

feasibility of preparing and including settlement cost range statements for all housing market areas in the special information booklets for such areas.

#### JURISDICTION OF COURTS

SEC. 16. Any action to recover damages pursuant to the provisions of section 6, 8, or 9 may be brought in the United States district court for the district in which the property involved is located, or in any other court of competent jurisdiction, within one year from the date of the occurrence of the violation.

12 USC 2614.

#### VALIDITY OF CONTRACTS AND LIENS

SEC. 17. Nothing in this Act shall affect the validity or enforceability of any sale or contract for the sale of real property or any loan, loan agreement, mortgage, or lien made or arising in connection with a federally related mortgage loan.

12 USC 2615.

#### RELATION TO STATE LAWS

SEC. 18. (a) This Act does not annul, alter, or affect, or exempt any person subject to the provisions of this Act from complying with, the laws of any State with respect to settlement practices, except to the extent that those laws are inconsistent with any provision of this Act, and then only to the extent of the inconsistency. The Secretary is authorized to determine whether such inconsistencies exist. The Secretary may not determine that any State law is inconsistent with any provision of this Act if the Secretary determines that such law gives greater protection to the consumer. In making these determinations the Secretary shall consult with the appropriate Federal agencies.

12 USC 2616.

(b) No provision of this Act or of the laws of any State imposing any liability shall apply to any act done or omitted in good faith in conformity with any rule, regulation, or interpretation thereof by the Secretary, notwithstanding that after such act or omission has occurred, such rule, regulation, or interpretation is amended, rescinded, or determined by judicial or other authority to be invalid for any reason.

#### EFFECTIVE DATE

SEC. 19. The provisions of this Act, and the amendments made thereby, shall become effective one hundred and eighty days after the date of the enactment of this Act.

12 USC 2601  
note.

Approved December 22, 1974.

Public Law 93-534

#### AN ACT

December 22, 1974  
[H. R. 7072]

To allow advance payment of subscription charges for publication for official use prepared for auditory as well as visual usage.

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the Act of June 12, 1930 (46 Stat. 580, 31 U.S.C. 530a), as amended, is hereby amended by adding at the end thereof the following new section:*

*“SEC. 2. For the purposes of this Act, the term ‘other publications’ shall include any publication printed, microfilmed, photocopied, or magnetically or otherwise recorded for auditory or visual usage.”*

Publications  
for official use.  
Advance pay-  
ment.  
31 USC 530b.

Approved December 22, 1974.