

**State and Local Predatory Lending Laws
(As of 01-22-07)**

State/City/County	Bill/Ordinance Number	Adopted Law Number	Effective Date
Arkansas	H.B. 2598	Act 1348 of 2003	07/01/2003
	S.B. 37	Act 26 (2 nd special session)	12/31/2003
	H.B. 1008	Act 2166 of 2005	01/01/2006
California	A.B. 489	Chapter 732 of 2001	01/01/2002
	A.B. 344	Chapter 733 of 2001	01/01/2002
	A.B. 901	Chapter 531 of 2005	01/01/2006
Oakland	(001299a)	Ordinance 12361 of 2001	Held preempted by state law
Los Angeles	01-1476	01-1476 of 2002	Pending outcome of AFSA v. City of Oakland
Colorado	H.B. 1259	2002 Session Laws, Chapter 323	01/01/2003
	H.B. 1237	2003 Session Laws, Chapter 295	07/01/2003
Connecticut	H.B. 6131	Public Act No. 01-34	10/01/2001
	H.B. 5073	Public Act No. 02-12	04/22/2002
D.C.	13-800	Law 13-263 of 2000	repealed
	14-515	Law 14-132 of 2002	01/28/2003
	Regulation	Title 26A of DC Code, Chapter 20 of 2002	01/28/2003
Florida	S.B. 2262	Chapter Number 2002-57	10/02/2002
Georgia	H.B. 1361	Georgia Laws 2002, Act No. 488	10/01/2002
	S.B. 53	Georgia Laws of 2003, Act. No. 1	03/07/2003
Atlanta	01-O-0843	01-O-0843	Held unconstitutional
	01-O-1488	01-O-1488	Held unconstitutional
DeKalb County	Ordinance	DeKalb County Predatory Lending Ordinance of 2001 (no official number)	Held unconstitutional
Illinois	Regulations (of 2001)	38 Ill. Reg. 345 (commercial banks) 38 Ill. Reg. 1075 (savings banks) 38 Ill. Reg. 1000 (savings and loan associations) 38 Ill. Reg. 1050 (residential mortgage licensees)	repealed
	S.B. 1784	Public Act 93-0561	01/01/2004
Chicago	Ordinance	Ordinance SO2000-2145 of 2000	10/29/2000
Cook County	240684	Ordinance 240684 of 2001	6/16/2001
Indiana	H.B. 1229	Public Law 73 of 2004	01/01/2005

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	H.B. 1021	Public Law 3 of 2005	01/01/2005
	H.B. 1179	Public Law 141 of 2005	05/04/2005 and 07/01/2005
Kentucky	H.B. 287	Acts Ch. 64 of 2003	06/24/2003
Maine	L.D. 494	Public Law 49 of 2003	09/13/2003
Maryland	H.B 649	Chapter 532 of 2002	10/01/2002
Montgomery County	Bill No. 36-04	Bill No. 36-04	03/06/2006; held preempted by state law
Massachusetts	H.B. 1144 (Regs)	209 CMR 40.00 et seq. of 2000	03/22/2001
	H.B. 4880	Chapter 268 of 2004	11/07/2004
	Regs 209 CMR 53.00	209 CMR 53.00	11/07/2004
	Regs 209 CMR 32.00	209 CMR 32.00	08/26/2005
	Regs 209 CMR 40.00	209 CMR 40.00	11/04/2005
	Regs 209 CMR 42.12A	209 CMR 42.12A	09/08/2006
Nevada	A.B. 284	Chapter 465 of 2003	10/01/2003
New Hampshire	S.B. 99	Chapter 140 of 2004	01/01/2005
New Jersey	A.B. 75	P.L. 2003 c. 64	11/27/2003
	S.B. 279	P.L. 2004 c. 84	07/06/2004
	Rule PRN 2003-387	N.J.A.C. 3:35-4.3	02/17/2004
	Rule PRN 2005-332	N.J.A.C. 3:30	08/21/2006
New Mexico	S.B. 449	Chapter 436 of 2003	01/01/2004
	Regulations 12.15.3, 4, 5, 6, 7, 8; 12.17.13; 12.20.71; 12.16.76	N.M. Admin. Code tit. 12, §§ 15.3-8; 17.13; 20.71; 16.76	Ranging from 01/30/2004 to 06/15/2004
New York	Regulations 41	New York Codes, Rules and Regulations Section 41	2000
	S.B. 11856	Chapter 626 of 2002	04/01/2003
	Amendments to Regulations 41	New York Codes, Rules and Regulations Section 41	05/03/2003
New York	67-A	2002-67A of 2002	Held preempted
	307-A	2005-307A of 2005	10/09/2005
North Carolina	S.B. 1149	S.L. 99-0332	07/01/2000
	H.B. 1182	S.L. 2003-401	10/01/2003
Ohio	H.B. 386	124 th General Assembly, H.B. 386 (of 2002)	02/22/2002 and 05/24/2002
	S.B. 185	126 th General Assembly, S.B. 185	01/01/2006
Cleveland	372-02	Ordinance 372-02 of 2002	Invalidated by OH Supreme Court 11/20/2006

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<i>Cleveland</i>	737-02	Ordinance 737-02 of 2002	Invalidated by OH Supreme Court 11/20/2006
<i>Cleveland</i>	45-03	Ordinance 45-03 of 2003	Invalidated by OH Supreme Court 11/20/2006
<i>Dayton</i>	29990-01	Ordinance 29990-01 of 2001	Held unconstitutional
<i>Toledo</i>	291-02	Ordinance 291-02 of 2002	11/11/2002
<i>Toledo</i>	271-03	Ordinance 271-03 of 2003	07/22/2003
<i>Toledo</i>	765-03	Ordinance 765-03 of 2003	10/17/2003
<i>Cleveland Heights</i>	72-2003	Ordinance 72-2003 of 2003	06/02/2003
<i>Summit County</i>	2004-386	2004-386	08/17/2004
<i>Summit County</i>	2004-455	2004-455	11/29/2004
<i>Summit County</i>	2004-618	2004-618	11/23/2004
<i>Oklahoma</i>	S.B. 1481	Chapter 217 of 2000	07/01/2000
	H.B. 1574	Chapter 330 of 2003	01/01/2004
<i>Pennsylvania</i>	S.B. 377	Act No. 55 of 2001	06/25/2002
<i>Rhode Island</i>	S.B. 2851	Chapter 569 of 2006	12/31/2006
	H.B. 7814	Chapter 569 of 2006	12/31/2006
<i>Providence</i>	Chapter 2006-33, Ordinance 245	Chapter 2006-33, Ordinance 245	06/12/2006
<i>Providence</i>	Amendments to Ordinance 245		07/11/2006
<i>South Carolina</i>	S.B. 438	Act No. 42 of 2003	01/01/2004
<i>Tennessee</i>	H.B. 3597	Chapter No. 801 of 2006	01/01/2007
<i>Texas</i>	S.B. 1581	77 th leg., Chapter 622 of 2001	09/01/2001
	S.B. 1067	78 th leg., Chapter 1207 of 2003	09/29/2003
<i>Utah</i>	H.B. 160	Session Law Chapter 252 of 2004	05/03/2004
	S.B. 157	Session Law Chapter 162 of 2005	03/16/2005
<i>Wisconsin</i>	A.B. 792	Act No. 257 of 2004	02/01/2005
	Regs DFI-Bkg-46	Regs DFI-Bkg-46	02/01/2005