Amend SB 472 (house committee printing) as follows:

- (1) In SECTION 5 of the bill (page 7, line 9), strike "The changes" and substitute "Except as provided by this Act, the changes".
- (2) Add the following appropriately numbered SECTIONS to the bill and renumber existing SECTIONS of the bill accordingly:

SECTION \_\_\_\_. Chapter 51, Property Code, is amended by adding Section 51.013 to read as follows:

Sec. 51.013. WAIVER. A provision of a contract, agreement, or other document that purports to waive a right of a debtor or exempt a mortgage servicer, mortgagee, trustee, substitute trustee, or government official from a duty under this chapter is void.

SECTION \_\_\_\_\_. Section 51.013, Property Code, as added by this Act, applies only to a contract, agreement, or other document entered into on or after the effective date of this Act. A contract, agreement, or other document entered into before the effective date of this Act is governed by the law in effect immediately before the effective date of this Act, and that law is continued in effect for that purpose.