

2002 Detailed Status Summary Chart of State and Local Predatory Lending Legislation¹
by Butera & Andrews, Washington, D.C. - www.butera-andrews.com (As of 01-10-03)

STATE (dates of leg. session)	BILL NUMBER	STATUS	COMMENTS
Alabama (1/8-4/17)	H.B. 206	01/10/2002 FIRST READ 01/10/2002 To HOUSE Committee on BANKING AND INSURANCE 04/17/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Specifies fees that may be charged in connection with home loans secured by a first mortgage or first deed of trust; imposes restrictions and limitations on high-cost home loans; revises permissible fees and charges on certain loans; prohibits unfair or deceptive practices by mortgage brokers and lenders; provides for an appropriation out of fund for the Attorney General for counseling purposes. • SPONSOR: Morrison
	S.B. 273	01/17/2002 INTRODUCED 01/17/2002 To SENATE Committee on BANKING AND INSURANCE 04/17/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Establishes the Alabama Home Loan Protection Act; prohibits certain acts and practices regarding home loans based on the amount of equity; limits certain practices for high-cost home loans; provides for penalties for violations. • SPONSOR: Smitherman
Arizona (1/14-4/19)	S.B. 1343	02/01/2002 INTRODUCED 02/04/2002 To SENATE Committee on BANKING AND INSURANCE 02/04/2002 Additionally referred to SENATE Committee on JUDICIARY 02/04/2002 Additionally referred to SENATE Committee on RULES 02/05/2002 Second reading 02/11/2002 Withdrawn from SENATE Committee on JUDICIARY 03/14/2002 Do pass as amended by	<ul style="list-style-type: none"> • SYNOPSIS: Relates to home loans; relates to prohibited activities by creditors. • SPONSOR: Valadez

¹ This document constitutes a working draft of state and local predatory lending legislation that is provided as a general point of reference to a broad list of interested parties whose interests in the listed information vary. Every attempt is made to keep status and summaries of legislation current, but total accuracy is complicated by the frequency of status change, lack of uniformity in legislative procedures and inconsistent reporting of information among the various states and municipalities. Moreover, other pending legislation may exist that may be of interest. Butera & Andrews disallows any liability for damages incurred as the result of the use or dissemination of the information contained in this document For any question, suggestion, or comment, please contact *Stana Kimball* by phone at (202) 347-6875 or via e-mail at skimball@butera-andrews.com.

* Enacted, but pending litigation has temporarily barred enforcement.

		<p>Committee on BANKING AND INSURANCE. Strike everything. 03/14/2002 Bill replaced with measure that creates a "High Cost Mortgage Loan Study Committee" 03/20/2002 Passed as amended out of RULES Committee to Committee of the Whole 03/25/2002 In SENATE Committee of the Whole. BANKING AND INSURANCE Committee amendment adopted 03/25/2002 In SENATE Committee of the Whole. RULES Committee amendment adopted 03/25/2002 From SENATE Committee of the Whole. To third reading 03/27/2002 In SENATE. Read third time. Passed SENATE *****To HOUSE 04/03/2002 First reading in the HOUSE 04/03/2002 To HOUSE Committee on FINANCIAL INSTITUTIONS AND INSURANCE 04/03/2002 To HOUSE Committee on COMMERCE AND ECONOMIC DEVELOPMENT 04/03/2004 To HOUSE Committee on RULES 04/04/2002 Second reading DIED due to committee deadlines</p>	
	<p>H.B. 2598</p>	<p>02/06/2002 INTRODUCED 02/21/2002 To HOUSE Committee on FINANCIAL INSTITUTIONS AND INSURANCE 02/21/2002 Additionally referred to HOUSE Committee on COMMERCE AND ECONOMIC DEVELOPMENT 02/21/2002 Additionally referred to HOUSE</p>	<ul style="list-style-type: none"> • SYNOPSIS: Relates to home loans; relates to interest rates and lending practices. • SPONSOR: Miranda

		Committee on RULES 02/25/2002 Second reading DIED due to committee deadlines	
California (1/7-8/31)			
<i>San Francisco</i>	Filing 012004	11/05/2001 INTRODUCED 11/05/2001 ASSIGNED UNDER 30 DAY RULE to NEIGHBORHOOD SERVICES AND PARKS Committee 01/28/2002 To RULES AND AUDIT Committee 04/08/2002 Recommended for passage 04/08/2002 Passed first reading 04/15/2002 Passed by Board of Supervisors 04/26/2002 Signed by Mayor	<ul style="list-style-type: none"> • SYNOPSIS: Approves a pilot consumer counseling and educational program in the Department of Aging and Adult Services, including distribution of educational materials on predatory loan practices, and provision of individual loan counseling for loans secured by San Francisco residential property. • SPONSOR: Yee
<i>San Francisco</i>	Filing 012005	11/05/2001 INTRODUCED 11/05/2001 ASSIGNED UNDER 30 DAY RULE to NEIGHBORHOOD SERVICES AND PARKS Committee 01/28/2002 To RULES AND AUDIT Committee 05/14/2002 Filed pursuant to rule- DEAD	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits home mortgage lenders from making loans in violation of defined practices, providing for good faith compliance and opportunity to cure violations, and for civil penalties and injunctive relief. • SPONSOR: Yee
<i>Sacramento</i>	Ordinance	Tentatively scheduled to come before the council in July 2002. Discussion is ongoing.	
<i>Los Angeles</i>	Motion 01-1476	07/17/2001 INTRODUCED 07/17/2001 To HOUSING AND COMMUNITY REDEVELOPMENT Committee 11/27/2001 Transmittal from Mayor/Housing Department relative to report back regarding status of draft ordinance addressing predatory lending 09/12/2002 last public hearing; report pending 09/20/2002 Communication from Housing and Community Development Committee	<ul style="list-style-type: none"> • SYNOPSIS: Calls for the City of Los Angeles to enact preventive measure towards ending predatory lending in Los Angeles. • SPONSOR: Ridley-Thomas, Garcetti, Reyes, Perry

		(HCDC) to: INSTRUCT LA Housing Department to draft a report outlining the relevant findings of public hearings and report back to HCDC within 30 days; and REQUEST the City Attorney to submit a draft ordinance to HCDC within 30 days incorporating the concepts outlined in the Motion and findings described in the report. As of 11/05/2002 draft of the ordinance is distributed to local city families the most affected by the ordinance for their comments (due 11/14/2002); then the draft may be revised and forward to the Public Subcommittee to hold an open hearing and send it comments back to the City Attorney 11/20/2002 passed by HCDC with amendments 11/22/2002 passed by the City Council 11-0 on first reading 12/10/2002 adopted by the City Council 13-0; sent to Mayor's office 12/18/2002 Signed by MAYOR	
	Resolution 02-0002-S106	08/16/2002 Passed by the City Council	<ul style="list-style-type: none"> • SYNOPSIS: Calls on the state of California not to interfere with the right of the City of Los Angeles to protect local homeowners against predatory lending.
<i>Oakland</i>	12361	Enacted but pending litigation*	
<i>Oakland</i>	12362	Enacted but pending litigation*	
Colorado (1/9-5/8)	S.B. 73	01/11/2002 INTRODUCED 01/11/2002 To SENATE Committee on BUSINESS, LABOR AND FINANCE 02/14/2002 SENATE Committee on BUSINESS, LABOR AND FINANCE Passed Amended to Senate Committee of the Whole 02/20/2002 Senate Second Reading Laid Over 03/22/2002 Senate Second Reading Laid Over	<ul style="list-style-type: none"> • SYNOPSIS: Concerns protection of Colorado Homeowners against abusive home loan practices; adds new part to the "Uniform Consumer Credit Code" creating increased consumer protections regarding "high-cost home loans"; creates additional protections regarding home loans, including limitations on permissible late fees, financing of points and fees, payments to home improvement contractors, and advance payments to home improvement contractors, and advance payments. • SPONSOR: Linkhart

		<p>to 3/25 03/25/2002 Senate Second Reading Laid Over Daily with Amendments 03/26/2002 In SENATE. Read second time and amended. To third reading 03/27/2002 In SENATE. Read third time. Passed SENATE *****To HOUSE 04/01/2002 Introduced In HOUSE 04/01/2002 To HOUSE Committee on INFORMATION AND TECHNOLOGY 04/08/2002 Heard in Committee 04/15/2002 Postponed Indefinitely 04/17/2002 Officially DIED</p>	
	<p>H.B. 1259</p>	<p>01/30/2002 INTRODUCED 01/30/2002 To HOUSE Committee on INFORMATION AND TECHNOLOGY 03/20/2002 Committee Lay Over Unamended to 3/25 03/26/2002 From HOUSE Committee on INFORMATION AND TECHNOLOGY: Reported favorably with amendment 03/26/2002 To HOUSE Committee on APPROPRIATIONS 04/02/2002 From HOUSE Committee on APPROPRIATIONS: Reported favorably 04/02/2002 In HOUSE. To second reading 04/10/2002 In HOUSE. Read second time and amended. To third reading 04/11/2002 In HOUSE. Read third time and amended 04/11/2002 In HOUSE. Read third time. Passed HOUSE *****To SENATE 04/15/2002 To SENATE Committee on BUSINESS, LABOR AND FINANCE 04/15/2002 To SENATE Committee on</p>	<ul style="list-style-type: none"> • SYNOPSIS: Concerns protection of consumers' home ownership equity. • SPONSOR: Marshall

		<p>APPROPRIATIONS 04/24/2002 SENATE Committee on BUSINESS, LABOR, and FINANCE referred amended to APPROPRIATIONS Committee 04/26/2002 SENATE Committee on APPROPRIATIONS passed unamended to SENATE Committee of the WHOLE 04/29/2002 In SENATE. To second reading 05/07/2002 In SENATE. Read second time and amended. To third reading. 05/08/2002 House Considered Senate Amendments - Result was to Concur – Repass 05/08/2002 Senate Third Reading Passed with Amendments 05/28/2002 Sent to GOVERNOR 06/07/2002 Signed by GOVERNOR</p>	
Connecticut (2/6-5/8)	H.B. 5073	<p>02/07/2002 INTRODUCED 02/07/2002 To JOINT Committee on BANKS 02/28/2002 From JOINT Committee on BANKS: Reported with substitute. 03/04/2002 Filed with Legislative Commissioner's Office 03/11/2002 Referred to Office of Legislative Research and Office of Fiscal Analysis 03/18/2002 Committee Substitute reported out of Legislative Commissioner's Office 03/18/2002 Reissued by Legislative Commissioner's Office with File No. 44 04/03/2002 Passed the HOUSE *****To SENATE 04/04/2002 Tabled for the SENATE Calendar 04/10/2002 Passed SENATE 04/16/2002 Enrolled PUBLIC ACT No. 02-12</p>	<ul style="list-style-type: none"> • SYNOPSIS: Concerns prepaid finance charges; clarifies the definition of prepaid finance charge; makes that definition applicable to the provision limiting such charges in secondary mortgage loan transactions. • SPONSOR: Joint Banks Committee
District of	B14-0515	01/08/2002 INTRODUCED	<ul style="list-style-type: none"> • SYNOPSIS: To prohibit certain predatory lending practices and abuses

Columbia (1/2-end of year)		01/08/2002 To Committee on GOVERNMENT RELATIONS and Committee on CONSUMER AND REGULATORY AFFAIRS 01/22/2002 Oversight hearing 02/02/2002 Passed a first read vote 02/19/2002 Passed a second read vote 02/21/2002 Sent to Mayor 03/01/2002 Signed by Mayor	that injure District residents with respect to residential mortgage loans and to repeal the Protections from Predatory Lending and Mortgage Foreclosure Improvements Act of 2000. <ul style="list-style-type: none"> • SPONSOR: Cropp, Ambrose
	B14-0509	01/07/2002 INTRODUCED 01/07/2002 To Committee on CONSUMER AND REGULATORY AFFAIRS 01/22/2002 Oversight hearing 12/31/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: To prohibit certain predatory lending practices and abuses that injure District residents with respect to residential mortgage loans and to repeal the Protections from Predatory Lending and Mortgage Foreclosure Improvements Act of 2000. • SPONSOR: Cropp
	B14-0844	09/17/2002 INTRODUCED 12/31/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Requires a judge to sign off on foreclosures in the city. • SPONSOR: Ambrose
	49 D.C. Reg. 10779	10/04/2002 notice of proposed rulemaking PUBLISHED 11/04/2002 notice and comment period expires 11/29/2002 final rulemaking published in the District of Columbia Register	<ul style="list-style-type: none"> • SYNOPSIS: Regulates predatory lending. • SPONSOR: Allen, Banking and Financial Institutions Commissioner
Florida (1/22-3/22)	H.B. 1623 (Companion S.B. 2262)	02/04/2002 FILED 02/05/2002 INTRODUCED 02/11/2002 To HOUSE Committee on BANKING 02/11/2002 To HOUSE Committee on JUDICIAL OVERSIGHT 02/11/2002 To HOUSE Council for COMPETITIVE COMMERCE 03/22/2002 DIED in committee	<ul style="list-style-type: none"> • SYNOPSIS: Provides legislative findings; specifies certain prohibited acts and practices re creditors making home loans under certain circumstances; provides limitations and prohibits certain activities or conditions re creditors making high-cost home loans; prohibits foreclosure proceedings under certain circumstances; specifies certain loan agreements as void and unenforceable under certain circumstances. • SPONSOR: Bendross
	H.B. 1471	02/01/2002 FILED 02/05/2002 INTRODUCED 02/07/2002 To HOUSE Committee on BANKING	<ul style="list-style-type: none"> • SYNOPSIS: Creates the Florida Fair Lending Act to Specify prohibited acts and notice and disclosure requirements relating to high cost home loans; preempts regulation to the state; provides administrative and enforcement powers and duties of the Department of Banking and

		<p>02/07/2002 To HOUSE Committee on FISCAL POLICY AND RESOURCES 02/07/2002 To HOUSE Council for COMPETITIVE COMMERCE 02/18/2002 On HOUSE Committee on BANKING agenda 02/20/2002 From HOUSE Committee on BANKING: Reported favorably with amendment 02/27/2002 From HOUSE Committee on FISCAL POLICY AND RESOURCES: Reported favorably 02/28/02 Now in Council for Competitive Commerce 03/01/2002 On Council agenda 03/04/2002 From HOUSE Council for COMPETITIVE COMMERCE: Reported favorably with substitute 03/12/2002 In HOUSE. Pending review of Committee Substitute under Rule 6 03/12/2002 In HOUSE. Placed on Calendar 03/12/2002 In HOUSE. Placed on Special Order Calendar 03/13/2002 In HOUSE. Read second time. 03/13/2002 In HOUSE. Amendment(s) adopted on HOUSE floor 03/20/2002 In HOUSE. Substituted on HOUSE floor by CS/SB 2262 03/20/2002 In HOUSE. Laid on table</p>	<p>Finance.</p> <ul style="list-style-type: none"> ● SPONSOR: Kendrick
	<p>S.B. 2262 (Companion H.B. 1623)</p>	<p>01/22/2002 FILED 02/19/2002 INTRODUCED 02/19/2002 To SENATE Committee on BANKING AND INSURANCE 02/27/2002 On Committee agenda 03/04/2002 From SENATE Committee on BANKING AND INSURANCE: Reported favorably with substitute</p>	<ul style="list-style-type: none"> ● SYNOPSIS: Creates the Florida Home Loan Protection Act to prevent abusive mortgage lending practices and situations and to protect homeowners entering into and complying with mortgage contracts or agreements. ● SPONSOR: Meek

		<p>03/06/2002 Placed on Calendar, on second reading 03/14/2002 Placed on Special Order Calendar 03/18/2002 In SENATE. Read second time 03/18/2002 In SENATE. Amendment(s) adopted on SENATE floor 03/18/2002 In SENATE. Ordered engrossed 03/19/2002 In SENATE. Amendment(s) adopted on SENATE floor 03/19/2002 In SENATE. Ordered engrossed 03/20/2002 In SENATE. Read third time. Passed SENATE *****To HOUSE 03/20/2002 In HOUSE. Substituted on HOUSE floor for H.B. 1471 03/20/2002 In HOUSE. Read second time 03/20/2002 In HOUSE. Read third time 03/20/2002 In HOUSE. Passed HOUSE 03/20/2002 Enrolled 04/09/2002 Signed by Officers and presented to GOVERNOR 04/22/2002 Signed by GOVERNOR</p>	
	<p>S.B. 2380</p>	<p>01/22/2002 FILED 02/27/2002 INTRODUCED 02/27/2002 To SENATE Committee on BANKING AND INSURANCE 03/04/2002 From SENATE Committee on BANKING AND INSURANCE: Reported favorably with substitute 03/06/2002 Placed on Calendar, on second reading 03/19/2002 In SENATE. Placed on Special Order Calendar 03/22/2002 DIED on calendar</p>	<ul style="list-style-type: none"> ● SYNOPSIS: Creates the Florida Fair Lending Act, which prohibits specified acts with respect to high-cost home loans; requires lenders to make disclosures to borrowers in such loans. ● SPONSOR: Clary

<p><i>Miami-Dade County</i></p>	<p>Resolution 020127 (Adopted Resolution R-96-02)</p>	<p>01/16/2002 INTRODUCED 01/16/2002 To Committee on ECONOMIC DEVELOPMENT AND HOUSING 01/29/2002 ADOPTED</p>	<ul style="list-style-type: none"> ● SYNOPSIS: Creates an anti- predatory lending task force. ● SPONSOR: Carey-Shuler, Morales
<p>Georgia (1/14-late March)</p>	<p>H.B. 1361</p>	<p>02/12/2002 INTRODUCED 02/12/2002 To HOUSE Committee on BANKS AND BANKING 02/22/2001 To Subcommittee on FINANCIAL INSTITUTIONS AND SERVICES 03/01/2002 Hearing in Subcommittee 03/25/2002 From HOUSE Committee on BANKS AND BANKING: Favorably reported as substituted 03/26/2002 In HOUSE. Amended on HOUSE floor 03/26/2002 In HOUSE. Read third time. Passed HOUSE *****To SENATE 03/26/2002 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 04/01/2002 From SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS: Favorably reported as substituted 04/02/2002 In SENATE. Read second time. 04/03/2002 In SENATE. Amended on SENATE floor 04/03/2002 In SENATE. Read third time. Passed SENATE 04/03/2002 HOUSE disagrees with SENATE amendments 04/09/2002 SENATE insists on SENATE amendments</p>	<ul style="list-style-type: none"> ● SYNOPSIS: Amends Title 7 of the Official Code of Georgia Annotated, relating to banking, so as to enact the "Georgia Fair Lending Act"; to prohibit abusive home loan practices; to provide for definitions; to provide for prohibited practices and limitations relating to high-cost home loans; to create specific and numerous consumer protections for high-cost home loans; to provide for penalties and enforcement; and for other purposes. ● SPONSOR: Smith, Turnquest, Dukes

		<p>04/10/2002 HOUSE insists on HOUSE amendments 04/10/2002 *****To CONFERENCE Committee 04/12/2002 CONFERENCE Committee substitute approved 04/12/2002 Sent to GOVERNOR 04/22/2002 Signed by GOVERNOR 10/01/2002 Act became effective 10/17/2002 complaint seeking INJUNCTION filed by the National Minority Mortgage Bankers Association</p>	
	S.B. 70	<p>01/25/2001 INTRODUCED 01/26/2001 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 02/21/2001 From SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS: Favorably reported as substituted 03/06/2001 In SENATE. Read third time. Passed SENATE *****To HOUSE 03/07/2001 To HOUSE Committee on BANKS AND BANKING 04/12/2002 DIED due to adjournment of session</p>	<ul style="list-style-type: none"> ● SYNOPSIS: Concerns the Georgia Fair Lending Act; prohibits abusive home loan practices; provides for definitions, prohibited practices, limitations relating to high-cost home loans and refinancing home loans; creates consumer protections for high-cost home loans; provides for penalties and remedies and enforcement; provides for certain unintentional violations. ● SPONSOR: Fort, et al
	S.B. 435	<p>02/11/2002 INTRODUCED 02/11/2002 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 03/26/2002 DIED due to passage of deadline</p>	<ul style="list-style-type: none"> ● SYNOPSIS: Be entitled an Act to amend Part 2 of Article 15 of Chapter 1 of Title 10 of the O.C.G.A., the "Fair Business Practices Act of 1975," so as to enact the "Prevention of Predatory Lending Through Education Act"; to define certain terms; to create within the Governor's Office of Consumer Affairs the Council for the Prevention of Predatory Lending Through Education; to provide for membership, terms, and officers; to provide that the council shall investigate. ● SPONSOR: Scott
<i>Atlanta</i>	01-O-0843	09/17/2001 ADOPTED*	<ul style="list-style-type: none"> ● SYNOPSIS: Enacts a new Division/Chapter of the City of Atlanta

			<p>Code of Ordinances entitled "Prohibition Against Predatory Lending, " and Amending Sections of the City of Atlanta Code of Ordinances governing Licensing, Investments and Deposits of City funds etc. so as to prohibit all business entities and their affiliates from making, issuing or arranging any subprime or high-cost loan, or assisting others in doing so, in any manner which has been determined to be abusive, unscrupulous and misleading, providing penalties for non-compliance; providing remedies to aggrieved parties; to repeal conflicting Ordinances; and for other purposes.</p> <ul style="list-style-type: none"> • SPONSOR: Bond, Thomas, Winslow, Maddox, Emmons, McCarty, Martin, Dorsey
	01-O-1448	09/17/2001 ADOPTED*	<ul style="list-style-type: none"> • SYNOPSIS: Enacts a new Division 10 of Article XVI of Chapter 2 of the City of Atlanta, Code of Ordinances; entitled "Fair Lending and Home Improvement Practices Commission"; to provide for the duties and powers of the Commission; to repeal conflicting ordinances; and for other purposes. • SPONSOR: Woolard
<i>Dekalb</i>	Ordinance	06/26/2001 ADOPTED by Board of Commissioners 07/18/2001 Approved by Chief Executive Office of Dekalb County *	<ul style="list-style-type: none"> • SYNOPSIS: Amends the code of Dekalb County, Georgia, Chapter 2, Article III, pertaining to Division 3. Responsible lending incentive ordinance and for other purposes. • SPONSOR: Scott
Hawaii (1/16-5/2)	H.B. 2642	01/24/2002 INTRODUCED 01/30/2002 To HOUSE Committee on HUMAN SERVICES AND HOUSING 02/08/2002 Committee recommend that the measure be PASSED, WITH AMENDMENTS 02/12/2002 Passed Second Reading as amended and referred to the Committee on CONSUMER PROTECTION AND COMMERCE and the Committee on JUDICIARY AND HAWAIIAN AFFAIRS 02/25/2002 Committee on CONSUMER	<ul style="list-style-type: none"> • SYNOPSIS: Creates the Hawaii home loan protection act to protect the homes and equity of individual borrowers. • SPONSOR: Hiraki

	<p>PROTECTION AND COMMERCE recommend that the measure be PASSED, WITH AMENDMENTS 02/25/2002 Committee on JUDICIARY AND HAWAIIAN AFFAIRS recommend that the measure be PASSED, WITH AMENDMENTS 03/01/02 Reported from the committees on CONSUMER PROTECTION AND COMMERNCE and JUDICIARY AND HAWAIIAN AFFAIRS as amended- recommending passage on Third Reading. 03/05/2002 In HOUSE. Read third time. Passed HOUSE. *****To SENATE 03/07/2002 Passed First Reading. 03/07/2002 To SENATE Committee on COMMERCE, CONSUMER PROTECTION AND HOUSING 03/07/2002 Additionally referred to SENATE Committee on JUDICIARY 04/05/2002 From SENATE Committee on COMMERCE, CONSUMER PROTECTION AND HOUSING: Do pass as amended 04/05/2002 From SENATE Committee on JUDICIARY: Do pass 04/05/2002 In SENATE. Read second time. Committee amendment adopted. Senate Draft 1. To third reading 04/09/2002 In SENATE. Read third time. Passed SENATE *****To HOUSE for concurrence 04/11/2002 In HOUSE. HOUSE disagreed to SENATE amendments 04/12/2002 SENATE receives notice of HOUSE disagreement 04/15/2002 Senate Conferees appointed:</p>	
--	---	--

		Menor, Chair; Kanno, Co-Chair(s); Hogue 04/15/2002 House conferees appointed: Kahikina, Hiraki, Hamakawa Co-Chairs; B. Oshiro, Marumoto, Whalen 04/19/2002 Bill scheduled for Conference Committee Meeting 04/26/2002 DIED in Conference Committee	
	H.R. 151 (Companion to S.R. 62, S.C.R. 114)	03/13/2002 INTRODUCED 03/18/2002 To HOUSE Committee on CONSUMER PROTECTION AND COMMERCE 03/18/2002 To HOUSE Committee on FINANCE 05/02/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Requests the Director of Commerce and Consumer Affairs; convenes a task force on abusive mortgage lending practices. • SPONSOR: Say
	S.R. 62 (Companion to H.R. 151, S.C.R. 114)	03/14/2002 INTRODUCED 03/19/2002 To SENATE Committee on COMMERCE, CONSUMER PROTECTION AND HOUSING 04/05/2002 In SENATE Committee on COMMERCE, CONSUMER PROTECTION AND HOUSING: Held in committee 05/02/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Requests the Director of Commerce and Consumer Affairs to convene a task force on abusive mortgage lending practices. • SPONSOR: Bunda
	S.C.R. 114 (Companion to S.R. 62, H.R.151, H.C.R. 211)	03/14/2002 INTRODUCED 03/19/2002 To SENATE Committee on COMMERCE, CONSUMER PROTECTION AND HOUSING 04/05/2002 In SENATE Committee on COMMERCE, CONSUMER PROTECTION AND HOUSING: Held in committee 05/02/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Requests the Director of Commerce and Consumer Affairs to convene a task force on abusive mortgage lending practices. • SPONSOR: Bunda
	H.C.R. 211 (Companion to S.C.R. 114)	03/13/2002 INTRODUCED 03/18/2002 To HOUSE Committee on CONSUMER PROTECTION AND	<ul style="list-style-type: none"> • SYNOPSIS: Requests the convening of a task force on abusive mortgage lending practice. • SPONSOR: Say

		<p>COMMERCE 03/18/2002 To HOUSE Committee on FINANCE 05/02/2002 DIED due to adjournment of session</p>	
<p>Illinois (1/3-5/17)</p>	<p>H.B. 5400</p>	<p>02/06/2002 INTRODUCED 02/06/2002 To HOUSE Committee on RULES 02/14/2002 To HOUSE Committee on EXECUTIVE 02/22/2002 From HOUSE Committee on EXECUTIVE: Do pass 02/22/2002 In HOUSE. Placed on Short Debate Calendar Second Reading 04/03/2002 In HOUSE. Read second time 04/03/2002 In HOUSE. Held on Calendar Order Second Reading 04/05/2002 Rereferred to HOUSE Committee on RULES Regular session has ended but bills can still be brought up in "Veto Session" at the end of the year. 01/09/2003 dead</p>	<ul style="list-style-type: none"> • SYNOPSIS: Creates the Predatory Lending Act. Provides only a short title. • SPONSOR: Daniels
	<p>H.B. 4939</p>	<p>02/05/2002 INTRODUCED 02/05/2002 To HOUSE Committee on RULES 02/06/2002 To HOUSE Committee on FINANCIAL INSTITUTIONS 02/21/2002 From HOUSE Committee on FINANCIAL INSTITUTIONS: Do pass. Adopted Amendment No. 1 02/21/2002 In HOUSE. Placed on Short Debate Calendar Second Reading 03/22/2002 In HOUSE. Read second time 03/22/2002 In HOUSE. Held on Calendar Order Second Reading</p>	<ul style="list-style-type: none"> • SYNOPSIS: Amends the Conveyances Act. Provides that every mortgage or deed of trust in the nature of mortgage relating to the financing of residential real estate must include the name of the financial institution providing the financing and the loan officer who signed the document, the name of the residential mortgage licensee receiving compensation relating to the financing and the name of the loan originator who signed the mortgage loan application. • SPONSOR: Novak

		04/05/2002 Rereferred to HOUSE Committee on RULES Regular session has ended but bills can still be brought up in "Veto Session" at the end of the year. 01/09/2003 dead	
Indiana (1/14-3/14)	H.B. 1142	01/09/2002 INTRODUCED 01/09/2002 To HOUSE Committee on FINANCIAL INSTITUTIONS Late 01/2002 DIED as deadline for movement out of Committee passed	<ul style="list-style-type: none"> • SYNOPSIS: Regulates certain consumer mortgages and prohibits certain lending practices. • SPONSOR: Crawford
Iowa (1/14-4/13)	S.C.R. 111	01/29/2002 FILED as S.C.R. 106 and sponsored by Bolkcom 01/30/2002 To SENATE Committee on COMMERCE 01/30/2002 In SENATE Committee on COMMERCE: Subcommittee assignments: Bolkcom, Jensen, Lundby 02/13/2002 Re- INTRODUCED by SENATE Committee on COMMERCE and changed to S.C.R. 111 02/13/2002 Committee report, approving bill 04/13/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Provides for the establishment of a committee by the legislative council to conduct a study of predatory or subprime lending practices. • SPONSOR: Senate Commerce Committee
	H.B. 2412	02/19/2002 INTRODUCED 02/19/2002 To HOUSE Committee on COMMERCE AND REGULATION 02/20/2002 In HOUSE Committee on COMMERCE AND REGULATION: Subcommittee assignments: Kreiman, Eichhorn, Larson 02/22/2002 DIED as deadline for movement out of Committee passed	<ul style="list-style-type: none"> • SYNOPSIS: Relates to consumer credit transactions secured by an interest in real or personal property used as a primary dwelling, making related changes; provides a penalty. • SPONSOR: Chiodo

<p>Kentucky (1/8-4/15)</p>	<p>H.B. 235</p>	<p>01/08/2002 INTRODUCED 01/09/2002 To HOUSE Committee on BANKING AND INSURANCE 01/30/2002 From HOUSE Committee on BANKING AND INSURANCE: Reported with amendment 02/12/2002 Committee amendment adopted on HOUSE floor 02/12/2002 Passed HOUSE *****To SENATE 02/15/2002 To SENATE Committee on BANKING AND INSURANCE 03/21/2002 Committee reported favorably 03/21/2002 First reading in HOUSE, to Consent Calendar 03/22/2002 Second reading, to RULES Committee 04/15/2002 DIED due to adjournment of session</p>	<ul style="list-style-type: none"> ● SYNOPSIS: Defines mortgage loan broker, loan officer, and loan processor; subjects mortgage loan brokers regulated by the Department of Housing and Urban Development to the requirements of registration and continuing education. ● SPONSOR: Damron
	<p>S.B. 145</p>	<p>01/29/2002 INTRODUCED 02/01/2002 To SENATE Committee on BANKING AND INSURANCE 04/15/2002 DIED due to adjournment of session</p>	<ul style="list-style-type: none"> ● SYNOPSIS: Requires lenders making high--cost home loans to disclose the annual percentage rate and that if the borrower obtains the loan the lender will have a mortgage on the borrower's home; prohibits certain payment schedules; prohibits an increase in the interest rate. ● SPONSOR: Neal
<p>Maine (1/2-4/17)</p>	<p>H.B. 1396</p>	<p>12/07/2001 PREFILED 12/07/2001 Filed as LR 3022 12/07/2001 Pursuant to Joint Rule 308.02, referred to Committee prior to Introduction 12/07/2001 Referred to JOINT Committee on BANKING AND INSURANCE by HOUSE 01/02/2002 INTRODUCED. 01/02/2002 Referred to JOINT Committee on BANKING AND INSURANCE by HOUSE 02/12/2002 From JOINT Committee on BANKING AND INSURANCE: As reported</p>	<ul style="list-style-type: none"> ● SYNOPSIS: Amends the laws governing loan brokers, or credit service organizations to apply consumer protections to transactions involving brokers who are paid by lenders or other creditors to arrange credit transactions. ● SPONSOR: O'Neil

		<p>02/13/2002 HOUSE adopts Majority Committee Report: Ought to pass as amended by Committee Amendment A. 02/13/2002 Engrossed by HOUSE as amended by Committee Amendment A. 02/14/2002 SENATE adopts Majority Committee Report: Ought to pass as amended by Committee Amendment A 02/19/2002 Engrossed by SENATE as amended by Committee Amendment A 02/26/2002 Passed HOUSE 02/26/2002 Passed SENATE 02/26/2002 Eligible for GOVERNOR'S desk 03/07/2002 Signed by GOVERNOR</p>	
Maryland (1/9-4/8)	H.B. 649 (Companion S.B. 499)	<p>02/04/2002 INTRODUCED 02/04/2002 To HOUSE Committee on COMMERCE AND GOVERNMENT MATTERS 02/20/2002 Committee hearing 03/21/2002 Committee report: Favorable with Amendments 03/21/2002 Committee amendment adopted on HOUSE floor 03/23/2002 Passed HOUSE *****To SENATE 03/25/2002 To SENATE Committee on FINANCE 04/02/2002 Committee hearing 04/05/2002 From SENATE Committee on FINANCE: Reported as amended 04/05/2002 Committee amendment adopted on SENATE floor 04/05/2002 Passed SENATE *****To HOUSE for concurrence 04/07/2002 HOUSE concurred in SENATE amendments</p>	<ul style="list-style-type: none"> ● SYNOPSIS: Prohibits certain lenders and credit grantors from financing single premium insurance as part of certain mortgage loans; making certain loans without giving due regard to repayment ability; requires borrowers to be provided with home buyers education and housing counseling. ● SPONSOR: McIntosh, Wood

		04/07/2002 Eligible for GOVERNOR'S desk 05/16/2002 Signed by GOVERNOR	
	S.B. 499 (Companion H.B. 649)	02/01/2002 INTRODUCED 02/01/2002 To SENATE Committee on FINANCE 03/13/2002 Committee hearing 04/08/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Provides that only the State may enact legislation which purports to regulate extensions of credit. • SPONSOR: Bromwell
	S.B. 841	02/14/2002 INTRODUCED 02/14/2002 To SENATE Committee on RULES 02/20/2002 Reassigned to SENATE Committee on FINANCE 03/15/2002 Committee hearing 04/06/2002 From SENATE Committee on FINANCE: Reported as amended 04/06/2002 Passed SENATE *****To HOUSE 04/07/2002 To HOUSE Committee on COMMERCE AND GOVERNMENT MATTERS 04/08/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits lenders and credit grantors from financing, directly or indirectly, any single premium insurance coverages as part of a mortgage loan. • SPONSOR: Conway
Massachusetts (1/2-7/31 end formal sessions)	S.B. 18	01/03/2001 INTRODUCED 01/03/2001 Filed as Senate Docket 1790. 01/03/2001 To JOINT Committee on BANKS AND BANKING 05/22/2001 In JOINT Committee on BANKS AND BANKING: Heard. Eligible for Executive Session 06/26/2001 In JOINT Committee on BANKS AND BANKING: Set aside for study 06/28/2001 From JOINT Committee on BANKS AND BANKING: Accompanied Study Order S 1923	<ul style="list-style-type: none"> • SYNOPSIS: Establishes protection against predatory lending in the home lending market. • SPONSOR: Wilkerson, et al

		12/31/2002 dead	
	S.B. 1923	06/28/2001 INTRODUCED 06/28/2001 Study Order accompanied by S 18, H 2830 & H 3035 06/28/2001 To JOINT Committee on RULES 07/05/2001 Discharged from JOINT Committee on RULES 07/05/2001 To SENATE Committee on RULES 12/31/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: (Order) Relates to authorizing the Joint Committee on Banks and Banking to sit during the recess of the General Court for the purpose of making an investigation and study of certain current Senate and House documents relative to banking matters. • SPONSOR: Committee on Banks & Banking
	H.B. 2830	01/03/2001 INTRODUCED 01/03/2001 To JOINT Committee on BANKS AND BANKING 01/03/2001 To JOINT Committee on BANKS AND BANKING 5/22/2001 In JOINT Committee on BANKS AND BANKING: Heard. Eligible for Executive Session 6/26/2001 In JOINT Committee on BANKS AND BANKING: Set aside for study 6/27/2001 From JOINT Committee on BANKS AND BANKING: Accompanied Study Order S 1923 12/31/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Protects senior citizens from certain lending practices. • SPONSOR: Koczera, et al
	H.B. 3035	01/03/2001 INTRODUCED 01/03/2001 To JOINT Committee on BANKS AND BANKING 01/03/2001 Filed as House Docket 3309. 05/22/2001 In JOINT Committee on BANKS AND BANKING: Heard. Eligible for Executive Session 06/26/2001 In JOINT Committee on BANKS AND BANKING: Set aside for Study 06/27/2001 From JOINT Committee on BANKS AND BANKING: Accompanied Study Order S 1923 12/31/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Relates to certain high costs home mortgage lending practices. • SPONSOR: Scaccia, et al

	H.B. 5162	06/20/2002 INTRODUCED 06/24/2002 Referred to the Committee on BANKS AND BANKING 06/27/2002 Senate concurred with referral If no changes are made within 60 days of filing, the Commissioner may file the final regulation. 12/31/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Communication from the Commissioner of Banks submitting proposed regulations governing unfair and deceptive practices in consumer transactions. • SPONSOR: Connolly
Michigan (1/9-late Nov.)	H.B. 5076	09/20/2001 INTRODUCED 09/20/2001 To HOUSE Committee on COMMERCE 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Requires the licensing of loan officers. • SPONSOR: Bishop
	H.B. 5424	11/01/2001 INTRODUCED 11/01/2001 To HOUSE Committee on COMMERCE 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory lending practices; requires disclosure of certain information for home loans; prescribes certain duties and obligations of the lender in home loan transactions; prescribes misdemeanor penalties and remedies. • SPONSOR: Woodward
	H.B. 5425	11/01/2001 INTRODUCED 11/01/2001 To HOUSE Committee on COMMERCE 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Requires all banks to comply with all of the requirements of the State Predatory Lending Practices Act. • SPONSOR: Woodward
	H.B. 5426	11/01/2001 INTRODUCED 11/01/2001 To HOUSE Committee on COMMERCE 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Requires all mortgage brokers, lenders and servicers to comply with all of the requirements of the State Predatory Lending Practices Act. • SPONSOR: Hale
	H.B. 5427	11/01/2001 INTRODUCED 11/01/2001 To HOUSE Committee on COMMERCE 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Requires all credit unions to comply with all of the requirements of the State Predatory Lending Practices Act. • SPONSOR: Lemmons
	H.B. 5428	11/01/2001 INTRODUCED 11/01/2001 To HOUSE Committee on	<ul style="list-style-type: none"> • SYNOPSIS: Requires secondary mortgage providers to comply with all of the requirements of the State Predatory Lending Practices Act.

		COMMERCE 12/30/2002 dead	<ul style="list-style-type: none"> • SPONSOR: Scranton
	H.B. 5429	11/01/2001 INTRODUCED 11/01/2001 To HOUSE Committee on COMMERCE 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Requires all savings banks to comply with all of the requirements of the State Predatory Lending Practices Act. • SPONSOR: Vear
	H.B. 5430	11/01/2001 INTRODUCED 11/01/2001 To HOUSE Committee on COMMERCE 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Requires all savings and loan associations to comply with all of the requirements of the State Predatory Lending Practices Act. • SPONSOR: Hummel
	H.B. 5553	12/21/2001 INTRODUCED 12/21/2001 To HOUSE Committee on COMMERCE 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: • SPONSORS: Bishop, Raczkowski, Kuipers
	S.B. 708	10/16/2001 INTRODUCED 10/16/2001 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 11/14/2002 bill and “Substitute S-6” recommended by Committee were referred to Committee of the Whole 12/04/2002 Reported favorably by Committee of the Whole with substitute (S-6); substitute (S-6) concurred in; placed order for 3 rd reading 12/10/2002 referred to COMMITTEE on BANKING AND FINANCIAL INSTITUTIONS 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory lending practices by financial institutions; provides penalties. • SPONSOR: Garcia
	S.B. 709	10/16/2001 INTRODUCED 10/16/2001 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 11/14/2002 bill and “Substitute S-1” recommended by Committee were referred to Committee of the Whole	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory lending practices by savings banks; provides penalties. • SPONSOR: Garcia

		<p>12/04/2002 Reported favorably by Committee of the Whole with substitute (S-1); substitute (S-1) concurred in; placed order for 3rd reading</p> <p>12/10/2002 referred to COMMITTEE on BANKING AND FINANCIAL INSTITUTIONS</p> <p>12/30/2002 dead</p>	
	S.B. 710	<p>10/16/2001 INTRODUCED</p> <p>10/16/2001 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS</p> <p>11/14/2002 bill and “Substitute S-1” recommended by Committee were referred to Committee of the Whole</p> <p>12/04/2002 Reported favorably by Committee of the Whole with substitute (S-1); substitute (S-1) concurred in; placed order for 3rd reading</p> <p>12/10/2002 referred to COMMITTEE on BANKING AND FINANCIAL INSTITUTIONS</p> <p>12/30/2002 dead</p>	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory lending practices by savings banks; provides penalties. • SPONSOR: Garcia
	S.B. 711	<p>10/16/2001 INTRODUCED</p> <p>10/16/2001 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS</p> <p>11/14/2002 bill and “Substitute S-1” recommended by Committee were referred to Committee of the Whole</p> <p>12/04/2002 Reported favorably by Committee of the Whole with substitute (S-1); substitute (S-1) concurred in; placed order for 3rd reading</p> <p>12/10/2002 referred to COMMITTEE on BANKING AND FINANCIAL INSTITUTIONS</p>	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory lending practices by savings and loan associations; provides penalties. • SPONSOR: Garcia

		12/30/2002 dead	
	S.B. 712	10/16/2001 INTRODUCED 10/16/2001 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 11/14/2002 bill and “Substitute S-1” recommended by Committee were referred to Committee of the Whole 12/04/2002 Reported favorably by Committee of the Whole with substitute (S-1); substitute (S-1) concurred in; placed order for 3 rd reading 12/10/2002 referred to COMMITTEE on BANKING AND FINANCIAL INSTITUTIONS 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory lending practices by financial institutions; provides penalties. • SPONSOR: Garcia
	S.B. 713	10/16/2001 INTRODUCED 10/16/2001 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 11/14/2002 bill and “Substitute S-1” recommended by Committee were referred to Committee of the Whole 12/04/2002 Reported favorably by Committee of the Whole with substitute (S-1); substitute (S-1) concurred in; placed order for 3 rd reading 12/10/2002 referred to COMMITTEE on BANKING AND FINANCIAL INSTITUTIONS 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory lending practices by banks; provides penalties. • SPONSOR: Garcia
	S.B. 714	10/16/2001 INTRODUCED 10/16/2001 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 11/14/2002 bill and “Substitute S-1” recommended by Committee were referred to	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory lending practices by financial institutions; provides penalties. • SPONSOR: Garcia

		Committee of the Whole 12/04/2002 Reported favorably by Committee of the Whole with substitute (S-1); substitute (S-1) concurred in; placed order for 3 rd reading 12/10/2002 referred to COMMITTEE on BANKING AND FINANCIAL INSTITUTIONS 12/30/2002 dead	
	S.B. 768	10/23/2001 INTRODUCED 10/23/2001 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory lending practices by banks. • SPONSOR: Leland, et al
	S.B. 769	10/23/2001 INTRODUCED 10/23/2001 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory lending practices by savings banks. • SPONSOR: Leland, et al
	S.B. 770	10/23/2001 INTRODUCED 10/23/2001 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory lending practices by credit unions. • SPONSOR: Leland, et al
	S.B. 771	10/23/2001 INTRODUCED 10/23/2001 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory lending practices by savings and loan associations. • SPONSOR: Leland, et al
	S.B. 772	10/23/2001 INTRODUCED 10/23/2001 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory mortgage lending practices by certain financial institutions. • SPONSOR: Leland, et al
	S.B. 773	10/23/2001 INTRODUCED 10/23/2001 To SENATE Committee on	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory lending practices.

		BANKING AND FINANCIAL INSTITUTIONS 12/30/2002 dead	<ul style="list-style-type: none"> • SPONSOR: Leland, et al
	S.B. 774	10/23/2001 INTRODUCED 10/23/2001 To SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 12/30/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory lending practices under the Secondary Mortgage Act. • SPONSOR: Leland, et al
	H.B. 6121	05/23/2002 INTRODUCED 05/23/2002 To HOUSE Committee on COMMERCE 11/13/2002 reported with recommendation without amendments, referred to second reading 12/04/2002 substitute (H-3) passed HOUSE 12/05/2002 referred to SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 12/11/2002 discharge COMMITTEE approved 12/11/2002 placed on order of general orders 12/11/2002 reported by COMMITTEE of the WHOLE favorably without amendments 12/11/2002 placed on order of third reading 12/12/2002 substitute (S-1) defeated; passed SENATE 12/23/2002 signed by GOVERNOR	<ul style="list-style-type: none"> • SYNOPSIS: Regulates predatory lending practices for financial institutions. • SPONSOR: Richner
	H.B. 6122	05/23/2002 INTRODUCED 05/23/2002 To HOUSE Committee on COMMERCE 11/13/2002 reported with recommendation without amendments, referred to second reading 12/04/2002 referred to third reading; passed HOUSE 12/05/2002 referred to SENATE Committee on BANKING AND FINANCIAL	<ul style="list-style-type: none"> • SYNOPSIS: Regulates predatory lending practices for financial institutions. • SPONSOR: Bishop

		<p>INSTITUTIONS 12/11/2002 discharge COMMITTEE approved 12/11/2002 placed on order of general orders 12/30/2002 dead</p>	
	H.B. 6123	<p>05/23/2002 INTRODUCED 05/23/2002 To HOUSE Committee on COMMERCE 11/13/2002 reported with recommendation without amendments, referred to second reading 12/04/2002 referred to third reading; passed HOUSE 12/05/2002 referred to SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 12/11/2002 discharge COMMITTEE approved 12/11/2002 placed on order of general orders 12/30/2002 dead</p>	<ul style="list-style-type: none"> • SYNOPSIS: Regulates predatory lending practices for credit unions. • SPONSOR: Middaugh M
	H.B. 6124	<p>05/23/2002 INTRODUCED 05/23/2002 To HOUSE Committee on COMMERCE 11/13/2002 reported with recommendation without amendments, referred to second reading 12/04/2002 referred to third reading; passed HOUSE 12/05/2002 referred to SENATE Committee on BANKING AND FINANCIAL INSTITUTIONS 12/11/2002 discharge COMMITTEE approved 12/11/2002 placed on order of general orders 12/30/2002 dead</p>	<ul style="list-style-type: none"> • SYNOPSIS: Regulates predatory lending practices for saving banks. • SPONSOR: Koetje
	H.B. 6125	<p>05/23/2002 INTRODUCED 05/23/2002 To HOUSE Committee on</p>	<ul style="list-style-type: none"> • SYNOPSIS: Regulates predatory lending practices for banks.

		<p>COMMERCE</p> <p>11/13/2002 reported with recommendation without amendments, referred to second reading</p> <p>12/04/2002 referred to third reading; read 3rd time; postponed temporarily</p> <p>12/30/2002 dead</p>	<ul style="list-style-type: none"> • SPONSOR: Bisbee
	H.B. 6126	<p>05/23/2002 INTRODUCED</p> <p>05/23/2002 To HOUSE Committee on COMMERCE</p> <p>11/13/2002 reported with recommendation without amendments, referred to second reading</p> <p>12/30/2002 dead</p>	<ul style="list-style-type: none"> • SYNOPSIS: Regulates predatory lending practices for financial institutions. • SPONSOR: Waters
	H.B. 6127	<p>05/23/2002 INTRODUCED</p> <p>05/23/2002 To HOUSE Committee on COMMERCE</p> <p>11/13/2002 reported with recommendation without amendments, referred to second reading</p> <p>12/30/2002 dead</p>	<ul style="list-style-type: none"> • SYNOPSIS: Regulates predatory lending practices for saving and loan associations. • SPONSOR: McConico
<i>Detroit</i>	Ordinance	<p>11/14/2002 INTRODUCED (two versions)</p> <p>11/26/2002 public hearing</p> <p>12/19/2002 adopted by the City Council 7-1, will be sent to Mayor's office 12/26/02</p> <p>12/27/2002 vetoed by Mayor</p> <p>01/02/2003 time period for Council's override expired -- dead</p>	<ul style="list-style-type: none"> • SYNOPSIS: Regulates predatory lending practices in the City of Detroit. • SPONSOR: McPhail
Minnesota (1/29-5/20)	H.B. 2213 (Companion S.B. 2348)	<p>03/26/2001 INTRODUCED</p> <p>03/26/2001 To HOUSE Committee on COMMERCE, JOBS AND ECONOMIC DEVELOPMENT</p> <p>03/01/2002 DIED in Committee due to passage of deadline</p>	<ul style="list-style-type: none"> • SYNOPSIS: Relates to financial institutions; enacts an act against predatory lending in home mortgage market; appropriates money. • SPONSOR: Gray and Mariani
	S.B. 2348	<p>04/25/2001 INTRODUCED</p>	<ul style="list-style-type: none"> • SYNOPSIS: Relates to financial institutions; enacts an act against

	(Companion H.B. 2213)	04/25/2001 To SENATE Committee on COMMERCE 03/01/2002 DIED in Committee due to passage of deadline	predatory lending in the home mortgage market; makes conforming changes. <ul style="list-style-type: none"> • SPONSOR: Pappas, et al
	H.B. 1066	02/22/2001 INTRODUCED 02/22/2001 To HOUSE Committee on COMMERCE, JOBS AND ECONOMIC DEVELOPMENT 03/01/2002 DIED in Committee due to passage of deadline	<ul style="list-style-type: none"> • SYNOPSIS: Relates to commerce; regulates certain real property loans; prohibits prepayment penalties; requires interest on escrow accounts; regulates private mortgage insurance; regulates lending practices. • SPONSOR: Thompson, et al
	H.B. 2839	02/04/2002 INTRODUCED 02/04/2002 To HOUSE Committee on COMMERCE, JOBS AND ECONOMIC DEVELOPMENT 03/01/2002 DIED in Committee due to passage of deadline	<ul style="list-style-type: none"> • SYNOPSIS: Memorializes the President and Congress to amend federal law so as to permit states to regulate prepayment penalties on mortgage loans made by all lenders. • SPONSOR: Clark K
	S.B. 2988	02/11/2002 INTRODUCED 02/11/2002 To SENATE Committee on COMMERCE 03/08/02 Amended by Committee and recommended to pass 03/08/2002 Second reading 03/11/2002 General Orders: To pass 03/12/2002 Calendar: Third reading Passed 03/12/2002 Passed SENATE *****To HOUSE 03/13/2002 Substituted for H.B. 3257 04/08/2002 Amended on HOUSE floor 04/08/2002 Passed HOUSE *****To SENATE for concurrence 04/11/2002 SENATE concurred in HOUSE amendments 04/15/2002 *****To GOVERNOR 04/17/2002 Signed by GOVERNOR	<ul style="list-style-type: none"> • SYNOPSIS: Relates to financial institutions; regulates detached facilities, certain charges and fees, and mortgage prepayment penalties. • SPONSOR: Metzen
	S.B. 3030 (Companion)	02/11/2002 INTRODUCED 02/11/2002 To SENATE Committee on	<ul style="list-style-type: none"> • SYNOPSIS: Relates to financial institutions; enacts restrictions on certain home loans.

	H.B. 3434)	<p>COMMERCE 02/21/2002 Committee report: To pass as amended and re-refer to SENATE Committee on JUDICIARY 02/27/2002 Committee report: To pass as amended 02/27/2002 Second reading 03/26/2002 Amended on SENATE floor 03/26/2002 Passed SENATE *****To HOUSE 04/02/2002 Substituted for HOUSE Bill 3434 04/02/2002 Second reading 05/19/2002 DIED due to adjournment of session</p>	<ul style="list-style-type: none"> • SPONSOR: Pappas
	H.B. 3257	<p>02/11/2002 INTRODUCED 02/11/2002 To HOUSE Committee on COMMERCE, JOBS AND ECONOMIC DEVELOPMENT 02/25/2002 Committee report, to pass as amended 02/25/2002 Second reading 03/12/2002 Referred to Chief Clerk for comparison with S.B. 2988 03/13/2002 Bills not identical, rules suspended, S.B. substituted 03/13/2002 H.B. indefinitely postponed. See S.B. 2988</p>	<ul style="list-style-type: none"> • SYNOPSIS: Relates to financial institutions; regulates detached facilities, certain charges and fees, and mortgage prepayment penalties. • SPONSOR: Davids
	H.B. 3434 (Companion S.B. 3030)	<p>02/14/2002 INTRODUCED 02/14/2002 To HOUSE Committee on COMMERCE, JOBS AND ECONOMIC DEVELOPMENT 02/27/2002 Committee report, to pass as amended and re-refer to CIVIL LAW 02/28/2002 Sent to the Floor 03/06/2002 Committee report, to pass as amended 03/06/2002 Second reading</p>	<ul style="list-style-type: none"> • SYNOPSIS: Relates to financial institutions; enacts restrictions on certain home loans. • SPONSOR: Rhodes

		03/27/2002 Referred to Chief Clerk for comparison with S.B. 3030 04/02/2002 Bills not identical, rules suspended, S.B. substituted 04/02/2002 H.B. indefinitely postponed. See S.B. 3030	
	H.B. 3728	05/13/2002 INTRODUCED 05/13/2002 To HOUSE Committee on GOVERNMENTAL OPERATIONS AND VETERANS AFFAIRS POLICY 05/19/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Relates to the state board of investment; prohibits investment of state and retirement funds in predatory lenders. • SPONSOR: Clark K
	H.B. 13	09/19/2002 INTRODUCED during SPECIAL SESSION 09/19/2002 First reading; to HOUSE Committee on COMMERCE NOTE: The bill is technically dead because it was introduced but not passed during a special session. It will have to be reintroduced in January 2003 once the regular session begins.	<ul style="list-style-type: none"> • SYNOPSIS: Regulates home loans. • SPONSOR: Folliard, Koskien, Clark, Greiling, Evans, Davnie, Paymar, Gray, Mariani
<i>St. Paul</i>		Currently under discussion – Policy session held on May 15 th . Council member Blakey is meeting with banks and ACORN to discuss options.	
Mississippi (1/8-4/7)	H.B. 414 (Companion S.B. 2674)	01/08/2002 INTRODUCED 01/08/2002 To HOUSE Committee on BANKS AND BANKING 02/05/2002 DIED in committee	<ul style="list-style-type: none"> • SYNOPSIS: Mortgage Consumer Protection Law; reenact and extend repealer on (RP). • SPONSOR: Ford
	S.B. 2674 (Companion H.B. 414)	01/21/2002 INTRODUCED 01/21/2002 To SENATE Committee on BUSINESS AND FINANCIAL INSTITUTIONS 02/05/2002 DIED in committee	<ul style="list-style-type: none"> • SYNOPSIS: Mortgage Consumer Protection Law; reenact and extend repealer on, and revise certain provisions. • SPONSOR: Mettetal
	H.B. 1646	01/21/2002 INTRODUCED 01/21/2002 To HOUSE Committee on	<ul style="list-style-type: none"> • SYNOPSIS: Loans; define "other charges" and provide remedy for contracting/receiving unlawful "other charges".

		<p>BANKS AND BANKING 01/29/2002 From HOUSE Committee on BANKS AND BANKING: Do pass 01/31/2002 Passed HOUSE. *****To SENATE 02/04/2002 To SENATE Committee on BUSINESS AND FINANCIAL INSTITUTIONS 02/13/2002 From SENATE Committee on BUSINESS AND FINANCIAL INSTITUTIONS: Do pass 02/14/2002 Failed to pass SENATE 02/18/2002 Motion to reconsider Reconsideration granted 02/19/2002 Passed SENATE 02/20/2002 Eligible for GOVERNOR'S desk 02/23/2002 Vetoed by GOVERNOR 02/25/2002 To HOUSE Committee on BANKS AND BANKING for consideration of veto 02/26/2002 Allow Governor's Veto to Stand</p>	<ul style="list-style-type: none"> • SPONSOR: Guice
	<p>H.B. 1522</p>	<p>01/21/2002 INTRODUCED 01/21/2002 To HOUSE Committee on BANKS AND BANKING 01/29/2002 From HOUSE Committee on BANKS AND BANKING: Do pass with substitute 02/06/2002 Committee substitute adopted on HOUSE floor 02/06/2002 Passed HOUSE *****To SENATE 02/11/2002 To SENATE Committee on BUSINESS AND FINANCIAL INSTITUTIONS 02/13/2002 From SENATE Committee on BUSINESS AND FINANCIAL INSTITUTIONS: Do pass as amended</p>	<ul style="list-style-type: none"> • SYNOPSIS: Mortgage Consumer Protection Law; reenact and extend repealer on, and revise certain provisions. • SPONSOR: Guice

		<p>02/27/2002 Recommitted to Committee on BUSINESS AND FINANCIAL INSTITUTIONS</p> <p>03/05/2002 From SENATE Committee on BUSINESS AND FINANCIAL INSTITUTIONS: Do pass as amended</p> <p>03/07/2002 Amended</p> <p>03/07/2002 Passed as amended</p> <p>*****To HOUSE for concurrence</p> <p>03/20/2002 Concurred in amend from Senate</p> <p>03/20/2002 Motion to Reconsider Entered</p> <p>03/21/2002 Motion to Reconsider Tabled</p> <p>03/25/2002 Enrolled Bill Signed in HOUSE</p> <p>03/26/2002 Enrolled Bill Signed in SENATE</p> <p>03/26/2002 Eligible for GOVERNOR'S desk</p> <p>04/01/2002 Signed by Governor</p>	
Missouri (1/9-5/30)	H.B. 1254	<p>12/17/2001 PREFILED</p> <p>01/09/2002 INTRODUCED</p> <p>01/17/2002 To HOUSE Committee on BANKS AND FINANCIAL INSTITUTIONS</p>	<ul style="list-style-type: none"> • SYNOPSIS: Relates to procedures by financial institutions regarding high interest home loans. • SPONSOR: Thompson
	H.B. 1363	<p>01/03/2002 PREFILED</p> <p>01/09/2002 INTRODUCED</p> <p>01/24/2002 To HOUSE Committee on BANKS AND FINANCIAL INSTITUTIONS</p> <p>03/06/2002 Public Hearing Held</p>	<ul style="list-style-type: none"> • SYNOPSIS: Relates to consumer protection from unfair home loans. • SPONSOR: Scheve
	S.B. 839	<p>12/18/2001 PREFILED</p> <p>01/09/2002 INTRODUCED</p> <p>01/17/2002 Second Read and Referred to SENATE Committee on FINANCIAL AND GOVERNMENTAL ORGANIZATIONS</p> <p>03/04/02 Committee hearing</p>	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits specific practices with respect to high- cost home loans, including prepayment penalties, issuing high cost loans stipulating negative amortization, loan flipping, making misleading statements about a residential home loan transaction, and compensating or intimidating appraisers to influence their judgment with regard to the value of the real estate. • SPONSOR: Goode
	H.B. 1655	<p>01/29/2002 INTRODUCED</p> <p>02/07/2002 To HOUSE Committee on BANKS AND FINANCIAL INSTITUTIONS</p>	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits certain types of high-interest home loans. • SPONSOR: Troupe

	S.B. 1147	02/12/2002 INTRODUCED 02/19/2002 Second Read and referred to SENATE Committee on INSURANCE AND HOUSING	<ul style="list-style-type: none"> • SYNOPSIS: Regulates the making of high-cost home loans. • SPONSOR: Kennedy
New Hampshire (1/8-5/3)	S.B. 392	01/02/2002 INTRODUCED 01/02/2002 To SENATE Committee on BANKS 02/11/2002 From SENATE Committee on BANKS: Ought to pass 02/14/2002 Committee report adopted on SENATE floor 02/14/2002 Passed SENATE *****To HOUSE 02/14/2002 To HOUSE Committee on COMMERCE 03/05/2002 Committee hearing 03/27/2002 From HOUSE Committee on COMMERCE: Ought to pass with amendment 04/17/2002 Committee amendment adopted on HOUSE floor 04/17/2002 Passed HOUSE *****To SENATE for concurrence 04/25/2002 SENATE concurs with HOUSE amendments 04/25/2002 Eligible for GOVERNOR'S desk 05/02/2002 Ordered Enrolled 05/18/2002 Signed by GOVERNOR	<ul style="list-style-type: none"> • SYNOPSIS: Provides for regulation by the banking department of revolving credit plan agreements between banks and borrowers. • SPONSOR: Larsen
New Jersey (1/8-end of year)	A.B. 671 (Companion S.B 198)	01/08/2002 INTRODUCED 01/08/2002 To ASSEMBLY Committee on BANKING AND INSURANCE	<ul style="list-style-type: none"> • SYNOPSIS: Concerns predatory lending practices. • SPONSOR: Chatzidakis, Bodine
	S.B. 198 (Companion A.B. 671)	01/08/2002 INTRODUCED 01/08/2002 To SENATE Committee on COMMERCE	<ul style="list-style-type: none"> • SYNOPSIS: Concerns predatory lending practices. • SPONSOR: Allen

		12/12/2002 substitute – 2 nd reading; combined with SB 1540, SB 1200, and SB 2051; should be discussed on the Senate floor in January 2003	
	A.B. 1703	01/31/2002 FILED 02/04/2002 INTRODUCED 02/04/2002 To ASSEMBLY Committee on BANKING AND INSURANCE	<ul style="list-style-type: none"> • SYNOPSIS: Concerns predatory lending practices. • SPONSOR: Cohen
	S.B. 1200	02/21/2002 FILED 02/25/2002 INTRODUCED 02/25/2002 To SENATE Committee on COMMERCE 12/12/2002 combined with SB 198, SB 1540 and SB 2051; should be discussed on the Senate floor in January 2003	<ul style="list-style-type: none"> • SYNOPSIS: Enacts the Home Loan Protection Act. • SPONSOR: Buono
	A.B. 75 (Companion S.B. 1540)	01/08/2002 INTRODUCED 05/09/2002 Reintroduced 05/09/2002 To ASSEMBLY Committee on BANKING AND INSURANCE 06/06/2002 Transferred To Committee on SENIOR ISSUES 06/06/2002 From ASSEMBLY Committee on SENIOR ISSUES as amended 06/13/2002 Passed Assembly 06/13/2002 Received In Senate 06/13/2002 To Senate Committee on COMMERCE 12/12/2002 Senate Committee amendments – 2 nd reading; should be discussed on the Senate floor in January 2003	<ul style="list-style-type: none"> • SYNOPSIS: Creates the New Jersey Ownership Security Act of 2002. • SPONSOR: Thompson
	S.B. 1540 (Companion A.B. 75)	05/13/2002 FILED 05/16/2002 INTRODUCED 05/16/2002 To SENATE Committee on COMMERCE 12/12/2002 Senate Committee amendments – 2 nd reading; combined with SB 198; SB 1200	<ul style="list-style-type: none"> • SYNOPSIS: Creates the New Jersey Ownership Security Act of 2002. • SPONSOR: Turner, Coniglio

		and SB 2051; should be discussed on the Senate floor in January 2003	
	S.B. 2051	11/14/2002 INTRODUCED 11/14/2002 To SENATE Committee on COMMERCE 12/12/2002 combined with SB 198, SB 1540 and SB 1200; should be discussed on the Senate floor in January 2003	<ul style="list-style-type: none"> • SYNOPSIS: Creates the New Jersey Home Equity Protection Act. • SPONSOR: Cardinale
New Mexico (1/15-2/14)			
<i>Albuquerque</i>	Council Bill No. O-01-6	12/03/2001 INTRODUCED 12/03/2001 To FINANCE Committee 01/14/2002 Passed by FINANCE Committee 02/04/2002 Scheduled to be heard by Council 02/20/2002 Scheduled to be considered by Board 2/20/2002 Voted down in Committee-DEAD	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits predatory lending practices, city contracts with predatory lenders, predatory lenders from serving as depositories for city funds, and investment of city funds in predatory lenders. • SPONSOR: Gomez
<i>Santa Fe</i>	Resolution 2002-67	10/30/2002 Passed by Council 11/06/2002 Signed by Mayor	<ul style="list-style-type: none"> • SYNOPSIS: Calling for the City of Santa Fe to adopt a local ordinance prohibiting predatory lending. • SPONSORS: Delgado, Roberston-Lopez, Coss, Chavez
New York (1/9-end of year)	A.B. 3717 (Companion S.B. 1818)	02/05/2001 INTRODUCED 02/05/2001 To ASSEMBLY Committee on BANKS 01/09/2002 Re-referred to ASSEMBLY Committee on BANKS 06/14/2002 Amended in ASSEMBLY Committee on BANKS 12/31/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Enacts the Home Equity Fraud Act to control improper activities by home improvement contractors and finance companies; prohibits mortgage brokers or agents from acting as home improvement contractors; provides additional protections for mortgagors and home owners. • SPONSOR: Clark, et al
	S.B. 1818 (Companion A.B. 3717)	01/30/2001 INTRODUCED 01/30/2001 To SENATE Committee on BANKS 01/09/2002 Re-referred to SENATE Committee on 06/14/2002 Amended in ASSEMBLY	<ul style="list-style-type: none"> • SYNOPSIS: Enacts the Home Equity Fraud Act to control improper activities by home improvement contractors and finance companies; prohibits mortgage brokers or agents from acting as home improvement contractors; provides additional protections for mortgagors and home owners. • SPONSOR: Padavan

		Committee on BANKS 12/31/2002 dead	
	A.B. 7828 (Companion S.B. 5005)	03/27/2001 INTRODUCED 03/27/2001 To ASSEMBLY Committee on BANKS 05/16/2001 From ASSEMBLY Committee on BANKS 05/16/2001 To ASSEMBLY Committee on CODES 05/16/2001 Amended in ASSEMBLY Committee on CODES 05/22/2001 From ASSEMBLY Committee on CODES 05/22/2001 To ASSEMBLY Committee on WAYS AND MEANS 06/19/2001 From ASSEMBLY Committee on WAYS AND MEANS 06/19/2001 To ASSEMBLY Committee on RULES 06/21/2001 From ASSEMBLY Committee on RULES 07/17/2001 Passed ASSEMBLY *****To SENATE 07/17/2001 To SENATE Committee on RULES 01/09/2002 Recalled from SENATE *****Returned to ASSEMBLY 01/09/2002 To ASSEMBLY Committee on RULES 02/05/2002 Withdrawn from ASSEMBLY Committee on RULES 02/05/2002 To ASSEMBLY Committee on WAYS AND MEANS 06/17/2002 Amended in ASSEMBLY Committee on WAYS AND MEANS 06/19/2002 Reported referred to RULES 06/20/2002 From ASSEMBLY Committee on	<ul style="list-style-type: none"> • SYNOPSIS: Regulates the making and foreclosure of high-cost home loans, imposing various prohibitions and limitations; imposes responsibilities in connection therewith on home improvement contractors; requires a certain notice in foreclosure actions and requires certain proofs by the party plaintiff; establishes affirmative defenses and permits recovery of attorney's fees. • SPONSOR: Greene • Reportedly this bill is a top priority for AARP

		RULES 12/31/2002 dead	
	S.B. 5005 (Companion A.B. 7828)	04/17/2001 INTRODUCED 04/17/2001 To SENATE Committee on BANKS 01/09/2002 Re-referred to SENATE Committee on BANKS 03/18/2002 Scheduled for hearing 12/31/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Regulates the making and foreclosure of high-cost home loans, imposing various prohibitions and limitations; imposes responsibilities in connection therewith on home improvement contractors; requires a certain notice in foreclosure actions and requires certain proofs by the party plaintiff; establishes affirmative defenses and permits recovery of attorney's fees. • SPONSOR: Farley and Maziarz
	S.B. 3590	03/15/2001 INTRODUCED 03/15/2001 To SENATE Committee on BANKS 01/09/2002 Re-referred to SENATE Committee on BANKS 12/31/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Imposes certain requirements with respect to negative amortization provisions in alternative mortgage instruments and removes the statutory provisions on graduated payment mortgage instruments which currently limit such provisions to mortgages on 1 to 6 family units given by a natural person. • SPONSOR: Oppenheimer, et al
	S.B. 5635	06/18/2001 INTRODUCED 06/18/2001 To SENATE Committee on RULES 08/13/2001 Amended in SENATE Committee on RULES 01/09/2002 Withdrawn from SENATE Committee on RULES 01/09/2002 To SENATE Committee on FINANCE 12/31/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits the State, public authorities and political subdivisions and districts from engaging in business with financial institutions that engage in predatory lending; defines and relates to high cost home loans. • SPONSOR: Smith M, et al
	A.B. 9137	06/14/2001 INTRODUCED 06/14/2001 To ASSEMBLY Committee on WAYS AND MEANS 01/09/2002 Re-referred to ASSEMBLY Committee on WAYS AND MEANS 12/31/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits the State, its public authorities, its political subdivisions and districts from participating in business with financial institutions that engage in predatory lending or that facilitate predatory lending through the purchase, sale, securization or underwriting of predatory loans. • SPONSOR: Committee on Rules
	S.B. 6751	04/02/2002 INTRODUCED 04/02/2002 To SENATE Committee on BANKS 12/31/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Creates the Loan Review Board for the purpose of accepting and reviewing complaints of misconduct by banking institutions, such board shall consist of 5 members, each of whom shall serve a term of 5 years; defines predatory lending. • SPONSOR: Paterson

	S.B. 7717	06/17/2002 INTRODUCED 06/17/2002 To SENATE Committee on RULES 12/31/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Regulates the making and foreclosure of high-cost home loans; imposes responsibilities in connection therewith on home improvement contractors; requires a certain notice in foreclosure actions; requires certain proofs by the party plaintiff; establishes affirmative defenses; permits recovery of attorneys' fees. • SPONSOR: Senate Rules Committee
	S.B. 7728	06/17/2002 INTRODUCED 06/17/2002 To SENATE Committee on RULES 06/23/2002 Amended in SENATE Committee on RULES 12/31/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Regulates the making and foreclosure of high-cost home loans; imposes responsibilities in connection therewith on home improvement contractors; requires a certain notice of foreclosure actions; permits recovery of attorneys' fees; provides for additional bonding or deposit requirements for mortgage bankers and brokers; relates to unauthorized entities, unregistered mortgage brokers and mortgage fraud. • SPONSOR: Farley
	S.B. 7811	06/23/2002 INTRODUCED 06/23/2002 To SENATE Committee on RULES 12/31/2002 dead	<ul style="list-style-type: none"> • SYNOPSIS: Regulates the making and foreclosure of high-cost home loans, imposing various prohibitions and limitations; imposes responsibilities in connection therewith on home improvement contractors; requires a certain notice in foreclosure actions and requires certain proofs by the party plaintiff; establishes affirmative defenses and permits recovery of attorneys' fees; provides for additional bonding or deposit requirements for mortgage bankers and brokers. • SPONSOR: Farley
	A.B. 11856	06/21/2002 INTRODUCED 06/21/2002 To ASSEMBLY Committee on BANKS 06/25/2002 From ASSEMBLY Committee on BANKS 06/25/2002 To ASSEMBLY Committee on CODES 06/25/2002 From ASSEMBLY Committee on CODES 06/25/2002 To ASSEMBLY Committee on WAYS AND MEANS 06/25/2002 From ASSEMBLY Committee on WAYS AND MEANS 06/25/2002 To ASSEMBLY Committee on	<ul style="list-style-type: none"> • SYNOPSIS: Regulates the making and foreclosure of high-cost home loans, imposing various prohibitions and limitations; imposes responsibilities in connection therewith on home improvement contractors; requires a certain notice in foreclosure actions and requires certain proofs by the party plaintiff; establishes affirmative defenses and permits recovery of attorneys' fees and closing costs. • SPONSOR: Assembly Rules Committee

		<p>RULES 06/25/2002 From ASSEMBLY Committee on RULES 06/25/2002 Passed ASSEMBLY *****To SENATE 06/25/2002 To SENATE Committee on RULES 07/02/2002 From SENATE Committee on RULES 07/02/2002 Passed SENATE- Returned to ASSEMBLY 10/03/2002 Signed by GOVERNOR</p>	
	S.B. 7839	<p>07/02/2002 INTRODUCED 07/02/2002 To SENATE Committee on RULES 12/31/2002 dead</p>	<ul style="list-style-type: none"> • SYNOPSIS: Regulates the making and foreclosure of high-cost home loans, imposing various prohibitions and limitations; imposes responsibilities in connection therewith on home improvement contractors; requires a certain notice in foreclosure actions and requires certain proofs by the party plaintiff; establishes affirmative defenses and permits recovery of attorney's fees and closing costs; and authorizes the superintendent to take possession of licenses or registrations of mortgage brokers. • SPONSOR: Farley
	S.B. 7840 (Amendment to A.B. 11856)	<p>07/02/2002 INTRODUCED 07/02/2002 To SENATE Committee on RULES 07/02/2002 From SENATE Committee on RULES 07/02/2002 Passed SENATE *****To ASSEMBLY 07/03/2002 To ASSEMBLY Committee on BANKS 12/31/2002 dead</p>	<ul style="list-style-type: none"> • SYNOPSIS: Relates to regulating the making and foreclosure of high-cost home loans, imposing various prohibitions and limitations; requires a certain notice in foreclosure actions and requires certain proofs by the party plaintiff; establishes affirmative defenses and permits recovery of attorney's fees and closing costs; and authorizes the superintendent to take possession of licenses or registrations of mortgage brokers. • SPONSOR: Farley

<p><i>New York City</i></p>	<p>INT 0067-2002</p>	<p>03/13/2002 INTRODUCED 03/13/2002 To Committee on CONSUMER AFFAIRS 04/01/2002 Committee hearing 04/01/2002 Laid over by Committee 04/22/2002 Committee hearing 04/22/2002 Deferred by Committee 05/06/2002 Committee hearing on revised version on bill - Proposed legislation Int. No 67-A 05/06/2002 Laid over by Committee 05/30/2002 Committee hearing 05/30/2002 Deferred by Committee 07/09/2002 Hearing held by Committee 07/09/2002 Laid over by Committee 09/04/2002 Hearing held by Consumer Affairs Committee 09/04/2002 Amendments proposed by Committee; approved by Committee with amendments 09/04/2002 Sent to full Council for more debate and final vote 09/12/2002 Laid over by Council 09/25/2002 Passed 45-4 during Scheduled Stated Meeting of full Council; To Mayor; Mayor has until 10/24/02 to act 10/23/2002 Mayor VETOED bill; Council is expected to override Mayor's veto 11/07/2002 Mayor sends objections to Council; Council's override of Mayor's veto expected 11/20/2002 11/20/2002 Mayor's veto OVERRIDDEN by Council 40-5</p>	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits the City from doing business with institutions that engage, directly or indirectly, in predatory lending practices. • SPONSOR: Miller
<p>North Carolina (5/28-early</p>	<p>H.B. 1106</p>	<p>04/11/2001 INTRODUCED 04/11/2001 To HOUSE Committee on FINANCIAL INSTITUTIONS</p>	<ul style="list-style-type: none"> • SYNOPSIS: Enacts the mortgage act to govern mortgage brokers and bankers.

fall)		07/19/2001 From HOUSE Committee on FINANCIAL INSTITUTIONS: Reported favorably with substitute 07/19/2001 In HOUSE. FINANCE Committee substitute adopted on HOUSE floor 07/19/2001 Re-referred to HOUSE Committee on FINANCE 11/13/2002 postponed indefinitely	<ul style="list-style-type: none"> • SPONSOR: Church, et al
Ohio (1/2-end of year)	H.B. 386	10/02/2001 INTRODUCED 10/02/2001 To HOUSE Committee on RULES AND REFERENCE 10/02/2001 From HOUSE Committee on RULES AND REFERENCE: Recommended referral 10/02/2001 In HOUSE. To second reading. Read a second time 10/02/2001 To HOUSE Committee on FINANCIAL INSTITUTIONS 10/11/2001 In HOUSE Committee on FINANCIAL INSTITUTIONS: Heard in Committee 10/17/2001 In HOUSE Committee on FINANCIAL INSTITUTIONS: Heard in Committee 10/17/2001 From HOUSE Committee on FINANCIAL INSTITUTIONS: Recommended passage 10/17/2001 In HOUSE. To third reading 10/18/2001 In HOUSE. Read third time and amended 10/18/2001 In HOUSE. Read third time Passed HOUSE *****To SENATE 10/18/2001 To SENATE Committee on REFERENCE	<ul style="list-style-type: none"> • SYNOPSIS: States the intent of the General Assembly on the relationship of State and local laws regarding the regulation of loans and other forms of credit. • SPONSOR: Blasdel

	<p>11/14/2001 From SENATE Committee on REFERENCE: Recommended referral 11/14/2001 In SENATE. To second reading Read a second time 11/14/2001 To SENATE Committee on FINANCE AND FINANCIAL INSTITUTIONS 01/08/2002 In SENATE Committee on FINANCE AND FINANCIAL INSTITUTIONS: Heard in Committee 01/23/2002 In SENATE Committee on FINANCE AND FINANCIAL INSTITUTIONS. Substitute offered. Remains in committee 01/29/2002 In SENATE Committee on FINANCE AND FINANCIAL INSTITUTIONS: Heard in Committee 02/05/2002 In SENATE Committee on FINANCE AND FINANCIAL INSTITUTIONS: Heard in Committee 02/05/2002 From SENATE Committee on FINANCE AND FINANCIAL INSTITUTIONS: Recommended as substituted 02/05/2002 In SENATE. To third reading. 02/05/2002 In SENATE. Read third time. Passed SENATE. *****To HOUSE for concurrence 02/12/2002 HOUSE concurred in SENATE amendments *****To GOVERNOR 02/22/2002 Signed by GOVERNOR</p>	
--	---	--

	H.B. 43	01/31/2001 INTRODUCED 01/31/2001 To HOUSE Committee on RULES AND REFERENCE 01/31/2001 From HOUSE Committee on RULES AND REFERENCE: Recommended referral 01/31/2001 In HOUSE. To second reading. Read a second time 01/31/2001 To HOUSE Committee on FINANCIAL INSTITUTIONS 01/06/2003 dead	<ul style="list-style-type: none"> • SYNOPSIS: Requires creditors to make certain disclosures to consumers prior to entering into high cost mortgage transactions; prohibits creditors, with respect to these transactions, from charging certain prepayment penalty fees, from including certain terms in the transaction, and from requiring consumers to pay certain fees or charges for refinancing the transaction; requires the Superintendent of Financial Institutions to administer the act. • SPONSOR: Britton • Sponsored by Democratic minority and not expected to move
	H.B. 218	04/12/2001 INTRODUCED 04/12/2001 To HOUSE Committee on RULES AND REFERENCE 04/25/2001 From HOUSE Committee on RULES AND REFERENCE: Recommended referral 04/25/2001 In HOUSE. To second reading. Read a second time 04/25/2001 To HOUSE Committee on FINANCIAL INSTITUTIONS 01/06/2003 dead	<ul style="list-style-type: none"> • SYNOPSIS: Requires creditors to make certain disclosures to consumers prior to entering into high cost mortgage transactions; prohibits creditors, with respect to these transactions, from charging certain prepayment penalty fees, from including certain terms in the transaction, and from requiring consumers to pay certain fees or charges for refinancing the transactions. • SPONSOR: Miller R
<i>Cleveland</i>	372-02	03/04/2002 Passed by Council; sent to Mayor 04/22/2002 DIED due to passage of replacement legislation	<ul style="list-style-type: none"> • SYNOPSIS: Prevents lenders engaged in predatory practices from doing business in the City of Cleveland. • SPONSOR: Jackson, et al
	737-02	04/22/2002 INTRODUCED 04/22/2002 Passed by Council 04/25/2002 Signed by Mayor 07/25/2002 Judge denied TRO Hearing on constitutionality of law will be held in September	<ul style="list-style-type: none"> • SYNOPSIS: Prevents lenders engaged in predatory practices from doing business in the City of Cleveland. • SPONSOR: Jackson, et al
<i>Toledo</i>	O-291-02	04/23/2002 INTRODUCED 04/23/2002 To Committee of the WHOLE 05/23/2002 Scheduled for hearing Work Study Group established to look into issue	<ul style="list-style-type: none"> • SYNOPSIS: Prevents lenders engaged in predatory practices from doing business in the City of Toledo. • SPONSOR: Ujvagi

		09/19/2002 Committee of the WHOLE amended by substitution, and referred the ordinance to City Council Without Recommendation. 10/22/2002 City Council proposed additional amendments; vote on the amendments expected on November 5 th . 11/05/2002 Passed by Council 11/11/2002 Signed by Mayor	
Oklahoma (2/4-5/31)	H.B. 2144	01/15/2002 PREFILED 02/04/2002 INTRODUCED 02/05/2002 To HOUSE Committee on BANKING AND FINANCE 02/19/02 Defeated in Committee-DEAD	<ul style="list-style-type: none"> • SYNOPSIS: Relates to consumer credit; defines terms; prohibits certain fees and charges on certain home loans; limits and prohibiting certain practices on certain home loans; limits certain investments by lenders; provides for severability of act; provides for applicability of act; provides for codification; provides an effective date. • SPONSOR: Toure
Pennsylvania (1/1-11/30)	H.B. 2031	10/15/2001 INTRODUCED 10/16/2001 To HOUSE Committee on COMMERCE AND ECONOMIC DEVELOPMENT 11/30/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Amends the Loan Interest and Protection Law. Further defines "residential mortgage." • SPONSOR: Saylor, et al
	H.B. 2224	12/10/2001 INTRODUCED 12/11/2001 To HOUSE Committee on COMMERCE AND ECONOMIC DEVELOPMENT 11/30/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Amends an act providing for the regulation and licensing of mortgage bankers and mortgage brokers. Imposes additional powers and duties on the Department of Banking and the State Real Estate Commission. Regulates the terms and conditions of certain subprime mortgage loan transactions. Makes editorial changes. Repeals certain provisions relating to the effective date. • SPONSOR: Thomas
	H.B. 234	01/24/2001 INTRODUCED 01/25/2001 To HOUSE Committee on COMMERCE AND ECONOMIC DEVELOPMENT 11/30/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits certain acts and practices by lenders regarding home loans. Restricts lenders from making investments backed by home loans. Imposes reporting requirements for lenders. Requires the reporting of interest rates. Imposes penalties. • SPONSOR: Roebuck, et al

	H.B. 1280	04/03/2001 INTRODUCED 04/04/2001 To HOUSE Committee on COMMERCE AND ECONOMIC DEVELOPMENT 11/30/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits business entities and affiliates from making, issuing or arranging subprime or high-cost loans or assisting others in so doing in an abusive, unscrupulous or misleading manner. Provides for enforcement, private right of action, education, outreach and counseling, Commonwealth depositories and investments and for penalties. • SPONSOR: Washington, et al
Rhode Island (1/1-6/20)	S.B. 2205	01/23/2002 INTRODUCED 01/23/2002 To SENATE Committee on CORPORATIONS 03/05/2002 Scheduled for hearing and/or consideration 03/05/2002 Committee recommends passage 03/06/2002 Placed on Senate Calendar 03/12/2002 Passed SENATE *****To HOUSE 03/13/2002 To HOUSE Committee on CORPORATIONS 05/21/2002 Scheduled for hearing and/or consideration 05/21/2002 Continued 05/29/2002 Scheduled for hearing and/or consideration 05/30/2002 From HOUSE Committee on CORPORATIONS: Recommended as substituted 05/31/2002 Passed HOUSE *****To SENATE for concurrence 06/04/2002 SENATE concurred in HOUSE amendments 06/06/2002 Sent to GOVERNOR 06/14/2002 Effective without Governor's signature	<ul style="list-style-type: none"> • SYNOPSIS: This act would require lending institutions to prominently disclose all charges and assessments that may be incurred by borrowers through prepayment of a mortgage. This act would take effect upon passage. • SPONSOR: Alves
	H.B. 6837	01/22/2002 INTRODUCED 01/22/2002 To HOUSE Committee on CORPORATIONS	<ul style="list-style-type: none"> • SYNOPSIS: This act would provide that every lending institution that owns or services a loan, secured by a mortgage on property located in this state shall provide to the obligor within two (2) business days after

		01/30/2002 Scheduled for hearing and/or consideration 01/30/2002 Continued 04/02/2002 Scheduled for consideration 04/02/2002 From HOUSE Committee on CORPORATIONS: Recommended as substituted and amended 04/03/2002 Placed on House Calendar 04/10/2002 Passed HOUSE *****To SENATE 04/11/2002 To SENATE Committee on CORPORATIONS 06/04/2002 DIED due to adjournment of session	receipt of a written request the exact payoff to the lender on the loan. This act would take effect upon passage. <ul style="list-style-type: none"> • SPONSOR: Lewiss
	H.B. 7700	02/12/2002 INTRODUCED 02/12/2002 To HOUSE Committee on CORPORATIONS 05/14/2002 Scheduled for hearing and/or consideration 05/14/2002 Continued 05/23/2002 Scheduled for consideration 05/23/2002 From HOUSE Committee on CORPORATIONS: Recommended passage 05/23/2002 Placed on House Calendar 05/30/2002 Defeated by the House	<ul style="list-style-type: none"> • SYNOPSIS: This act would require lending institutions to prominently disclose all charges and assessments that may be incurred by borrowers through prepayment of a mortgage. • SPONSOR: Barr
	H.B. 8029	04/10/2002 INTRODUCED 04/10/2002 To HOUSE Committee on FINANCE 05/29/2002 Scheduled for hearing and/or consideration 06/04/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: This act would establish the Rhode Island Home Loan Protection Act. This act would take effect upon passage. • SPONSOR: McCauley
	H.B. 8228	05/30/2002 INTRODUCED 05/30/2002 Adopted by HOUSE	<ul style="list-style-type: none"> • SYNOPSIS: (Resolution) This resolution creates a nine member special house commission whose purpose it shall be to study the acts and practices regarding home loans, and who shall report back to the house of representatives no later than May 30, 2003 and whose life shall expire

			<p>on July 30, 2003.</p> <ul style="list-style-type: none"> • SPONSOR: McCauley
South Carolina (1/8-6/6)	H.B. 3360	<p>01/25/2001 INTRODUCED 01/25/2001 Placed on calendar without reference to HOUSE committee 02/07/2001 Amended on HOUSE floor 02/08/2001 Amended on HOUSE floor 02/14/2001 Passed HOUSE *****To SENATE 02/14/2001 To SENATE Committee on LABOR, COMMERCE AND INDUSTRY 05/16/2002 From SENATE Committee on LABOR, COMMERCE AND INDUSTRY: Reported favorably with amendment 06/06/2002 DIED due to adjournment of session</p>	<ul style="list-style-type: none"> • SYNOPSIS: Relates to the licensure of mortgage loan brokers; places this board under the administration of the Department of Labor, Licensing and Regulation; conforms this chapter to the statutory organizational and administrative framework established for professional and occupational licensing boards; provides for the licensure and regulation of individuals as mortgage loan brokers. • SPONSOR: Committee on House Labor
	H.B. 4614	<p>01/30/2002 INTRODUCED 01/30/2002 To HOUSE Committee on LABOR, COMMERCE AND INDUSTRY 04/18/2002 Heard in subcommittee on BANKING AND CONSUMER AFFAIRS 04/25/2002 Heard in subcommittee on BANKING AND CONSUMER AFFAIRS 05/02/2002 Heard in subcommittee on BANKING AND CONSUMER AFFAIRS 06/06/2002 DIED due to adjournment of session</p>	<ul style="list-style-type: none"> • SYNOPSIS: Prohibits a lender from knowingly engaging in flipping a home loan; limits the imposition of charges for points and fees in connection with a loan made by a consumer lender and a mortgage loan broker; defines points and fees and total loan amount; prohibits the financing of certain insurance premiums or debt cancellation or suspension payments in connection with a credit sale or loan secured by a home. • SPONSOR: Kirsch
	S.B. 994 (Companion to H.B. 4985)	<p>02/07/2002 INTRODUCED 02/07/2002 To SENATE Committee on BANKING AND INSURANCE 02/27/02 Hearing in Committee 06/06/2002 DIED due to adjournment of session</p>	<ul style="list-style-type: none"> • SYNOPSIS: Requires certain disclosures in connection with the credit sale of a purchaser-occupied manufactured home or a loan for the purchase, refinancing, or consolidation of a loan secured by a borrower-occupied manufactured home. • SPONSOR: Thomas
	H.B. 4985 (Companion to	<p>04/02/2002 INTRODUCED 04/02/2002 To HOUSE Committee on</p>	<ul style="list-style-type: none"> • SYNOPSIS: Requires certain disclosures in connection with the credit sale of a purchaser-occupied manufactured home or a loan for the

	S.B. 994)	LABOR, COMMERCE AND INDUSTRY 04/18/2002 Heard in subcommittee on BANKING AND CONSUMER AFFAIRS 04/25/2002 Heard in subcommittee on BANKING AND CONSUMER AFFAIRS 05/02/2002 Heard in subcommittee on BANKING AND CONSUMER AFFAIRS 06/06/2002 DIED due to adjournment of session	purchase, refinancing, or consolidation of a loan secured by a borrower-occupied manufactured home; relates to civil penalties for violations of disclosure provisions; prohibits a lender from knowingly engaging in flipping a home loan. <ul style="list-style-type: none"> • SPONSOR: Fleming
	H.B. 5107	04/11/2002 INTRODUCED 04/11/2002 To HOUSE Committee on LABOR, COMMERCE AND INDUSTRY 06/06/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Provides that political subdivisions may not regulate or otherwise limit the financial activities of a lender subject to state or federal jurisdiction; prohibits certain lending activities; requires certain disclosures; applies to a consumer loan transaction secured by the dwelling places of a legal resident of this state. • SPONSOR: House Medical, Military, Public and Municipal Affairs Cmt
Tennessee (1/8-late May)	H.B. 3178 (Companion S.B. 3143)	01/31/2002 INTRODUCED 02/07/2002 To HOUSE Committee on COMMERCE 02/11/2002 To Subcommittee on UTILITIES AND BANKING 04/02/2002 Subcommittee recommended passage with amendment 04/02/2002 To HOUSE Committee on COMMERCE 04/09/2002 From HOUSE Committee on COMMERCE: Recommend passage with amendment 04/09/2002 To HOUSE Committee on FINANCE, WAYS AND MEANS 04/24/2002 To subcommittee on BUDGET Scheduled on subcommittee calendar for 5/1 05/1/2002 Action deferred in subcommittee to special calendar 07/03/2002 In HOUSE Committee on	<ul style="list-style-type: none"> • SYNOPSIS: Relates to certain lending practices; provides that reissuance credit on a title insurance policy issued on a previous mortgage loan when an existing mortgage loan is refinanced by the same lender within a 5-year period of the previous mortgage loan shall be given on each mortgage refinanced by a lender within this state. • SPONSOR: Fitzhugh

		<p>FINANCE, WAYS AND MEANS: Referred to Subcommittee on BUDGET 07/04/2002 In HOUSE Committee on FINANCE, WAYS AND MEANS: Subcommittee on BUDGET recommend passage with amendment 07/04/2002 In HOUSE. Substituted on HOUSE floor by S 3143</p>	
	<p>S.B. 3143 (Companion H.B. 3178)</p>	<p>01/31/2002 INTRODUCED 02/04/2002 To SENATE Committee on COMMERC, LABOR AND AGRICULTURE 02/13/2002 Placed on committee calendar for 2/19 02/19/2002 Action deferred to 3/12 03/6/2002 Placed on committee calendar for 3/12 03/12/2002 Action deferred in committee until 3/19 03/13/2002 Placed on committee calendar for 3/19 03/19/2002 Recommended for passage as amended 03/19/2002 To SENATE Calendar 03/21/2002 Placed on cal for 3/27 03/27/2002 SENATE adopted amendments 03/27/2002 Passed SENATE as amended *****To HOUSE 04/03/2002 Received from SENATE, held on HOUSE desk 07/04/2002 In HOUSE. Substituted on HOUSE floor for HB3178 07/04/2002 In HOUSE. Amendment No. 2 adopted on HOUSE floor 07/04/2002 In HOUSE. Read third time Passed HOUSE *****To SENATE for concurrence</p>	<ul style="list-style-type: none"> • SYNOPSIS: Relates to certain lending practices. • SPONSOR: Herron

		07/04/2002 In SENATE. SENATE concurred in HOUSE amendment numbers 2 07/08/2002 *****To GOVERNOR 07/17/2002 Signed by GOVERNOR	
	H.B. 2400 (Companion S.B. 2616)	01/17/2002 INTRODUCED 01/31/2002 To HOUSE Committee on CONSUMER AND EMPLOYEE AFFAIRS 02/05/2002 To Subcommittee on CONSUMER AFFAIRS 07/04/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Relates to consumer protection; relates to deliberate and intentional changing of revising fees, payments due, or charges incurred in order to confuse, deceive, or mislead persons regarding contract provisions. • SPONSOR: Rinks
	S.B. 2616 (Companion H.B. 2400)	01/17/2002 INTRODUCED 01/28/2002 To SENATE Committee on COMMERCE, LABOR AND AGRICULTURE 02/13/2002 Placed on Committee calendar for 2/19 02/19/2002 Assigned to General Subcommittee 07/04/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Relates to consumer protection; relates to deliberate and intentional changing of revising fees, payments due, or charges incurred in order to confuse, deceive, or mislead persons regarding contract provisions. • SPONSOR: Cooper
	H.B. 1445 (Companion S.B. 1158)	02/15/2001 INTRODUCED 02/21/2001 In HOUSE. Read second time 02/21/2001 To HOUSE Committee on JUDICIARY. 01/16/2002 In HOUSE Committee on JUDICIARY: Referred to Subcommittee on CIVIL PROCEDURE AND PRACTICE 01/22/2002 Taken off notice for calendar in subcommittee 07/04/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Relates to mortgages and deeds of trust. • SPONSOR: Cole Ro
	S.B. 1158 (Companion H.B. 1445)	02/01/2001 INTRODUCED 02/07/2001 In SENATE. Read second time 02/07/2001 To SENATE Committee on COMMERCE, LABOR AND	<ul style="list-style-type: none"> • SYNOPSIS: Relates to mortgages and deeds of trust. • SPONSOR: Herron

		AGRICULTURE 04/24/2001 In SENATE Committee on COMMERCE, LABOR AND AGRICULTURE: Indefinitely postponed	
	S.J.R. 599	03/13/2002 FILED 03/18/2002 INTRODUCED 03/27/2002 To SENATE Committee on DELAYED BILLS 07/04/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Creates a special joint committee to perform a comprehensive analysis of predatory lending in Tennessee; recommends statutory or regulatory changes; provides greater protection to consumers. • SPONSOR: Herron
Utah (1/21-3/26)	H.B. 191	12/17/2001 PREFILED 01/21/2002 INTRODUCED 01/21/2002 To HOUSE Committee on BUSINESS, LABOR AND ECONOMIC DEVELOPMENT 01/22/2002 HOUSE Committee - Not Considered 01/24/2002 HOUSE Committee - Substitute Recommendation 01/24/2002 HOUSE Committee Rpt Fav/Substituted/ Amended 01/24/2002 HOUSE read 2nd time 02/05/2002 HOUSE read 3rd time 03/04/2002 3rd Reading Calendar to Rules Committee 03/06/2002 House / Enacting Clause Struck- DIED	<ul style="list-style-type: none"> • SYNOPSIS: Amends code provisions dealing with residential mortgage loans; prohibits contractors and real estate brokers from offering financial incentives to a borrower to steer the borrower to use a specific lender for a residential mortgage loan; prohibits mortgage loan brokers from brokering or arranging for loans which would result in total indebtedness secured by a dwelling exceeding certain limits. • SPONSOR: Ray
Vermont (1/8-late April)	S.B. 230	01/10/2002 INTRODUCED 01/10/2002 To SENATE Committee on FINANCE 02/21/2002 DIED due to deadline for passage out of committee	<ul style="list-style-type: none"> • SYNOPSIS: This bill proposes to protect Vermont residents against predatory lending practices, and prevent those lenders from enjoying the privilege of doing business in the state. • SPONSOR: Bloomer
Virginia	S.J.R. 111	01/09/2002 INTRODUCED	<ul style="list-style-type: none"> • SYNOPSIS: Directs the Virginia Housing Study Commission to study

(1/9-3/9)		01/09/2002 To SENATE Committee on RULES 02/08/2002 From SENATE Committee on RULES: Reported favorably 02/12/2002 Engrossed by SENATE 02/12/2002 Passed SENATE *****To HOUSE 02/18/2002 To HOUSE Committee on RULES 03/01/2002 From HOUSE Committee on RULES: Reported with amendment 03/05/2002 Committee amendment adopted on HOUSE floor 03/05/2002 Engrossed by HOUSE as amended 03/05/2002 House: VOTE: BLOCK VOTE PASSAGE 03/06/2002 Senate: House amendment agreed to by Senate by voice vote	certain housing issues. <ul style="list-style-type: none"> • SPONSOR: Mims
Washington (1/14-3/14)	S.B. 6623	01/23/2002 First reading 01/23/2002 To SENATE Committee on LABOR, COMMERCE and FINANCIAL INSTITUTIONS 02/06/2002 From SENATE Committee on LABOR, COMMERCE AND FINANCIAL INSTITUTIONS: Do pass 03/14/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Creating a task force to study consumer mortgage lending issues. • SPONSOR: Gardner, Winsley
	H.B. 2545 (Companion S.B. 6525)	01/21/2002 INTRODUCED 01/21/2002 To HOUSE Committee on FINANCIAL INSTITUTIONS AND INSURANCE 02/08/2002 From HOUSE Committee on FINANCIAL INSTITUTIONS AND INSURANCE: Do pass as substituted 02/13/2002 Placed on second reading by	<ul style="list-style-type: none"> • SYNOPSIS: Relates to regulating single premium credit insurance; adds a new section to chapter 48.30 RCW; creates a new section. • SPONSOR: Cooper

		Rules Committee 02/19/2002 Referred to Rules for second consideration 03/14/2002 DIED due to adjournment of session	
	S.B. 6525 (Companion to H.B. 2545)	01/21/2002 INTRODUCED 01/21/2002 To SENATE Committee on LABOR, COMMERCE AND FINANCIAL INSTITUTIONS 02/04/2002 From SENATE Committee on LABOR, COMMERCE AND FINANCIAL INSTITUTIONS: Do pass 02/16/2002 Amended on SENATE floor 02/16/2002 Passed SENATE *****To HOUSE 02/17/2002 To HOUSE Committee on FINANCIAL INSTITUTIONS AND INSURANCE 02/28/2002 Executive action taken by committee 02/28/2002 Majority; do pass with amendment(s) 03/01/2002 Passed to Rules Committee for second reading 03/14/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Relates to regulating single premium credit insurance; adds a new section to chapter 48.30 RCW; creates a new section. • SPONSOR: Prentice
	S.B. 6747	01/31/2002 INTRODUCED 01/31/2002 To SENATE Committee on LABOR, COMMERCE AND FINANCIAL INSTITUTIONS 03/14/2002 DIED due to adjournment of session	<ul style="list-style-type: none"> • SYNOPSIS: Relates to abusive mortgage lending; adds a new chapter to Title 61 RCW; prescribes penalties. • SPONSOR: Prentice, Gardner, Keiser, Kline
	S.B. 6338	01/16/2002 INTRODUCED 01/16/2002 To SENATE Committee on LABOR, COMMERCE AND FINANCIAL INSTITUTIONS 02/04/2002 From SENATE Committee on	<ul style="list-style-type: none"> • SYNOPSIS: Relates to the consumer loan act; amends RCW 31.04.102. • SPONSOR: Keiser

		<p>LABOR, COMMERCE AND FINANCIAL INSTITUTIONS: Do pass 02/19/2002 Passed SENATE *****To HOUSE 02/20/2002 To HOUSE Committee on FINANCIAL INSTITUTIONS AND INSURANCE 03/06/2002 Passed HOUSE 03/07/2002 Signed by SENATE President 03/08/2002 Signed by HOUSE Speaker 03/11/2002 To GOVERNOR 04/03/2002 Signed by GOVERNOR</p>	
	<p>Proposed Rulemaking RCW 34.05.320</p>	<p>10/11/2001 Preproposal Statement of Inquiry filed 07/03/2002 Proposed Rulemaking filed 10/24/2002 Public hearing held in Seattle</p>	<ul style="list-style-type: none"> • SYNOPSIS: Makes it an unfair practice for an insurer or licensee to issue or sell single premium credit insurance in connection with a residential mortgage loan unless: (a) the term of the single premium credit insurance policy is the same as the term of the loan; (b) the borrower is given the option to buy credit insurance paid with monthly premiums; and (c) the credit insurance policy provides for a full refund of premiums to the borrower if the credit insurance is cancelled within 60 days of the date of the loan.. • SPONSOR: Kreidler, Insurance Commissioner
<p>West Virginia (1/9-3/9)</p>	<p>S.B. 622</p>	<p>02/18/2002 INTRODUCED 02/18/2002 To SENATE Committee on BANKING AND INSURANCE 03/09/2002 DIED due to adjournment of session</p>	<ul style="list-style-type: none"> • SYNOPSIS: Relates to certain nonpurchase money loans secured by residential real estate. • SPONSOR: McCabe
	<p>H.B. 4379</p>	<p>02/04/2002 INTRODUCED 02/04/2002 To HOUSE Committee on GOVERNMENT ORGANIZATION 02/19/2002 From HOUSE Committee on GOVERNMENT ORGANIZATION: Do pass as amended 02/19/2002 To HOUSE Committee on FINANCE 02/21/2002 From HOUSE Committee on</p>	<ul style="list-style-type: none"> • SYNOPSIS: Relates to the regulation of mortgage brokers, lenders, servicers and loan originators; requires licensure of loan originators; increases the bond amount required for mortgage brokers; creates licensing structure for loan originators; clarifies that only lender and broker licensees pay the per loan fee; provides for the refusal, revocation and suspension of loan originator licenses. • SPONSOR: Thompson Richar

		<p>FINANCE: Do pass as substituted 02/26/2002 Passed HOUSE *****To SENATE 02/27/2002 SENATE committee reference dispensed 03/04/2002 Amended on SENATE floor 03/04/2002 Passed SENATE *****To HOUSE for concurrence 03/06/2002 HOUSE refused to concur in SENATE amendments 03/07/2002 SENATE recedes from amendments 03/07/2002 *****Eligible for GOVERNOR'S desk 03/13/2002 Signed by GOVERNOR</p>	
	<p>S.B. 542</p>	<p>02/07/2002 INTRODUCED 02/07/2002 To SENATE Committee on BANKING AND INSURANCE 02/13/2002 From SENATE Committee on BANKING AND INSURANCE: Do pass 02/13/2002 To SENATE Committee on FINANCE 02/22/2002 From SENATE Committee on FINANCE: Do pass 03/01/2002 Recommitted to SENATE Committee on FINANCE 03/09/2002 DIED due to adjournment of session</p>	<ul style="list-style-type: none"> • SYNOPSIS: Regulates mortgage brokers, lenders, services and loan originators. • SPONSOR: Minard