

1.1 Senator moves to amend S.F. No. 2296 as follows:

1.2 Page 2, line 12, after the period, insert "A loan that meets the Federal Qualified Mortgage
1.3 standards in Code of Federal Regulations, title 12, section 1026.43(e)(3), is exempt from
1.4 the service charge limitations of this section."

1.5 Page 2, lines 21 to 23, delete the new language and reinstate the stricken language

1.6 Page 2, delete lines 33 and 34

1.7 Page 3, delete lines 1 to 4