

**AMENDMENT TO THE AMENDMENT IN THE  
NATURE OF A SUBSTITUTE TO H.R. 2205  
OFFERED BY M   .    WATERS**

Page 1, line 8, add “and” at the end.

Page 1, strike lines 9 through 11.

Strike section 6 and insert the following:

1 **SEC. 6. RELATION TO STATE LAW.**

2       (a) IN GENERAL.—This Act may not be construed  
3 as annulling, altering, or affecting, or exempting any per-  
4 son subject to the provisions of this Act from complying  
5 with, the statutes, regulations, orders, or interpretations  
6 in effect in any State, the District of Columbia, or any  
7 territory of the United States, except to the extent that  
8 any such provision of law is inconsistent with the provi-  
9 sions of this Act, and then only to the extent of the incon-  
10 sistency.

11       (b) GREATER PROTECTION UNDER STATE LAW.—  
12 For purposes of this section, a statute, regulation, order,  
13 or interpretation in effect in any State, the District of Co-  
14 lumbia, or any territory of the United States, is not incon-  
15 sistent with the provisions of this Act if the protection that  
16 such statute, regulation, order, or interpretation affords

1 to consumers is greater than the protection provided under  
2 this Act. A determination regarding whether a statute,  
3 regulation, order, or interpretation in effect in any State,  
4 the District of Columbia, or any territory of the United  
5 States is inconsistent with the provisions of this Act may  
6 be made by a Federal department or agency that has ad-  
7 ministrative enforcement authority provided under section  
8 5, either on such Federal department or agency's own mo-  
9 tion or in response to a nonfrivolous petition initiated by  
10 any interested person with respect to which the Federal  
11 department or agency has administrative enforcement au-  
12 thority provided under section 5.

