1	TITLE XII—TECHNICAL
2	CORRECTIONS
3	SEC. 1201. TABLE OF CONTENTS; DEFINITIONAL CORREC-
4	TIONS.
5	(a) Table of Contents.—The table of contents for
6	the Dodd-Frank Wall Street Reform and Consumer Pro-
7	tection Act (Public Law 111–203; 124 Stat. 1376) is
8	amended by striking the items relating to section 407
9	through 414 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. 414. Rule of construction relating to the Commodity Exchange Act. "Sec. 418. Qualified client standard. "Sec. 419. Transition period.".
10	(b) Definitions.—Section 2 of the Dodd-Frank
11	Wall Street Reform and Consumer Protection Act (12)
12	U.S.C. 5301) is amended—
13	(1) in paragraph (1)—
14	(A) by striking "section 3" and inserting
15	"section 3(w)"; and
16	(B) by striking "(12 U.S.C. 1813)" and
17	inserting "(12 U.S.C. 1813(w))";
18	(2) in paragraph (6), by striking "1 et seq."
19	and inserting "1a"; and
20	(3) in paragraph (18)(A)—

1	(A) by striking "'bank holding company,";
2	and
3	(B) by inserting "'includes'," before "'in-
4	cluding',''.
5	SEC. 1202. ANTITRUST SAVINGS CLAUSE CORRECTIONS.
6	Section 6 of the Dodd-Frank Wall Street Reform and
7	Consumer Protection Act (12 U.S.C. 5303) is amended,
8	in the second sentence—
9	(1) by inserting "(15 U.S.C. 12(a))" after
10	"Clayton Act"; and
11	(2) by striking "Act, to" and inserting "Act (15
12	U.S.C. 45) to".
13	SEC. 1203. TITLE I CORRECTIONS.
14	Title I of the Dodd-Frank Wall Street Reform and
15	Consumer Protection Act (12 U.S.C. 5311 et seq.) is
16	amended—
17	(1) in section $102(a)(6)$ (12 U.S.C.
18	5311(a)(6)), by inserting "(12 U.S.C. 1843(k))"
19	after "of 1956" each place that term appears;
20	(2) in section 111(e)(3) (12 U.S.C. 5321(e)(3)),
21	by striking "that agency or department head" and
22	inserting "the head of that member agency or de-
23	partment";
24	(3) in section 112 (12 U.S.C. 5322)—
25	(A) in subsection $(a)(2)$ —

1	(i) in subparagraph (C) (as redesig-
2	nated by section 151)—
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 (H) (as redesig-
8	nated by section 151), by striking "may";
9	and
10	(B) in subsection (d)(5), by striking "sub-
11	section and subtitle B" each place such term
12	appears and inserting "subtitle"; and
13	(4) in section $171(b)(4)(D)$ (12 U.S.C.
14	5371(b)(4)(D)), by adding a period at the end.
15	SEC. 1204. TITLE III CORRECTIONS.
16	(a) In General.—Title III of the Dodd-Frank Wall
17	Street Reform and Consumer Protection Act (12 U.S.C.
18	5401 et seq.) is amended—
19	(1) in section 327(b)(5) (12 U.S.C.
20	5437(b)(5)), by striking "in" and inserting "into";
21	(2) in section 333(b)(2) (124 Stat. 1539), by
22	inserting "the second place that term appears" be-
23	fore "and inserting"; and
24	(3) in section 369(5) (124 Stat. 1559)—
25	(A) in subparagraph (D)(i)—

1	(i) in subclause (III), by redesignating
2	items (aa), (bb), and (cc) as subitems
3	(AA), (BB), and (CC), respectively, and
4	adjusting the margins accordingly;
5	(ii) in subclause (IV), redesignating
6	items (aa) and (bb) as subitems (AA) and
7	(BB), respectively, and adjusting the mar-
8	gins accordingly;
9	(iii) in subclause (V), by redesignating
10	items (aa), (bb), and (cc) as subitems
11	(AA), (BB), and (CC), respectively, and
12	adjusting the margins accordingly; and
13	(iv) by redesignating subclauses (III),
14	(IV), and (V) as items (bb), (cc), and (dd),
15	respectively, and adjusting the margins ac-
16	cordingly;
17	(B) in subparagraph (F)—
18	(i) in clause (ii), by adding "and" at
19	the end;
20	(ii) in clause (iii), by striking "; and"
21	and inserting a period; and
22	(iii) by striking clause (iv); and
23	(C) in subparagraph (G)(i), by inserting
24	"each place such term appears" before "and in-
25	serting".

1	(b) Effective Dates.—
2	(1) Section 333.—The amendment made by
3	subsection (a)(2) of this section shall take effect as
4	though enacted as part of subtitle C of title III of
5	the Dodd-Frank Wall Street Reform and Consumer
6	Protection Act (124 Stat. 1538).
7	(2) Section 369.—The amendments made by
8	subsection (a)(3) of this section shall take effect as
9	though enacted as part of subtitle E of title III of
10	the Dodd-Frank Wall Street Reform and Consumer
11	Protection Act (124 Stat. 1546).
12	SEC. 1205. TITLE IV CORRECTION.
13	Section 414 of the Dodd-Frank Wall Street Reform
14	and Consumer Protection Act (124 Stat. 1578) is amend-
15	ed in the section heading by striking "COMMODITIES"
16	and inserting "COMMODITY".
17	SEC. 1206. TITLE VI CORRECTIONS.
18	(a) In General.—Section 610 of the Dodd-Frank
19	Wall Street Reform and Consumer Protection Act (124
20	Stat. 1596) is amended—
21	(1) by striking subsection (b); and
22	(2) by redesignating subsection (c) as sub-
23	section (b).
24	(b) Effective Date.—The amendments made by
25	subsection (a) of this section shall take effect as though

1	enacted as part of section 610 of the Dodd-Frank Wall
2	Street Reform and Consumer Protection Act (124 Stat.
3	1611).
4	SEC. 1207. TITLE VII CORRECTIONS.
5	(a) In General.—Title VII of the Dodd-Frank Wall
6	Street Reform and Consumer Protection Act (15 U.S.C.
7	8301 et seq.) is amended—
8	(1) in section $719(c)(1)(B)$ (15 U.S.C.
9	8307(c)(1)(B)), by adding a period at the end;
10	(2) in section 723(a)(1)(B) (124 Stat. 1675),
11	by inserting ", as added by section 107 of the Com-
12	modity Futures Modernization Act of 2000 (Appen-
13	dix E of Public Law 106–554; 114 Stat. 2763A–
14	382)," after "subsection (i)";
15	(3) in section $734(b)(1)$ (124 Stat. 1718), by
16	striking "is amended" and all that follows through
17	"(B) in" and inserting "is amended in";
18	(4) in section 741(b)(10) (124 Stat. 1732), by
19	striking " $1a(19)(A)(iv)(II)$ " each place it appears
20	and inserting "1a(18)(A)(iv)(II)"; and
21	(5) in section 749 (124 Stat. 1746)—
22	(A) in subsection (a)(2), by striking "add-
23	ing at the end" and inserting "inserting after
24	subsection (f)"; and

1	(B) in subsection $(h)(1)(B)$, by inserting
2	"the second place that term appears" before the
3	semicolon.
4	(b) Effective Date.—The amendments made by
5	paragraphs (3), (4), and (5) of subsection (a) of this sec-
6	tion shall take effect as though enacted as part of part
7	II of subtitle A of title VII of the Dodd-Frank Wall Street
8	Reform and Consumer Protection Act (124 Stat. 1658).
9	SEC. 1208. TITLE IX CORRECTIONS.
10	Section 939(h)(1) of the Dodd-Frank Wall Street Re-
11	form and Consumer Protection Act (124 Stat. 1887) is
12	amended—
13	(1) in the matter preceding subparagraph (A),
14	by inserting "The" before "Commission"; and
15	(2) by striking "feasability" and inserting "fea-
16	sibility".
17	SEC. 1209. TITLE X CORRECTIONS.
18	(a) In General.—Title X of the Dodd-Frank Wall
19	Street Reform and Consumer Protection Act (12 U.S.C.
20	5481 et seq.) is amended—
21	(1) in section $1002(12)(G)$ (12 U.S.C.
22	5481(12)(G)), by striking "Home Owners" and in-
23	serting "Homeowners";

1	(2) in section $1013(a)(1)(C)$ (12 U.S.C.
2	5493(a)(1)(C)), by striking "section 11(1)" and in-
3	serting "subsection (l) of section 11";
4	(3) in section 1017(a)(2) (as so redesignated by
5	section 713) (12 U.S.C. 5497(a)(5))—
6	(A) in subparagraph (A), in the last sen-
7	tence by striking "716(c) of title 31, United
8	States Code" and inserting "716 of title 31,
9	United States Code"; and
10	(B) in subparagraph (C), by striking "sec-
11	tion 3709 of the Revised Statutes of the United
12	States (41 U.S.C. 5)" and inserting "section
13	6101 of title 41, United States Code";
14	(4) in section $1027(d)(1)(B)$ (12 U.S.C.
15	5517(d)(1)(B)), by inserting a comma after "(A)";
16	(5) in section $1029(d)$ (12 U.S.C. $5519(d)$), by
17	striking the period after "Commission Act";
18	(6) in section $1061(b)(7)$ (12 U.S.C.
19	5581(b)(7))—
20	(A) by striking "Secretary of the Depart-
21	ment of Housing and Urban Development"
22	each place that term appears and inserting
23	"Department of Housing and Urban Develop-
24	ment"; and

1	(B) in subparagraph (A), by striking "(12
2	U.S.C. 5102 et seq.)" and inserting "(12
3	U.S.C. 5101 et seq.)";
4	(7) in section 1063 (12 U.S.C. 5583)—
5	(A) in subsection $(f)(1)(B)$, by striking
6	"that"; and
7	(B) in subsection $(g)(1)(A)$ —
8	(i) by striking "(12 U.S.C. 5102 et
9	seq.)" and inserting "(12 U.S.C. 5101 et
10	seq.)"; and
11	(ii) by striking "seq)" and inserting
12	"seq.)";
13	(8) in section $1064(i)(1)(A)(iii)$ (12 U.S.C.
14	5584(i)(1)(A)(iii)), by inserting a period before "If
1415	5584(i)(1)(A)(iii)), by inserting a period before "If an";
15	an";
15 16	an"; (9) in section 1073(c)(2) (12 U.S.C.
15 16 17	an";
15 16 17 18	an"; (9) in section 1073(c)(2) (12 U.S.C. 5601(c)(2))— (A) in the paragraph heading, by inserting
15 16 17 18 19	an"; (9) in section 1073(c)(2) (12 U.S.C. 5601(c)(2))— (A) in the paragraph heading, by inserting "AND EDUCATION" after "FINANCIAL LIT-
15 16 17 18 19 20	an"; (9) in section 1073(c)(2) (12 U.S.C. 5601(c)(2))— (A) in the paragraph heading, by inserting "AND EDUCATION" after "FINANCIAL LIT- ERACY"; and
15 16 17 18 19 20 21	an"; (9) in section 1073(c)(2) (12 U.S.C. 5601(c)(2))— (A) in the paragraph heading, by inserting "AND EDUCATION" after "FINANCIAL LIT- ERACY"; and (B) by striking "its duties" and inserting
15 16 17 18 19 20 21 22	an"; (9) in section 1073(c)(2) (12 U.S.C. 5601(c)(2))— (A) in the paragraph heading, by inserting "AND EDUCATION" after "FINANCIAL LIT- ERACY"; and (B) by striking "its duties" and inserting "their duties";

1	and opportunity for comment, prescribe regula-
2	tions";
3	(11) in section $1077(b)(4)(F)$ (124 Stat. 2076),
4	by striking "associates" and inserting "associate's";
5	(12) in section 1084(1) (124 Stat. 2081), by in-
6	serting a comma after "2009";
7	(13) in section 1089 (124 Stat. 2092)—
8	(A) in paragraph (3)—
9	(i) in subparagraph (A), by striking
10	"and" at the end; and
11	(ii) in subparagraph (B)(vi), by strik-
12	ing the period at the end and inserting ";
13	and"; and
14	(B) by redesignating paragraph (4) as sub-
15	paragraph (C) and adjusting the margins ac-
16	cordingly; and
17	(14) in section 1098(6) (124 Stat. 2104), by in-
18	serting "the first place that term appears" before
19	"and".
20	(b) EFFECTIVE DATE.—The amendments made by
21	paragraphs (11), (12), (13), (14), and (15) of subsection
22	(a) shall take effect as though enacted as part of subtitle
23	H of title X of the Dodd-Frank Wall Street Reform and
24	Consumer Protection Act (124 Stat. 2080).

	904
1	SEC. 1210. TITLE XII CORRECTION.
2	Title XII of the Dodd-Frank Wall Street Reform and
3	Consumer Protection Act (124 Stat. 2129) is amended,
4	in section 1208(b) (12 U.S.C. 5626(b)), by inserting ",
5	as defined in section 103(10) of the Riegle Community
6	Development and Regulatory Improvement Act of 1994
7	(12 U.S.C. 4702(10))," after "appropriated to the Fund".
8	SEC. 1211. TITLE XIV CORRECTION.
9	Title XIV of the Dodd-Frank Wall Street Reform and
10	Consumer Protection Act (124 Stat. 2136) is amended,
11	in section 1451(c) (12 U.S.C. 1701x-1(c)), by striking
12	"pursuant".
13	SEC. 1212. TECHNICAL CORRECTIONS TO OTHER STAT-
14	UTES.
15	(a) Alternative Mortgage Transaction Parity
16	ACT OF 1982.—The Alternative Mortgage Transaction
17	Parity Act of 1982 (12 U.S.C. 3801 et seq.) is amended—
18	(1) in section $802(a)(3)$ (12 U.S.C.
19	3801(a)(3)), by striking "the Director of the Office
20	of Thrift Supervision" and inserting "the Consumer
21	Law Enforcement Agency";
22	(2) in section 804 (12 U.S.C. 3803)—
23	(A) in subsection (a), by striking "the Di-

rector of the Office of Thrift Supervision" each

place such term appears and inserting "the

Comptroller of the Currency"; and

24

25

1	(B) in subsection $(d)(1)$, by striking the
2	comma after "Administration".
3	(b) BANK HOLDING COMPANY ACT AMENDMENTS OF
4	1970.—Section 106(b)(1) of the Bank Holding Company
5	Act Amendments of 1970 (12 U.S.C. 1972(1)) is amend-
6	ed, in the undesignated matter at the end, by striking
7	"Federal Deposit Insurance Company" and inserting
8	"Federal Deposit Insurance Corporation".
9	(c) Balanced Budget and Emergency Deficit
10	CONTROL ACT.—Section 255(g)(1)(A) of the Balanced
11	Budget and Emergency Deficit Control Act of 1985 (2
12	U.S.C. 905(g)(1)(A)) is amended by striking "Office of
13	Thrift Supervision (20–4108–0–3–373).".
14	(d) Bretton Woods Agreements Act.—Section
15	68(a)(1) of the Bretton Woods Agreements Act (22 U.S.C.
16	286tt(a)(1)) is amended by striking "Fund ," and insert-
17	ing "Fund,".
18	(e) CAN–SPAM ACT OF 2003.—Section $7(b)(1)(D)$
19	of the CAN–SPAM Act of 2003 (15 U.S.C.
20	7706(b)(1)(D)) is amended by striking "Director of the
21	Office of Thrift Supervision" and inserting "Comptroller
22	of the Currency or the Board of Directors of Federal De-
23	posit Insurance Corporation, as applicable,".
24	(f) CHILDREN'S ONLINE PRIVACY PROTECTION ACT
25	of 1998.—Section 1306(b)(2) of the Children's Online

- 1 Privacy Protection Act of 1998 (15 U.S.C. 6505(b)(2))
- 2 is amended by striking "Director of the Office of Thrift
- 3 Supervision" and inserting "Comptroller of the Currency
- 4 and the Board of Directors of Federal Deposit Insurance
- 5 Corporation, as applicable,".
- 6 (g) COMMUNITY REINVESTMENT ACT OF 1977.—The
- 7 Community Reinvestment Act of 1977 (12 U.S.C. 2901
- 8 et seq.) is amended—
- 9 (1) in section 803(1)(C) (12 U.S.C.
- 2902(1)(C)), by striking the period at the end and
- inserting a semicolon; and
- 12 (2) in section 806 (12 U.S.C. 2905), by striking
- "companies," and inserting "companies,".
- 14 (h) Credit Repair Organizations Act.—Section
- 15 403(4) of the Credit Repair Organizations Act (15 U.S.C.
- 16 1679a(4)) is amended by striking "103(e)" and inserting
- 17 "103(f)".
- 18 (i) Depository Institution Management Inter-
- 19 LOCKS ACT.—Section 205(9) of the Depository Institution
- 20 Management Interlocks Act (12 U.S.C. 3204(9)) is
- 21 amended by striking "Director of the Office of Thrift Su-
- 22 pervision" and inserting "appropriate Federal banking
- 23 agency".
- 24 (j) Economic Growth and Regulatory Paper-
- 25 WORK REDUCTION ACT OF 1996.—Section 2227(a)(1) of

1	the Economic Growth and Regulatory Paperwork Reduc-
2	tion Act of 1996 (12 U.S.C. 252(a)(1)) is amended by
3	striking "the Director of the Office of Thrift Super-
4	vision,".
5	(k) ELECTRONIC FUND TRANSFER ACT.—The Elec-
6	tronic Fund Transfer Act (15 U.S.C. 1693 et seq.) is
7	amended—
8	(1) in section 903 (15 U.S.C. 1693a)—
9	(A) in paragraph (2), by striking "103(i)"
10	and inserting "103(j)"; and
11	(B) by redesignating the first paragraph
12	designated as paragraph (4) (defining the term
13	"Board"), as paragraph (3);
14	(2) in section 904(a) (15 U.S.C. 1693b(a))—
15	(A) by redesignating the second paragraph
16	designated as paragraph (1) (relating to con-
17	sultation with other agencies), the second para-
18	graph designated as paragraph (2) (relating to
19	the preparation of an analysis of economic im-
20	pact), paragraph (3), and paragraph (4), as
21	subparagraphs (A), (B), (C), and (D), respec-
22	tively, and adjusting the margins accordingly;
23	and

1	(B) by striking "In prescribing such regu-
2	lations, the Board shall:" and inserting the fol-
3	lowing:
4	"(3) Regulations.—In prescribing regulations
5	under this subsection, the Agency and the Board
6	shall—'';
7	(3) in section 909(c) (15 U.S.C. 1693g(c)), by
8	striking "103(e)" and inserting "103(f)";
9	(4) in section 918(a)(4) (15 U.S.C.
10	1693o(a)(4), by striking "Act and" and inserting
11	"Act; and";
12	(5) by redesignating the section added by sec-
13	tion 1073(4) of the Dodd-Frank Wall Street Reform
14	and Consumer Protection Act (relating to remittance
15	transfers) (15 U.S.C. 1693o-1) as section 920 of
16	the Electronic Fund Transfer Act;
17	(6) by redesignating the section headed "Rela-
18	tion to State laws" (15 U.S.C. 1693q) as section
19	921 of the Electronic Fund Transfer Act;
20	(7) by redesignating the section headed "Ex-
21	emption for State regulation" (15 U.S.C. 1693r) as
22	section 922 of the Electronic Fund Transfer Act;
23	and

1	(8) by redesignating the section headed "Effec-
2	tive date" (15 U.S.C. 1693 note) as section 923 of
3	the Electronic Fund Transfer Act.
4	(l) Emergency Economic Stabilization Act of
5	2008.—Section 101(b) of the Emergency Economic Sta-
6	bilization Act of 2008 (12 U.S.C. 5211(b)) is amended
7	by striking "the Director of the Office of Thrift Super-
8	vision,".
9	(m) EQUAL CREDIT OPPORTUNITY ACT.—The Equal
10	Credit Opportunity Act (15 U.S.C. 1691 et seq.) is
11	amended—
12	(1) in section 703 (15 U.S.C. 1691b)—
13	(A) in each of subsections (c) and (d), by
14	striking "paragraph" each place that term ap-
15	pears and inserting "subsection"; and
16	(B) in subsection (g), by adding a period
17	at the end;
18	(2) in section 704 (15 U.S.C. 1691c)—
19	(A) in subsection (a)—
20	(i) by striking "Consumer Protection
21	Financial Protection Act of 2010 with"
22	and inserting "Consumer Financial Protec-
23	tion Act of 2010, compliance with";
24	(ii) in paragraph (1)—

1	(I) by striking "section 8" and
2	inserting "Section 8"; and
3	(II) in subparagraph (C), by
4	striking "banks;" and inserting
5	"banks.";
6	(iii) in each of paragraphs (6) and
7	(7), by striking the semicolon at the end
8	and inserting a period; and
9	(iv) in paragraph (8), by striking ";
10	and" and inserting a period; and
11	(B) in subsection (c), in the second sen-
12	tence, by striking "subchapter" and inserting
13	"title"; and
14	(3) in section 706(k) (15 U.S.C. 1691e(k)), by
15	striking ", (2), or (3)" and inserting "or (2)".
16	(n) Expedited Funds Availability Act.—The
17	Expedited Funds Availability Act (12 U.S.C. 4001 et seq.)
18	is amended—
19	(1) in section $605(f)(2)(A)$ (12 U.S.C.
20	4004(f)(2)(A)), by striking ",," and inserting a
21	semicolon; and
22	(2) in section $610(a)(2)$ (12 U.S.C.
23	4009(a)(2)), by striking "Director of the Office of
24	Thrift Supervision" and inserting "Comptroller of
25	the Currency and the Board of Directors of the Fed-

1	eral Deposit Insurance Corporation, as appro-
2	priate,".
3	(o) Fair Credit Reporting Act.—The Fair Credit
4	Reporting Act (15 U.S.C. 1681 et seq.) is amended—
5	(1) in section 603 (15 U.S.C. 1681a)—
6	(A) in subsection $(d)(2)(D)$, by striking
7	"(x)" and inserting "(y)";
8	(B) in subsection (q)(5), by striking
9	"103(i)" and inserting "103(j)"; and
10	(C) in subsection (v), by striking "Bureau"
11	and inserting "Federal Trade Commission";
12	(2) in section 604 (15 U.S.C. 1681b)—
13	(A) in subsection (b)—
14	(i) in paragraph (2)(B)(i), by striking
15	"section 615(a)(3)" and inserting "section
16	615(a)(4)'';
17	(ii) in paragraph (3)(B)(ii), by strik-
18	ing "clause (B)(i)(IV)" and inserting
19	"clause (i)(IV)";
20	(iii) in paragraph (4)(A)(ii), by insert-
21	ing "and" after the semicolon; and
22	(iv) by striking "section 609(c)(3)"
23	each place that term appears and inserting
24	"section 609(c)"; and

1	(B) in subsection $(g)(5)$, by striking
2	"PARAGRAPH (2).—" and all that follows
3	through "The Bureau" and inserting "PARA-
4	GRAPH (2).—The Agency';
5	(3) in section 605 (15 U.S.C. 1681c)—
6	(A) in subsection (f), by striking "who"
7	and inserting "which"; and
8	(B) in subsection (h)(2)(A)—
9	(i) by striking "shall,," and inserting
10	"shall,"; and
11	(ii) by striking "Commission,," and
12	inserting "Commission,";
13	(4) in section $605A(h)(1)(A)$ (15 U.S.C. $1681c-$
14	1(h)(1)(A)), by striking "103(i)" and inserting
15	"103(j)";
16	(5) in section $607(e)(3)(A)$ (15 U.S.C.
17	1681e(e)(3)(A)), by striking "section"
18	604(b)(4)(E)(i)" and inserting "section
19	604(b)(4)(D)(i)";
20	(6) in section 609 (15 U.S.C. 1681g)—
21	(A) in subsection (a)(3)(C)(i), by striking
22	"section $604(b)(4)(E)(i)$ " and inserting "sec-
23	tion 604(b)(4)(D)(i)";
24	(B) in subsection $(c)(1)$ —

1	(i) in the paragraph heading, by strik-
2	ing "Commission" and inserting "Bu-
3	REAU''; and
4	(ii) in subparagraph (B)(vi), by strik-
5	ing "603(w)" and inserting "603(x)";
6	(C) in subsection $(e)(2)(B)(ii)(II)$, by strik-
7	ing "an"; and
8	(D) by striking "The Commission" each
9	place that term appears and inserting "The Bu-
10	reau'';
11	(7) in section 610 (15 U.S.C. 1681h)—
12	(A) in subsection (b)(1), by inserting "sec-
13	tion" after "under"; and
14	(B) in subsection (e), by inserting a
15	comma after "on the report";
16	(8) in section 611 (15 U.S.C. 1681i), by strik-
17	ing "The Commission" each place that term appears
18	and inserting "The Agency";
19	(9) in section 612 (15 U.S.C. 1681j)—
20	(A) in subsection (a)(1)—
21	(i) by striking "(w)" and inserting
22	"(x)"; and
23	(ii) in subparagraph (C), by striking
24	"603(w)" each place that term appears
25	and inserting "603(x)";

1	(B) in subsection (g), by striking
2	"televison" and inserting "television"; and
3	(C) by striking "The Commission" each
4	place that term appears and inserting "The Bu-
5	reau'';
6	(10) in section 621 (15 U.S.C. 1681s)—
7	(A) in subsection (a)(1), in the first sen-
8	tence, by striking ", subsection (b)";
9	(B) in subsection (e)(2), by inserting a pe-
10	riod after "provisions of this title"; and
11	(C) in subsection (f)(2), by striking "The
12	Commission" and inserting "The Agency" and
13	(11) in section 623(a)(5) (15 U.S.C. 1681s-
14	2(a)(5)), by striking "of accounts.—(A) in gen-
15	ERAL.—A person" and inserting "OF ACCOUNTS.—
16	"(A) IN GENERAL.—A person".
17	(p) Federal Credit Union Act.—Section
18	206(g)(7)(D)(iv) of the Federal Credit Union Act (12
19	U.S.C. $1786(g)(7)(D)(iv)$ is amended by striking the
20	semicolon at the end and inserting a period.
21	(q) FEDERAL DEPOSIT INSURANCE ACT.—The Fed-
22	eral Deposit Insurance Act (12 U.S.C. 1811 et seq.) is
23	amended—
24	(1) in section $3(q)(2)(C)$ (12 U.S.C.
25	1813(q)(2)(C)), by adding "and" at the end;

1	(2) in section 7 (12 U.S.C. 1817)—
2	(A) in subsection (b)(2)—
3	(i) in subparagraph (A), by striking
4	"(D)" and inserting "(C)"; and
5	(ii) by redesignating subparagraphs
6	(D) and (E) as subparagraphs (C) and
7	(D), respectively; and
8	(B) in subsection (e)(2)(C), by adding a
9	period at the end;
10	(3) in section 8 (12 U.S.C. 1818)—
11	(A) in subsection (b)(3), by striking
12	"Act)" and inserting "Act)"; and
13	(B) in subsection $(t)(2)(C)$, by striking
14	"depositors or" and inserting "depositors; or";
15	(4) in section 11 (12 U.S.C. 1821)—
16	(A) in subsection (d)(2)(I)(ii), by striking
17	"and section 21A(b)(4)"; and
18	(B) in subsection (m), in each of para-
19	graphs (16) and (18), by striking the comma
20	after "Comptroller of the Currency" each place
21	it appears; and
22	(5) in section 26(a) (12 U.S.C. 1831c(a)), by
23	striking "Holding Company Act" each place that
24	term appears and inserting "Holding Company Act
25	of 1956".

1	(r) Federal Fire Prevention and Control Act
2	of 1974.—Section 31(a)(5)(B) of the Federal Fire Pre-
3	vention and Control Act of 1974 (15 U.S.C.
4	2227(a)(5)(B)) is amended by striking "the Federal De-
5	posit Insurance Corporation" and all that follows through
6	the period and inserting "or the Federal Deposit Insur-
7	ance Corporation under the affordable housing program
8	under section 40 of the Federal Deposit Insurance Act.".
9	(s) Federal Home Loan Bank Act.—The Federal
10	Home Loan Bank Act (12 U.S.C. 1421 et seq.) is amend-
11	ed—
12	(1) in section $10(h)(1)$ (12 U.S.C. $1430(h)(1)$),
13	by striking "Director of the Office of Thrift Super-
14	vision" and inserting "Comptroller of the Currency
15	or the Board of Directors of the Federal Deposit In-
16	surance Corporation, as applicable"; and
17	(2) in section 22(a) (12 U.S.C. 1442(a))—
18	(A) in the matter preceding paragraph (1),
19	by striking "Comptroller of the Currency" and
20	all that follows through "Supervision" and in-
21	serting "Comptroller of the Currency, the
22	Chairman of the Board of Governors of the
23	Federal Reserve System, the Chairperson of the
24	Federal Deposit Insurance Corporation, and the

1	Chairman of the National Credit Union Admin-
2	istration"; and
3	(B) in the undesignated matter following
4	paragraph (2), by striking "Comptroller of the
5	Currency" and all that follows through "Super-
6	vision" and inserting "Comptroller of the Cur-
7	rency, the Chairman of the Board of Governors
8	of the Federal Reserve System, and the Chair-
9	man of the National Credit Union Administra-
10	tion".
11	(t) Federal Reserve Act.—Paragraph (8)(B) of
12	section 11(s) of the Federal Reserve Act (headed "Federal
13	Reserve Transparency and Release of Information") (12
14	U.S.C. 248) is amended by striking "this section" and in-
15	serting "this subsection".
16	(u) Financial Institutions Reform, Recovery,
17	AND ENFORCEMENT ACT OF 1989.—The Financial Insti-
18	tutions Reform, Recovery, and Enforcement Act of 1989
19	(Public Law 101–73; 103 Stat. 183) is amended in section
20	1121(6) (12 U.S.C. 3350(6)), by striking "the Office of
21	Thrift Supervision,".
22	(v) Gramm-Leach-Bliley Act.—The Gramm-
23	Leach-Bliley Act (Public Law 106–102; 113 Stat. 1338)
24	is amended—

1	(1) in section 132(a) (12 U.S.C. 1828b(a)), by
2	striking "the Director of the Office of Thrift Super-
3	vision,";
4	(2) in section 206(a) (15 U.S.C. 78c note), by
5	striking "Except as provided in subsection (e), for"
6	and inserting "For";
7	(3) in section $502(e)(5)$ (15 U.S.C. $6802(e)(5)$),
8	by striking "a Federal" and inserting ", a Federal";
9	(4) in section $504(a)(2)$ (15 U.S.C.
10	6804(a)(2)), by striking "and, as appropriate, and
11	with" and inserting "and, as appropriate, with";
12	(5) in section 509(2) (15 U.S.C. 6809(2))—
13	(A) by striking subparagraph (D); and
14	(B) by redesignating subparagraphs (E)
15	and (F) as subparagraphs (D) and (E), respec-
16	tively; and
17	(6) in section $522(b)(1)(A)(iv)$ (15 U.S.C.
18	6822(b)(1)(A)(iv)), by striking "Director of the Of-
19	fice of Thrift Supervision" and inserting "Comp-
20	troller of the Currency and the Board of Directors
21	of the Federal Deposit Insurance Corporation, as
22	appropriate".
23	(w) Helping Families Save Their Homes Act of
24	2009.—Section 104 of the Helping Families Save Their
25	Homes Act of 2009 (12 U.S.C. 1715z-25) is amended—

1	(1) in subsection (a)—
2	(A) by striking "and the Director of the
3	Office of Thrift Supervision, shall jointly" and
4	inserting "shall";
5	(B) by striking "and the Office of Thrift
6	Supervision"; and
7	(C) by striking "each such" and inserting
8	"such"; and
9	(2) in subsection $(b)(1)$ —
10	(A) in subparagraph (A)—
11	(i) in the first sentence—
12	(I) by striking "and the Director
13	of the Office of Thrift Supervision,";
14	and
15	(II) by striking "or the Direc-
16	tor";
17	(ii) in the second sentence, by striking
18	"and the Director of the Office of Thrift
19	Supervision"; and
20	(B) in subparagraph (B), by striking "and
21	the Director of the Office of Thrift Super-
22	vision".
23	(x) Home Mortgage Disclosure Act of 1975.—
24	The Home Mortgage Disclosure Act of 1975 (12 U.S.C.
25	2801 et seq.) is amended—

1	(1) in section 304—
2	(A) in subsection (b)(5)(A), by striking
3	"15 U.S.C. 1602(aa)(4)" and inserting "section
4	103(aa)(4) of the Truth in Lending Act"; and
5	(B) in subsection $(j)(3)$ (12 U.S.C.
6	2803(j)(3)), by adding a period at the end; and
7	(2) in section $305(b)(1)(A)(iii)$ (12 U.S.C.
8	2804(b)(1)(A)(iii)), by striking "bank as," and in-
9	serting "bank, as".
10	(y) Home Owners' Loan Act.—The Home Owners'
11	Loan Act (12 U.S.C. 1461 et seq.) is amended—
12	(1) in section 5 (12 U.S.C. 1464)—
13	(A) in subsection $(d)(2)(E)(ii)$ —
14	(i) in the first sentence, by striking
15	"Except as provided in section 21A of the
16	Federal Home Loan Bank Act, the" and
17	inserting "The"; and
18	(ii) by striking ", at the Director's
19	discretion,";
20	(B) in subsection (i)(6), by striking "the
21	Office of Thrift Supervision or";
22	(C) in subsection (m), by striking "Direc-
23	tor's" each place that term appears and insert-
24	ing "appropriate Federal banking agency's";

1	(D) in subsection (n)(9)(B), by striking
2	"Director's" and inserting "Comptroller's"; and
3	(E) in subsection (s)—
4	(i) in paragraph (1)—
5	(I) in the matter preceding sub-
6	paragraph (A), by striking "of such
7	Act)" and all that follows through
8	"shall require" and inserting "of such
9	Act), the appropriate Federal banking
10	agency shall require"; and
11	(II) in subparagraph (B), by
12	striking "other methods" and all that
13	follows through "determines" and in-
14	serting "other methods as the appro-
15	priate Federal banking agency deter-
16	mines";
17	(ii) in paragraph (2)—
18	(I) by striking "Determined"
19	and all that follows through "may,
20	consistent" and inserting "DETER-
21	MINED BY APPROPRIATE FEDERAL
22	BANKING AGENCY CASE-BY-CASE.—
23	The appropriate Federal banking
24	agency may, consistent"; and

1	(II) by striking "capital-to-as-
2	sets" and all that follows through
3	"determines to be necessary" and in-
4	serting "capital-to-assets as the ap-
5	propriate Federal banking agency de-
6	termines to be necessary";
7	(2) in section 6(c) (12 U.S.C. 1465(c)), by
8	striking "sections" and inserting "section";
9	(3) in section 10 (12 U.S.C. 1467a)—
10	(A) in subsection (b)(6), by striking
11	"time" and all that follows through "release"
12	and inserting "time, upon the motion or appli-
13	cation of the Board, release";
14	(B) in subsection (e)(2)(H)—
15	(i) in the matter preceding clause
16	(i)—
17	(I) by striking "1841(p))" and
18	inserting "1841(p)))"; and
19	(II) by inserting "(12 U.S.C.
20	1843(k))" before "if—"; and
21	(ii) in clause (i), by inserting "of 1956
22	(12 U.S.C. 1843(l) and (m))" after "Com-
23	pany Act''; and
24	(C) in subsection (e)(7)(B)(iii)—

1	(i) by striking "Board of the Office of
2	Thrift Supervision" and inserting "Direc-
3	tor of the Office of Thrift Supervision";
4	and
5	(ii) by inserting ", as defined in sec-
6	tion 2 of the Dodd-Frank Wall Street Re-
7	form and Consumer Protection Act (12
8	U.S.C. 5301)" after "transfer date"; and
9	(4) in section 13 (12 U.S.C. 1468b), by striking
10	"the a" and inserting "a".
11	(z) Housing Act of 1948.—Section 502(c)(3) of
12	the Housing Act of 1948 (12 U.S.C. 1701c(c)(3)) is
13	amended by striking "Federal Home Loan Bank Agency"
14	and inserting "Federal Housing Finance Agency".
15	(aa) Housing and Urban Development Act of
16	1968.—Section 106(h)(5) of the Housing and Urban De-
17	velopment Act of 1968 (12 U.S.C. 1701x(h)(5)) is amend-
18	ed by striking "authorised" and inserting "authorized".
19	(bb) International Banking Act of 1978.—Sec-
20	tion 15 of the International Banking Act of 1978 (12
21	U.S.C. 3109) is amended—
22	(1) in each of subsections (a) and (b)—
23	(A) by striking ", and Director of the Of-
24	fice of Thrift Supervision" each place that term
25	appears; and

1	(B) by inserting "and" before "Federal
2	Deposit" each place that term appears;
3	(2) in subsection (a), by striking "Comptroller,
4	Corporation, or Director" and inserting "Comp-
5	troller of the Currency, or Corporation"; and
6	(3) in subsection $(e)(4)$ —
7	(A) by inserting "and" before "the Federal
8	Deposit''; and
9	(B) by striking ", and the Director of the
10	Office of Thrift Supervision".
11	(cc) International Lending Supervision Act of
12	1983.—Section 912 of the International Lending Super-
13	vision Act of 1983 (12 U.S.C. 3911) is amended—
14	(1) by amending the section heading to read as
15	follows: "EQUAL REPRESENTATION FOR FED-
16	ERAL DEPOSIT INSURANCE CORPORATION";
17	(2) by striking "(a) In General.—"; and
18	(3) by striking subsection (b).
19	(dd) Interstate Land Sales Full Disclosure
20	Act .—The Interstate Land Sales Full Disclosure Act (15
21	U.S.C. 1701 et seq.) is amended in each of section
22	1411(b) (15 U.S.C. 1710(b)) and subsections (b)(4) and
23	(d) of section 1418a (15 U.S.C. 1717a), by striking "Sec-
24	retary's" each place that term appears and inserting "Di-
25	rector's".

- 1 (ee) Legal Certainty for Bank Products Act
- 2 OF 2000.—Section 403(b)(1) of the Legal Certainty for
- 3 Bank Products Act of 2000 (7 U.S.C. 27a(b)(1)) is
- 4 amended by striking "that section" and inserting "sec-
- 5 tion".
- 6 (ff) Public Law 93–495.—Section 111 of Public
- 7 Law 93–495 (12 U.S.C. 250) is amended by striking "the
- 8 Director of the Office of Thrift Supervision,".
- 9 (gg) REVISED STATUTES OF THE UNITED STATES.—
- 10 Section 5136C(i) of the Revised Statutes of the United
- 11 States (12 U.S.C. 25b(i)) is amended by striking "Pow-
- 12 ERS.—" and all that follows through "In accordance" and
- 13 inserting "Powers.—In accordance".
- 14 (hh) Riegle Community Development and Reg-
- 15 ULATORY IMPROVEMENT ACT OF 1994.—Section 117(e)
- 16 of the Riegle Community Development and Regulatory
- 17 Improvement Act of 1994 (12 U.S.C. 4716(e)) is amended
- 18 by striking "the Director of the Office of Thrift Super-
- 19 vision,".
- 20 (ii) S.A.F.E. Mortgage Licensing Act of 2008.—
- 21 Section 1514 of the S.A.F.E. Mortgage Licensing Act of
- 22 2008 (12 U.S.C. 5113) is amended in each of subsections
- 23 (b)(5) and (c)(4)(C), by striking "Secretary's" each place
- 24 that term appears and inserting "Director's".

1	(jj) Securities Exchange Act of 1934.—The Se-
2	curities Exchange Act of 1934 (15 U.S.C. 78a et seq.)
3	is amended—
4	(1) in section $3C(g)(4)(B)(v)$ (15 U.S.C. 78c–
5	3(g)(4)(B)(v)), by striking "of that Act" and insert-
6	ing "of that section";
7	(2) in section $3D(d)(10)(A)$ (15 U.S.C. $78c-$
8	4(d)(10)(A)), by striking "taking" and inserting
9	"take";
10	(3) in section 3E(b)(1) (15 U.S.C. 78c-
11	5(b)(1)), by striking "though" and inserting
12	"through";
13	(4) in section $4(g)(8)(A)$ (15 U.S.C.
14	78d(g)(8)(A)), by striking "(2)(A)(i)" and inserting
15	"(2)(A)(ii)";
16	(5) in section 15 (15 U.S.C. 78o)—
17	(A) in each of subparagraphs (B)(ii) and
18	(C) of subsection $(b)(4)$, by striking "dealer
19	municipal advisor,," and inserting "dealer, mu-
20	nicipal advisor,";
21	(B) by redesignating subsection (j) (relat-
22	ing to the authority of the Commission) as sub-
23	section (p) and moving that subsection to the
24	end;

1	(C) as amended by section 841(d), by re-
2	designating the section subsection (k) and sec-
3	ond subsection (l) (relating to standard of con-
4	duct and other matters, respectively), as added
5	by section 913(g)(1) of the Dodd-Frank Wall
6	Street Reform and Consumer Protection Act
7	(124 Stat. 1828), as subsections (q) and (r), re-
8	spectively and moving those subsections to the
9	end; and
10	(D) in subsection (m), by inserting "the"
11	before "same extent";
12	(6) in section $15F(h)$ (15 U.S.C. $78o-10(h)$)—
13	(A) in paragraph (2)(A), by inserting "a"
14	after "that acts as an advisor to";
15	(B) in paragraph (2)(B), by inserting "a"
16	after "offers to enter into"; and
17	(C) in paragraph (5)(A)(i)—
18	(i) by inserting "(A)" after "(18)";
19	and
20	(ii) in subclause (VII), by striking
21	"act of" and inserting "Act of";
22	(7) in section 15G (15 U.S.C. 78o–11)—
23	(A) in subsection $(b)(2)$, by inserting
24	"Board of Directors of the" before "Federal
25	Housing";

1	(B) in subsection (e)(4)(A), by striking
2	"subsection" and inserting "section";
3	(C) in subsection (e)(4)(C)—
4	(i) by striking "129C(c)(2)" and in-
5	serting " $129C(b)(2)(A)$ "; and
6	(ii) by inserting "(15 U.S.C.
7	1639c(b)(2)(A)" after "Lending Act";
8	and
9	(D) in subsection (e)(5), by striking "sub-
10	section" and inserting "section"; and
11	(8) in section 17A (15 U.S.C. 78q-1), by redes-
12	ignating subsection (g), as added by section 929W
13	of the Dodd-Frank Wall Street Reform and Con-
14	sumer Protection Act (relating to due diligence for
15	the delivery of dividends, interest, and other valuable
16	property rights) as subsection (n) and moving that
17	subsection to the end.
18	(kk) Telemarketing and Consumer Fraud and
19	Abuse Prevention Act.—Section 3(b) of the Tele-
20	marketing and Consumer Fraud and Abuse Prevention
21	Act (15 U.S.C. 6102(b)) is amended by inserting before
22	the period at the end the following: ", provided, however,
23	nothing in this section shall conflict with or supersede sec-
24	tion 6 of the Federal Trade Commission Act (15 U.S.C.
25	46)".

1	(ll) Title 5.—Title 5, United States Code, is amend-
2	ed—
3	(1) in section $3132(a)(1)(D)$, as amended by
4	section 711, by striking "the Office of Thrift Super-
5	vision,, the Resolution Trust Corporation,"; and
6	(2) in section 5314, by striking "Director of the
7	Office of Thrift Supervision.".
8	(mm) TITLE 31.—
9	(1) Amendments.—Title 31, United States
10	Code, is amended—
11	(A) by striking section 309; and
12	(B) in section $714(d)(3)(B)$ by striking "a
13	audit" and inserting "an audit".
14	(2) Analysis.—The analysis for subchapter I
15	of chapter 3 of title 31, United States Code, is
16	amended by striking the item relating to section
17	309.
18	(nn) Truth in Lending Act.—The Truth in Lend-
19	ing Act (15 U.S.C. 1601 et seq.) is amended—
20	(1) in section 105 (15 U.S.C. 1604), by insert-
21	ing subsection (h), as added by section 1472(c) of
22	the Dodd-Frank Wall Street Reform and Consumer
23	Protection Act (124 Stat. 2187), before subsection
24	(i), as added by section $1100A(7)$ of that Act (124
25	Stat. 2108);

1	(2) in section $106(f)(2)(B)(i)$ (15 U.S.C.
2	1605(f)(2)(B)(i)), by striking "103(w)" and insert-
3	ing "103(x)";
4	(3) in section 121(b) (15 U.S.C. 1631(b)), by
5	striking "103(f)" and inserting "103(g)";
6	(4) in section $122(d)(5)$ (15 U.S.C.
7	1632(d)(5)), by striking "section 603)" and all that
8	follows through "promulgate" and inserting "section
9	603), may promulgate";
10	(5) in section 125(e)(1) (15 U.S.C. 1635(e)(1)),
11	by striking "103(w)" and inserting "103(x)";
12	(6) in section 129 (15 U.S.C. 1639)—
13	(A) in subsection (q), by striking "(l)(2)"
14	and inserting " $(p)(2)$ "; and
15	(B) in subsection (u)(3), by striking
16	"Board" each place that term appears and in-
17	serting "Agency";
18	(7) in section 129C (15 U.S.C. 1639c)—
19	(A) in subsection (b)(2)(B), by striking the
20	second period at the end; and
21	(B) in subsection $(c)(1)(B)(ii)(I)$, by strik-
22	ing "a original" and inserting "an original";
23	(8) in section $148(d)$ (15 U.S.C. $1665c(d)$), by
24	striking "Bureau" and inserting "Board";
25	(9) in section 149 (15 U.S.C. 1665d)—

1	(A) by striking "the Director of the Office
2	of Thrift Supervision," each place that term ap-
3	pears;
4	(B) by striking "National Credit Union
5	Administration Bureau" and inserting "Na-
6	tional Credit Union Administration Board"
7	each place that term appears; and
8	(C) by striking "Bureau of Directors of
9	the Federal Deposit Insurance Corporation"
10	and inserting "Board of Directors of the Fed-
11	eral Deposit Insurance Corporation" each place
12	that term appears; and
13	(10) in section 181(1) (15 U.S.C. 1667(1)), by
14	striking "103(g)" and inserting "103(h)".
15	(00) TRUTH IN SAVINGS ACT.—The Truth in Savings
16	Act (12 U.S.C. 4301 et seq.) is amended in each of sec-
17	tions $269(a)(4)$ (12 U.S.C. $4308(a)(4)$), $270(a)(2)$ (12
18	U.S.C. 4309(a)(2)), and 274(6) (12 U.S.C. 4313(6)), by
19	striking "Administration Bureau" each place that term
20	appears and inserting "Administration Board".

