B) in subsection (c), in the second sen-
21 tence, by striking “subchapter” and inserting
22 “title”;

23 (3) in section 704B(e)(3) (15 U.S.C. 1691c-
24 2(e)(3)), by striking “(1)(E)” and inserting
25 “(2)(E)”; and

1 (4) in section 706(k) (15 U.S.C. 1691e(k)), by
2 striking “, (2), or (3)” and inserting “or (2)”.

3 (o) EXPEDITED FUNDS AVAILABILITY ACT.—The
4 Expedited Funds Availability Act (12 U.S.C. 4001 et seq.)
5 is amended—

6 (1) in section 605(f)(2)(A) (12 U.S.C.
7 4004(f)(2)(A)), by striking “,” and inserting a
8 semicolon; and

9 (2) in section 610(a)(2) (12 U.S.C.
10 4009(a)(2)), by striking “Director of the Office of
11 Thrift Supervision” and inserting “Comptroller of
12 the Currency and the Board of Directors of the Fed-
13 eral Deposit Insurance Corporation, as appro-
14 priate,”.

15 (p) FAIR CREDIT REPORTING ACT.—The Fair Credit
16 Reporting Act (15 U.S.C. 1681 et seq.) is amended—

17 (1) in section 603 (15 U.S.C. 1681a)—

18 (A) in subsection (d)(2)(D), by striking
19 “(x)” and inserting “(y)”;

20 (B) in subsection (q)(5), by striking
21 “103(i)” and inserting “103(j)”;

22 (C) in subsection (v), by striking “Bureau”
23 and inserting “Federal Trade Commission”;

24 (2) in section 604 (15 U.S.C. 1681b)—

1 (A) in subsection (b)(2)(B)(i), by striking
2 “section 615(a)(3)” and inserting “section
3 615(a)(4)”; and

4 (B) in subsection (g)(5), by striking
5 “PARAGRAPH (2).—” and all that follows
6 through “The Bureau” and inserting “PARA-
7 GRAPH (2).—The Bureau”;

8 (3) in section 605(h)(2)(A) (15 U.S.C.
9 1681e(h)(2)(A))—

10 (A) by striking “shall,,” and inserting
11 “shall,”; and

12 (B) by striking “Commission,,” and insert-
13 ing “Commission,.”;

14 (4) in section 605A(h)(1)(A) (15 U.S.C. 1681e-
15 1(h)(1)(A)), by striking “103(i)” and inserting
16 “103(j)”;

17 (5) in section 609 (15 U.S.C. 1681g)—

18 (A) in subsection (c)(1)—

19 (i) in the paragraph heading, by strik-
20 ing “COMMISSION” and inserting “BU-
21 REAU”; and

22 (ii) in subparagraph (B)(vi), by strik-
23 ing “603(w)” and inserting “603(x)”;

1 (B) by striking “The Commission” each
2 place that term appears and inserting “The Bu-
3 reau”;

4 (6) in section 611 (15 U.S.C. 1681i), by strik-
5 ing “The Commission” each place that term appears
6 and inserting “The Bureau”;

7 (7) in section 612 (15 U.S.C. 1681j)—

8 (A) in subsection (a)(1), by striking “(w)”
9 and inserting “(x)”;

10 (B) by striking “The Commission” each
11 place that term appears and inserting “The Bu-
12 reau”;

13 (8) in section 621 (15 U.S.C. 1681s)—

14 (A) in subsection (a)(1), in the first sen-
15 tence, by striking “, subsection (b)”;

16 (B) in subsection (e)(2), by inserting a pe-
17 riod after “provisions of this title”;

18 (C) in subsection (f)(2), by striking “The
19 Commission” and inserting “The Bureau”.

20 (q) FEDERAL CREDIT UNION ACT.—Section
21 206(g)(7)(D)(iv) of the Federal Credit Union Act (12
22 U.S.C. 1786(g)(7)(D)(iv)) is amended by striking the
23 semicolon at the end and inserting a period.

1 (r) FEDERAL DEPOSIT INSURANCE ACT.—The Fed-
2 eral Deposit Insurance Act (12 U.S.C. 1811 et seq.) is
3 amended—

4 (1) in section 3(q)(2)(C) (12 U.S.C.
5 1813(q)(2)(C)), by adding “and” at the end;

6 (2) in section 7 (12 U.S.C. 1817)—

7 (A) in subsection (b)(2)—

8 (i) in subparagraph (A), by striking
9 “(D)” and inserting “(C)”; and

10 (ii) by redesignating subparagraphs
11 (D) and (E) as subparagraphs (C) and
12 (D), respectively; and

13 (B) in subsection (e)(2)(C), by adding a
14 period at the end;

15 (3) in section 8 (12 U.S.C. 1818)—

16 (A) in subsection (b)(3), by striking
17 “Act))” and inserting “Act”); and

18 (B) in subsection (t)—

19 (i) in paragraph (2)—

20 (I) in subparagraph (C), by strik-
21 ing “depositors or” and inserting “de-
22 positors; or”; and

23 (II) in subparagraph (D), by
24 striking the semicolon at the end and
25 inserting a period; and

1 (ii) by redesignating the second para-
2 graph designated as paragraph (6), as
3 added by section 1090(1) of the Dodd-
4 Frank Wall Street Reform and Consumer
5 Protection Act (124 Stat. 2093) (relating
6 to referral to the Bureau of Consumer Fi-
7 nancial Protection), as paragraph (7);

8 (4) in section 10(b)(3)(A) (12 U.S.C.
9 1820(b)(3)(A)), by striking “any special examination
10 of any insured depository institution” and all that
11 follows and inserting the following: “any special ex-
12 amination of any insured depository institution or
13 nonbank financial company supervised by the Board
14 of Governors or a bank holding company described
15 in section 165(a) of the Financial Stability Act of
16 2010, whenever the Board of Directors determines
17 that a special examination of any such depository in-
18 stitution is necessary to determine the condition of
19 such depository institution for insurance purposes,
20 or of such nonbank financial company supervised by
21 the Board of Governors or bank holding company
22 described in section 165(a) of the Financial Stability
23 Act of 2010, for the purpose of implementing its au-
24 thority to provide for orderly liquidation of any such
25 company under title II of the Dodd-Frank Wall

1 Street Reform and Consumer Protection Act, pro-
2 vided that such authority may not be used with re-
3 spect to any such company that is in a generally
4 sound condition.”;

5 (5) in section 11 (12 U.S.C. 1821)—

6 (A) in subsection (d)(2)(I)(ii), by striking
7 “and section 21A(b)(4)”;

8 (B) in subsection (m), in each of para-
9 graphs (16) and (18), by striking the comma
10 after “Comptroller of the Currency” each place
11 it appears; and

12 (6) in section 26(a) (12 U.S.C. 1831c(a)), by
13 striking “Holding Company Act” each place that
14 term appears and inserting “Holding Company Act
15 of 1956”.

16 (s) FEDERAL FINANCIAL INSTITUTIONS EXAMINA-
17 TION COUNCIL ACT OF 1978.—Section 1003(1) of the
18 Federal Financial Institutions Examination Council Act of
19 1978 (12 U.S.C. 3302(1)) is amended by striking “the
20 Office of Thrift Supervision,”.

21 (t) FEDERAL FIRE PREVENTION AND CONTROL ACT
22 OF 1974.—Section 31(a)(5)(B) of the Federal Fire Pre-
23 vention and Control Act of 1974 (15 U.S.C.
24 2227(a)(5)(B)) is amended by striking “the Federal De-
25 posit Insurance Corporation” and all that follows through

1 the period and inserting “or the Federal Deposit Insur-
2 ance Corporation under the affordable housing program
3 under section 40 of the Federal Deposit Insurance Act.”.

4 (u) FEDERAL HOME LOAN BANK ACT.—The Federal
5 Home Loan Bank Act (12 U.S.C. 1421 et seq.) is amend-
6 ed—

7 (1) in section 10(h)(1) (12 U.S.C. 1430(h)(1)),
8 by striking “Director of the Office of Thrift Super-
9 vision” and inserting “Comptroller of the Currency
10 or the Board of Directors of the Federal Deposit In-
11 surance Corporation, as applicable”; and

12 (2) in section 22(a) (12 U.S.C. 1442(a))—

13 (A) in the matter preceding paragraph (1),
14 by striking “Currency” and all that follows
15 through “Supervision” and inserting “Cur-
16 rency, the Chairman of the Board of Governors
17 of the Federal Reserve System, the Chairperson
18 of the Federal Deposit Insurance Corporation,
19 and the Chairman of the National Credit Union
20 Administration”; and

21 (B) in the undesignated matter following
22 paragraph (2), by striking “Currency” and all
23 that follows through “Supervision” and insert-
24 ing “Currency, the Chairman of the Board of
25 Governors of the Federal Reserve System, and

1 the Chairman of the National Credit Union Ad-
2 ministration”.

3 (v) FEDERAL RESERVE ACT.—The Federal Reserve
4 Act (12 U.S.C. 221 et seq.) is amended in section 11 (12
5 U.S.C. 248)—

6 (1) by redesignating subsection (s), as added by
7 section 1103(b) of the Dodd-Frank Wall Street Re-
8 form and Consumer Protection Act (124 Stat. 2118)
9 (relating to Federal Reserve transparency and re-
10 lease of information), as subsection (t); and

11 (2) in subsection (t), as so redesignated, in
12 paragraph (8)(B), by striking “this section” and in-
13 serting “this subsection”.

14 (w) FINANCIAL INSTITUTIONS REFORM, RECOVERY,
15 AND ENFORCEMENT ACT OF 1989.—The Financial Insti-
16 tutions Reform, Recovery, and Enforcement Act of 1989
17 (Public Law 101–73; 103 Stat. 183) is amended—

18 (1) in section 1121(6) (12 U.S.C. 3350(6)), by
19 striking “the Office of Thrift Supervision,”; and

20 (2) in section 1206(a) (12 U.S.C. 1833b(a)), by
21 striking “and the Bureau of Consumer Financial
22 Protection,” and inserting “the Bureau of Consumer
23 Financial Protection, and”.

1 (x) GRAMM-LEACH-BLILEY ACT.—The Gramm-
2 Leach-Bliley Act (Public Law 106–102; 113 Stat. 1338)
3 is amended—

4 (1) in section 132(a) (12 U.S.C. 1828b(a)), by
5 striking “the Director of the Office of Thrift Super-
6 vision,”;

7 (2) in section 206(a) (15 U.S.C. 78e note), by
8 striking “Except as provided in subsection (e), for”
9 and inserting “For”;

10 (3) in section 502(e)(5) (15 U.S.C. 6802(e)(5)),
11 by inserting a comma after “Protection”;

12 (4) in section 504(a)(2) (15 U.S.C.
13 6804(a)(2)), by striking “and, as appropriate, and
14 with” and inserting “and, as appropriate, with”;

15 (5) in section 509(2) (15 U.S.C. 6809(2))—

16 (A) by striking subparagraph (D); and

17 (B) by redesignating subparagraphs (E)
18 and (F) as subparagraphs (D) and (E), respec-
19 tively; and

20 (6) in section 522(b)(1)(A)(iv) (15 U.S.C.
21 6822(b)(1)(A)(iv)), by striking “Director of the Of-
22 fice of Thrift Supervision” and inserting “Comp-
23 troller of the Currency and the Board of Directors
24 of the Federal Deposit Insurance Corporation, as
25 appropriate”.

1 (y) HELPING FAMILIES SAVE THEIR HOMES ACT OF
2 2009.—Section 104 of the Helping Families Save Their
3 Homes Act of 2009 (12 U.S.C. 1715z–25) is amended—

4 (1) in subsection (a)—

5 (A) by striking “and the Director of the
6 Office of Thrift Supervision, shall jointly” and
7 inserting “shall”;

8 (B) by striking “and the Office of Thrift
9 Supervision”; and

10 (C) by striking “each such” and inserting
11 “such”; and

12 (2) in subsection (b)(1)—

13 (A) in subparagraph (A)—

14 (i) in the first sentence—

15 (I) by striking “and the Director
16 of the Office of Thrift Supervision,”;
17 and

18 (II) by striking “or the Direc-
19 tor”;

20 (ii) in the second sentence, by striking
21 “and the Director of the Office of Thrift
22 Supervision”; and

23 (B) in subparagraph (B), by striking “and
24 the Director of the Office of Thrift Super-
25 vision”.

1 (z) HOME MORTGAGE DISCLOSURE ACT OF 1975.—
2 The Home Mortgage Disclosure Act of 1975 (12 U.S.C.
3 2801 et seq.) is amended—

4 (1) in section 304(j)(3) (12 U.S.C. 2803(j)(3)),
5 by adding a period at the end; and

6 (2) in section 305(b)(1)(A)(iii) (12 U.S.C.
7 2804(b)(1)(A)(iii)), by striking “bank as,” and in-
8 serting “bank, as”.

9 (aa) HOME OWNERS’ LOAN ACT.—The Home Own-
10 ers’ Loan Act (12 U.S.C. 1461 et seq.) is amended—

11 (1) in section 5 (12 U.S.C. 1464)—

12 (A) in subsection (d)(2)(E)(ii)—

13 (i) in the first sentence, by striking
14 “Except as provided in section 21A of the
15 Federal Home Loan Bank Act, the” and
16 inserting “The”; and

17 (ii) by striking “, at the Director’s
18 discretion,”;

19 (B) in subsection (i)(6), by striking “the
20 Office of Thrift Supervision or”;

21 (C) in subsection (m), by striking “Direc-
22 tor’s” each place that term appears and insert-
23 ing “appropriate Federal banking agency’s”;

24 (D) in subsection (n)(9)(B), by striking
25 “Director’s” and inserting “Comptroller’s”; and

1 (E) in subsection (s)—

2 (i) in paragraph (1)—

3 (I) in the matter preceding sub-
4 paragraph (A), by striking “of such
5 Act)” and all that follows through
6 “shall require” and inserting “of such
7 Act), the appropriate Federal banking
8 agency shall require”; and

9 (II) in subparagraph (B), by
10 striking “other methods” and all that
11 follows through “determines” and in-
12 sserting “other methods as the appro-
13 priate Federal banking agency deter-
14 mines”;

15 (ii) in paragraph (2)—

16 (I) by striking “DETERMINED”
17 and all that follows through “may,
18 consistent” and inserting “DETER-
19 MINED BY APPROPRIATE FEDERAL
20 BANKING AGENCY CASE-BY-CASE.—
21 The appropriate Federal banking
22 agency may, consistent”; and

23 (II) by striking “capital-to-as-
24 sets” and all that follows through
25 “determines to be necessary” and in-

1 serting “capital-to-assets as the ap-
2 propriate Federal banking agency de-
3 termines to be necessary”;

4 (2) in section 6(c) (12 U.S.C. 1465(c)), by
5 striking “sections” and inserting “section”;

6 (3) in section 10 (12 U.S.C. 1467a)—

7 (A) in subsection (b)(6), by striking
8 “time” and all that follows through “release”
9 and inserting “time, upon the motion or appli-
10 cation of the Board, release”;

11 (B) in subsection (c)(2)(H)—

12 (i) in the matter preceding clause

13 (i)—

14 (I) by striking “1841(p))” and
15 inserting “1841(p))”;

16 (II) by inserting “(12 U.S.C.
17 1843(k))” before “if—”; and

18 (ii) in clause (i), by inserting “of 1956
19 (12 U.S.C. 1843(l) and (m))” after “Com-
20 pany Act”; and

21 (C) in subsection (e)(7)(B)(iii)—

22 (i) by striking “Board of the Office of
23 Thrift Supervision” and inserting “Direc-
24 tor of the Office of Thrift Supervision”;

25 and

1 (ii) by inserting “, as defined in sec-
2 tion 2 of the Dodd-Frank Wall Street Re-
3 form and Consumer Protection Act (12
4 U.S.C. 5301)” after “transfer date”; and
5 (4) in section 13 (12 U.S.C. 1468b), by striking
6 “the a” and inserting “a”.

7 (bb) HOME OWNERSHIP AND EQUITY PROTECTION
8 ACT OF 1994.—Section 158 of the Home Ownership and
9 Equity Protection Act of 1994 (15 U.S.C. 1601 note) is
10 amended by striking “Bureau” each place that term ap-
11 pears and inserting “Bureau of Consumer Financial Pro-
12 tection”.

13 (cc) HOUSING ACT OF 1948.—Section 502(c)(3) of
14 the Housing Act of 1948 (12 U.S.C. 1701c(e)(3)) is
15 amended by striking “Federal Home Loan Bank Agency”
16 and inserting “Federal Housing Finance Agency”.

17 (dd) HOUSING AND URBAN DEVELOPMENT ACT OF
18 1968.—Section 106(h)(5) of the Housing and Urban De-
19 velopment Act of 1968 (12 U.S.C. 1701x(h)(5)) is amend-
20 ed by striking “authorised” and inserting “authorized”.

21 (ee) INTERNATIONAL BANKING ACT OF 1978.—Sec-
22 tion 15 of the International Banking Act of 1978 (12
23 U.S.C. 3109) is amended—

24 (1) in each of subsections (a) and (b)—

1 (A) by striking “, and Director of the Of-
 2 fice of Thrift Supervision” each place that term
 3 appears; and

4 (B) by inserting “and” before “Federal
 5 Deposit” each place that term appears;

6 (2) in subsection (a), by striking “Comptroller,
 7 Corporation, or Director” and inserting “Comp-
 8 troller, or Corporation”; and

9 (3) in subsection (c)(4)—

10 (A) by inserting “and” before “the Federal
 11 Deposit”; and

12 (B) by striking “, and the Director of the
 13 Office of Thrift Supervision”.

14 (ff) INTERNATIONAL LENDING SUPERVISION ACT OF
 15 1983.—Section 912 of the International Lending Super-
 16 vision Act of 1983 (12 U.S.C. 3911) is amended—

17 (1) in the section heading, by striking “**AND**
 18 **THE OFFICE OF THRIFT SUPERVISION**”;

19 (2) by striking “(a) IN GENERAL.—”; and

20 (3) by striking subsection (b).

21 (gg) INTERSTATE LAND SALES FULL DISCLOSURE
 22 ACT.—The Interstate Land Sales Full Disclosure Act (15
 23 U.S.C. 1701 et seq.) is amended—

24 (1) in section 1402(1) (15 U.S.C. 1701(1)) by
 25 striking “Bureau of” and all that follows through

1 the semicolon at the end and inserting “Bureau of
2 Consumer Financial Protection;”; and

3 (2) in each of section 1411(b) (15 U.S.C.
4 1710(b)) and subsections (b)(4) and (d) of section
5 1418a (15 U.S.C. 1717a), by striking “Secretary’s”
6 each place that term appears and inserting “Direc-
7 tor’s”.

8 (hh) INVESTMENT ADVISERS ACT OF 1940.—Section
9 224 of the Investment Advisers Act of 1940 (15 U.S.C.
10 80b–18c) is amended in the section heading, by striking
11 “**COMMODITIES**” and inserting “**COMMODITY**”.

12 (ii) LEGAL CERTAINTY FOR BANK PRODUCTS ACT
13 OF 2000.—Section 403(b)(1) of the Legal Certainty for
14 Bank Products Act of 2000 (7 U.S.C. 27a(b)(1)) is
15 amended by striking “that section” and inserting “sec-
16 tion”.

17 (jj) OMNIBUS APPROPRIATIONS ACT, 2009.—Section
18 626(b) of the Omnibus Appropriations Act, 2009 (12
19 U.S.C. 5538(b)) is amended, in each of paragraphs (2)
20 and (3), by inserting a comma after “as appropriate” each
21 place that term appears.

22 (kk) PUBLIC LAW 93–495.—Section 111 of Public
23 Law 93–495 (12 U.S.C. 250) is amended by striking “the
24 Director of the Office of Thrift Supervision,”.

1 (ll) REVISED STATUTES OF THE UNITED STATES.—
 2 Section 5136C(i) of the Revised Statutes of the United
 3 States (12 U.S.C. 25b(i)) is amended by striking “POW-
 4 ERS.—” and all that follows through “In accordance” and
 5 inserting “POWERS.—In accordance”.

6 (mm) RIEGLE COMMUNITY DEVELOPMENT AND
 7 REGULATORY IMPROVEMENT ACT OF 1994.—Section
 8 117(e) of the Riegle Community Development and Regu-
 9 latory Improvement Act of 1994 (12 U.S.C. 4716(e)) is
 10 amended by striking “the Director of the Office of Thrift
 11 Supervision,”.

12 (nn) S.A.F.E. MORTGAGE LICENSING ACT OF
 13 2008.—Section 1514 of the S.A.F.E. Mortgage Licensing
 14 Act of 2008 (12 U.S.C. 5113) is amended in each of sub-
 15 sections (b)(5) and (c)(4)(C), by striking “Secretary’s”
 16 each place that term appears and inserting “Director’s”.

17 (oo) SECURITIES EXCHANGE ACT OF 1934.—The Se-
 18 curities Exchange Act of 1934 (15 U.S.C. 78a et seq.)
 19 is amended—

20 (1) in section 3C(g)(4)(B)(v) (15 U.S.C. 78c-
 21 3(g)(4)(B)(v)), by striking “of that Act” and insert-
 22 ing “of that section”;

23 (2) in section 3D(d)(10)(A) (15 U.S.C. 78c-
 24 4(d)(10)(A)), by striking “taking” and inserting
 25 “take”;

1 (3) in section 3E(b)(1) (15 U.S.C. 78c–
2 5(b)(1)), by striking “though” and inserting
3 “through”;

4 (4) in section 4(g)(8)(A) (15 U.S.C.
5 78d(g)(8)(A)), by striking “(2)(A)(i)” and inserting
6 “(2)(A)(ii)”;

7 (5) in section 15 (15 U.S.C. 78o)—

8 (A) in each of subparagraphs (B)(ii) and
9 (C) of subsection (b)(4), by striking “dealer
10 municipal advisor,” and inserting “dealer, mu-
11 nicipal advisor,”;

12 (B) by redesignating subsection (j) (relat-
13 ing to the authority of the Commission) as sub-
14 section (p) and moving that subsection to the
15 end;

16 (C) by redesignating subsections (k) and
17 (l) (relating to standard of conduct and other
18 matters, respectively), as added by section
19 913(g)(1) of the Dodd-Frank Wall Street Re-
20 form and Consumer Protection Act (124 Stat.
21 1828), as subsections (q) and (r), respectively
22 and moving those subsections to the end; and

23 (D) in subsection (m), by inserting “the”
24 before “same extent”;

25 (6) in section 15F(h) (15 U.S.C. 78o–10(h))—

1 (A) in paragraph (2)(A), by inserting “a”
2 after “that acts as an advisor to”;

3 (B) in paragraph (2)(B), by inserting “a”
4 after “offers to enter into”; and

5 (C) in paragraph (5)(A)(i)—

6 (i) by inserting “(A)” after “(18)”;

7 and

8 (ii) in subclause (VII), by striking
9 “act of” and inserting “Act of”;

10 (7) in section 15G (15 U.S.C. 78o–11)—

11 (A) in subsection (b)(2), by inserting “Di-
12 rector of the” before “Federal Housing”;

13 (B) in subsection (e)(4)(A), by striking
14 “subsection” and inserting “section”;

15 (C) in subsection (e)(4)(C)—

16 (i) by striking “129C(c)(2)” and in-
17 serting “129C(b)(2)(A)”;

18 (ii) by inserting “(15 U.S.C.
19 1639c(b)(2)(A))” after “Lending Act”;

20 and

21 (D) in subsection (e)(5), by striking “sub-
22 section” and inserting “section”; and

23 (8) in section 17A (15 U.S.C. 78q–1), by redesi-
24 gnating subsection (g), as added by section 929W
25 of the Dodd-Frank Wall Street Reform and Con-

1 consumer Protection Act (relating to due diligence for
 2 the delivery of dividends, interest, and other valuable
 3 property rights) as subsection (n) and moving that
 4 subsection to the end.

5 (pp) TELEMARKETING AND CONSUMER FRAUD AND
 6 ABUSE PREVENTION ACT.—Section 3(b) of the Tele-
 7 marketing and Consumer Fraud and Abuse Prevention
 8 Act (15 U.S.C. 6102(b)) is amended by inserting before
 9 the period at the end the following: “, provided, however,
 10 nothing in this section shall conflict with or supersede sec-
 11 tion 6 of the Federal Trade Commission Act (15 U.S.C.
 12 46)”.

13 (qq) TITLE 5.—Title 5, United States Code, is
 14 amended—

15 (1) in section 3132(a)(1)(D), by striking “the
 16 Office of Thrift Supervision,, the Resolution Trust
 17 Corporation,”; and

18 (2) in section 5314, by striking “Director of the
 19 Office of Thrift Supervision.”.

20 (rr) TITLE 10.—Section 987(h)(3) of title 10, United
 21 States Code, is amended—

22 (1) by striking subparagraph (E); and

23 (2) by redesignating subparagraphs (F) and
 24 (G) as subparagraphs (E) and (F), respectively.

25 (ss) TITLE 31.—

1 (1) AMENDMENTS.—Title 31, United States
2 Code, is amended—

3 (A) by striking section 309;

4 (B) in section 313—

5 (i) in subsection (j)(2), by striking
6 “Agency”; and

7 (ii) in subsection (r)(4), by striking
8 “the Office of Thrift Supervision,”; and

9 (C) in section 714(d)(3)(B) by striking “a
10 audit” and inserting “an audit”.

11 (2) ANALYSIS.—The analysis for subchapter I
12 of chapter 3 of title 31, United States Code, is
13 amended by striking the item relating to section
14 309.

15 (tt) TRUTH IN LENDING ACT.—The Truth in Lend-
16 ing Act (15 U.S.C. 1601 et seq.) is amended—

17 (1) in section 103 (15 U.S.C. 1602)—

18 (A) by redesignating subsections (aa) and
19 (bb) as subsections (bb) and (aa), respectively,
20 and moving subsection (bb), as so redesignated,
21 after subsection (aa), as so redesignated;

22 (B) by redesignating the subsection (cc),
23 as added by section 1401 of the Dodd-Frank
24 Wall Street Reform and Consumer Protection

1 Act (124 Stat. 2137), as subsection (ee), and
2 by moving such subsection to the end; and

3 (C) in paragraph (2)(E)(v) of subsection
4 (ee), as so redesignated, by striking “Board”
5 and inserting “Bureau”;

6 (2) in section 105 (15 U.S.C. 1604), by insert-
7 ing subsection (h), as added by section 1472(c) of
8 the Dodd-Frank Wall Street Reform and Consumer
9 Protection Act (124 Stat. 2187), before subsection
10 (i), as added by section 1100A(7) of that Act (124
11 Stat. 2108);

12 (3) in section 106(f)(2)(B)(i) (15 U.S.C.
13 1605(f)(2)(B)(i)), by striking “103(w)” and insert-
14 ing “103(x)”;

15 (4) in section 121(b) (15 U.S.C. 1631(b)), by
16 striking “103(f)” and inserting “103(g)”;

17 (5) in section 122(d)(5) (15 U.S.C.
18 1632(d)(5)), by striking “and the Bureau” before “,
19 may promulgate regulations”;

20 (6) in section 125(e)(1) (15 U.S.C. 1635(e)(1)),
21 by striking “103(w)” and inserting “103(x)”;

22 (7) in section 129 (15 U.S.C. 1639)—

23 (A) in subsection (q), by striking “(l)(2)”
24 and inserting “(p)(2)”;

1 (B) in subsection (u)(3), by striking
2 “Board” each place that term appears and in-
3 serting “Bureau”;

4 (8) in section 129C (15 U.S.C. 1639c)—

5 (A) in subsection (b)(2)(B), by striking the
6 second period at the end; and

7 (B) in subsection (c)(1)(B)(ii)(I), by strik-
8 ing “a original” and inserting “an original”;

9 (9) in section 140A (15 U.S.C. 1651), by strik-
10 ing “the Bureau and”;

11 (10) in section 148(d) (15 U.S.C. 1665c(d)), by
12 striking “Bureau” and inserting “Board”;

13 (11) in section 149 (15 U.S.C. 1665d)—

14 (A) by striking “the Director of the Office
15 of Thrift Supervision,” each place that term ap-
16 pears;

17 (B) by striking “National Credit Union
18 Administration Bureau” and inserting “Na-
19 tional Credit Union Administration Board”
20 each place that term appears; and

21 (C) by striking “Bureau of Directors of
22 the Federal Deposit Insurance Corporation”
23 and inserting “Board of Directors of the Fed-
24 eral Deposit Insurance Corporation” each place
25 that term appears; and

1 (12) in section 181(1) (15 U.S.C. 1667(1)), by
2 striking “103(g)” and inserting “103(h)”.

3 (uu) TRUTH IN SAVINGS ACT.—The Truth in Sav-
4 ings Act (12 U.S.C. 4301 et seq.) is amended in each of
5 sections 269(a)(4) (12 U.S.C. 4308(a)(4)), 270(a)(2) (12
6 U.S.C. 4309(a)(2)), and 274(6) (12 U.S.C. 4313(6)), by
7 striking “Administration Bureau” each place that term
8 appears and inserting “Administration Board”.

9 **SEC. 17. RULEMAKING DEADLINES.**

10 (a) ONE-YEAR EXTENSION.—The deadline for
11 issuance of any rule or regulation, conduct of any study,
12 or submission of any report required by the Dodd-Frank
13 Wall Street Reform and Consumer Protection Act (Public
14 Law 111–203) or amendments made by that Act that has
15 not been met or is not met in final form by the date speci-
16 fied in that Act or those amendments, shall be extended
17 for 1 year.

18 (b) NO EFFECT ON FINALIZED RULES.—The exten-
19 sion provided under subsection (a) shall have no effect on
20 any rule required by the Dodd-Frank Wall Street Reform
21 and Consumer Protection Act (Public Law 111–203) or
22 amendments made by that Act that have been issued in
23 final form before the date of enactment of this Act.

1 **SEC. 18. EFFECTIVE DATES.**

2 Except as otherwise specifically provided in this
3 Act—

4 (1) the amendments made by this Act to a pro-
5 vision of the Dodd-Frank Wall Street Reform and
6 Consumer Protection Act (Public Law 111–203)
7 shall take effect as if enacted on the effective date
8 of the provision, immediately after the provision
9 takes effect; and

10 (2) the amendments made by this Act to a pro-
11 vision of law amended by the Dodd-Frank Wall
12 Street Reform and Consumer Protection Act shall
13 take effect as if enacted on the effective date of the
14 amendment to that provision of law made by the
15 Dodd-Frank Wall Street Reform and Consumer Pro-
16 tection Act, immediately after the amendment made
17 by the Dodd-Frank Wall Street Reform and Con-
18 sumer Protection Act takes effect.

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