**5899-S AMS NELS S2371.1 - NOT FOR FLOOR USE**

**SSB 5899** - S AMD **178**

By Senator Nelson

**NOT ADOPTED 3/10/2015**

On page 31, line 5, after "than" strike "twenty" and insert "five"

EFFECT: The lender may require the borrower to make an initial payment of not more than 5 percent of the total amount due under the terms of a repayment plan.