

113TH CONGRESS  
1ST SESSION

# S. 451

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

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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

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## 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 serting “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 serting “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 serting “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 redesignating  
13 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 striking  
22 “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)”; and

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)”; and

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.

○