
HOUSE COMMITTEE AMENDMENTS

2026 Regular Session

Amendments proposed by House Committee on Commerce to Original House Bill No. 952
by Representative Jordan

1 AMENDMENT NO. 1

2 On page 1, line 3, change "9:3530.1, 3530.2, and 3530.3," to "9:3530.1 through 3530.5,"

3 AMENDMENT NO. 24 On page 1, line 6, after "program;" insert "to provide for the ability to pay; to provide for
5 repayment;"6 AMENDMENT NO. 3

7 On page 1, line 9, change "9:3530.1, 3530.2, and 3530.3," to "9:3530.1 through 3530.5,"

8 AMENDMENT NO. 49 On page 1, line 13, delete "may equal but not exceed:" and insert "shall not exceed the
10 following rates for the respective portions of the unpaid principal balance of the loan:"11 AMENDMENT NO. 512 On page 1, line 15, change "ten" to "five"13 AMENDMENT NO. 614 On page 1, line 16, change "Thirty" to "Twenty-four"15 AMENDMENT NO. 716 On page 1, line 17, change "ten" to "five"17 AMENDMENT NO. 818 On page 2, delete line 1, delete "Twenty-four" and insert "Seventeen"19 AMENDMENT NO. 9

20 On page 3, between lines 24 and 25, insert the following:

21 "§3530.4. Ability to repay22 A. A licensed lender shall not make a consumer loan unless the lender
23 reasonably determines that the borrower has the ability to repay the loan according
24 to its terms.25 B. In making the determination required by this Section, the lender shall
26 consider the borrower's verified income and existing debt obligations.27 C. The lender shall maintain documentation supporting the determination for
28 examination by the commissioner.29 §3530.5. Prepayment30 A borrower may prepay a consumer loan in whole or in part at any time
31 without penalty or additional charge."