
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 2, after "(B)" delete the comma ","

3 AMENDMENT NO. 2

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

5 AMENDMENT NO. 36 On page 1, line 6, after "program;" and before "to provide" insert "to provide for the ability
7 to pay; to provide for repayment;"8 AMENDMENT NO. 4

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

10 AMENDMENT NO. 5

11 On page 1, line 12, after "for" insert a comma " ,"

12 AMENDMENT NO. 613 On page 1, line 13, delete "may equal but not exceed:" and insert "shall not exceed the
14 following rates for the respective portions of the unpaid principal balance of the loan:"15 AMENDMENT NO. 716 On page 1, line 15, change "ten" to "five"17 AMENDMENT NO. 818 On page 1, line 16, change "Thirty" to "Twenty-four"19 AMENDMENT NO. 920 On page 1, line 17, change "ten" to "five"21 AMENDMENT NO. 1022 On page 2, delete line 1, delete "Twenty-four" and insert "Seventeen"23 AMENDMENT NO. 1124 On page 2, line 12, change "major disaster" to "a "major disaster""25 AMENDMENT NO. 1226 On page 2, line 18, change "(a)" to "(1)"

1 AMENDMENT NO. 13

2 On page 2, line 20, change "(b)" to "(2)"

3 AMENDMENT NO. 14

4 On page 2, line 22, change "(c)" to "(3)"

5 AMENDMENT NO. 15

6 On page 2, line 24, change "(d)" to "(4)"

7 AMENDMENT NO. 16

8 On page 2, line 26, after "of" and before "major" insert "a"

9 AMENDMENT NO. 17

10 On page 3, line 16, change "impact," to "impact of,"

11 AMENDMENT NO. 18

12 On page 3, line 21, change "under" to "in accordance with"

13 AMENDMENT NO. 19

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

15 "§3530.4. Ability to repay

16 A. A licensed lender shall not make a consumer loan unless the lender
17 reasonably determines that the borrower has the ability to repay the loan according
18 to its terms.

19 B. In making the determination required by this Section, the lender shall
20 consider the borrower's verified income and existing debt obligations.

21 C. The lender shall maintain documentation supporting the determination for
22 examination by the commissioner.

23 §3530.5. Prepayment

24 A borrower may prepay a consumer loan in whole or in part at any time
25 without penalty or additional charge."