**5899-S AMS MULL S2379.1 - NOT FOR FLOOR USE**

**SSB 5899** - S AMD **162**

By Senator Mullet

**NOT ADOPTED 3/10/2015**

On page 23, line 20, after "annum," strike "exclusive" and insert "inclusive"

On page 24, line 1, after "amount," strike "exclusive" and insert "inclusive"

EFFECT: The interest charged on a small consumer installment loan must not exceed 36 percent per annum. That amount is inclusive of fees, penalties, or charges.