

HB0944/423927/1

BY: Delegate Krebs

AMENDMENTS TO HOUSE BILL 944, AS AMENDED
(First Reading File Bill)

AMENDMENT NO. 1

On page 1 of the bill, in line 4, strike “proof” and substitute “a certain written certification”; in line 5, after “has” insert “received a certain notice and”; and in the same line, after “completed” insert “or declined to receive”.

On page 1 of the Economic Matters Committee Amendments (HB0944/413691/1), in line 6 of Amendment No. 1, strike “obtained certain”.

AMENDMENT NO. 2

On page 3 of the bill, strike beginning with “HAS” in line 16 down through “ARTICLE” in line 17 and substitute “MEANS A LOAN SECURED BY AN INTEREST IN REAL PROPERTY HAVING A DWELLING ON IT DESIGNED PRINCIPALLY AS A RESIDENCE WITH ACCOMMODATIONS FOR NOT MORE THAN FOUR FAMILIES”.

On page 6 of the bill, strike beginning with “HAS” in line 25 down through “ARTICLE” in line 26 and substitute “MEANS A LOAN SECURED BY AN INTEREST IN REAL PROPERTY HAVING A DWELLING ON IT DESIGNED PRINCIPALLY AS A RESIDENCE WITH ACCOMMODATIONS FOR NOT MORE THAN FOUR FAMILIES”.

On page 9 of the bill, strike beginning with “HAS” in line 10 down through “ARTICLE” in line 11 and substitute “MEANS A LOAN SECURED BY AN INTEREST IN REAL PROPERTY HAVING A DWELLING ON IT DESIGNED PRINCIPALLY AS A RESIDENCE WITH ACCOMMODATIONS FOR NOT MORE THAN FOUR FAMILIES”.

On page 11 of the bill, strike beginning with “HAS” in line 8 down through “ARTICLE” in line 9 and substitute “MEANS A LOAN SECURED BY AN INTEREST IN”.

(Over)

REAL PROPERTY HAVING A DWELLING ON IT DESIGNED PRINCIPALLY AS A RESIDENCE WITH ACCOMMODATIONS FOR NOT MORE THAN FOUR FAMILIES".

On page 4 of the Economic Matters Committee Amendments, in line 10 of Amendment No. 2, strike "**I**"; and strike in their entirety lines 12 through 14, inclusive.

On page 10 of the Economic Matters Committee Amendments, in line 6 of Amendment No. 2, strike "**I**"; and strike in their entirety lines 8 through 10, inclusive.

On page 16 of the Economic Matters Committee Amendments, in line 4 of Amendment No. 2, strike "**I**"; and strike in their entirety lines 5 through 7, inclusive.

On page 21 of the Economic Matters Committee Amendments, in line 23 of Amendment No. 2, strike "**I**".

On page 22 of the Economic Matters Committee Amendments, in Amendment No. 2, strike in their entirety lines 1 through 3, inclusive.

AMENDMENT NO. 3

On page 5 of the Economic Matters Committee Amendments, in line 8 of Amendment No. 2, after "**1.**" insert "**A WRITTEN STATEMENT ENCOURAGING THE BORROWER TO SEEK HOME BUYER EDUCATION OR HOUSING ADVICE;**

2.";

and in line 13, strike "**2.**" and substitute "**3.**".

On page 11 of the Economic Matters Committee Amendments, in line 6 of Amendment No. 2, after “1.” insert “**A WRITTEN STATEMENT ENCOURAGING THE BORROWER TO SEEK HOME BUYER EDUCATION OR HOUSING ADVICE;**”

2.”;

and in line 11, strike “2.” and substitute “3.”.

On page 17 of the Economic Matters Committee Amendments, in line 2 of Amendment No. 2, after “1.” insert “**A WRITTEN STATEMENT ENCOURAGING THE BORROWER TO SEEK HOME BUYER EDUCATION OR HOUSING ADVICE;**”

2.”;

and in line 7, strike “2.” and substitute “3.”.

On page 22 of the Economic Matters Committee Amendments, in line 20 of Amendment No. 2, after “1.” insert “**A WRITTEN STATEMENT ENCOURAGING THE BORROWER TO SEEK HOME BUYER EDUCATION OR HOUSING ADVICE;**”

2.”.

On page 23 of the Economic Matters Committee Amendments, in line 3 of Amendment No. 2, strike “2.” and substitute “3.”.

AMENDMENT NO. 4

On page 4 of the bill, in line 28, strike “**PROOF THAT**” and substitute “**WRITTEN CERTIFICATION FROM**”; in the same line, after “**BORROWER**” insert “**THAT THE PRIMARY BORROWER**”; and in line 29, strike “**COMPLETED**” and substitute “**:**”

(1) RECEIVED THE NOTICE REQUIRED UNDER SUBSECTION (B)(1) OF THIS SECTION; AND

(2) (1) COMPLETED”.

On page 8 of the bill, in line 5, strike “**PROOF THAT**” and substitute “**WRITTEN CERTIFICATION FROM**”; in the same line, after “**BORROWER**” insert “**THAT THE PRIMARY BORROWER**”; and in line 6, strike “**COMPLETED**” and substitute “:”

(1) RECEIVED THE NOTICE REQUIRED UNDER SUBSECTION (B)(1) OF THIS SECTION; AND

(2) (1) COMPLETED”.

On page 10 of the bill, in line 2, strike “**PROOF THAT**” and substitute “**WRITTEN CERTIFICATION FROM**”; in the same line, after “**BORROWER**” insert “**THAT THE PRIMARY BORROWER**”; and in line 3, strike “**COMPLETED**” and substitute “:”

(1) RECEIVED THE NOTICE REQUIRED UNDER SUBSECTION (B)(1) OF THIS SECTION; AND

(2) (1) COMPLETED”.

On page 12 of the bill, in line 16, strike “**PROOF THAT**” and substitute “**WRITTEN CERTIFICATION FROM**”; in line 17, after “**BORROWER**” insert “**THAT THE PRIMARY BORROWER**”; and in the same line, strike “**COMPLETED**” and substitute “:”

(1) RECEIVED THE NOTICE REQUIRED UNDER SUBSECTION (B)(1) OF THIS SECTION; AND

(2) (1) COMPLETED”.

On page 7 of the Economic Matters Committee Amendments, in line 2 of Amendment No. 2, after “**DEVELOPMENT**” insert “**; OR**

(II) DECLINED TO RECEIVE THE HOME BUYER EDUCATION OR HOUSING ADVICE”.

On page 12 of the Economic Matters Committee Amendments, in line 22 of Amendment No. 2, after “**DEVELOPMENT**” insert “**; OR**

(II) DECLINED TO RECEIVE THE HOME BUYER EDUCATION OR HOUSING ADVICE”.

On page 18 of the Economic Matters Committee Amendments, in line 18 of Amendment No. 2, after “**DEVELOPMENT**” insert “**; OR**

(II) DECLINED TO RECEIVE THE HOME BUYER EDUCATION OR HOUSING ADVICE”.

On page 24 of the Economic Matters Committee Amendments, in line 15 of Amendment No. 2, after “**DEVELOPMENT**” insert “**; OR**

(II) DECLINED TO RECEIVE THE HOME BUYER EDUCATION OR HOUSING ADVICE”.