

**HB0425/492817/1**

BY: House Judiciary Committee

SUBSTITUTE AMENDMENTS TO HOUSE BILL 425

(First Reading File Bill)

AMENDMENT NO. 1

On page 1, in line 7, strike “retroactive”.

AMENDMENT NO. 2

On page 2, in line 17, strike “LATER” and substitute “EARLIER”; in line 18, strike “12” and substitute “5”; strike beginning with “3” in line 20 down through “PRACTICE” in line 22 and substitute “IF THE MORTGAGE SERVICER DISCLOSES ITS UNFAIR, ABUSIVE, OR DECEPTIVE TRADE PRACTICE TO THE HOMEOWNER, 3 YEARS AFTER THE DISCLOSURE TO THE HOMEOWNER”.

AMENDMENT NO. 3

On page 2, strike beginning with “retroactively” in line 24 down through “2019” in line 25 and substitute “only prospectively and may not be applied or interpreted to have any effect on or application to any cause of action arising before the effective date of this Act”.