SB 5312 - S AMD **20**

By Senators Chase, Nelson, Rolfes

OUT OF ORDER 02/20/2013

- On page 6, line 7, after "annum," strike "exclusive of" and insert
- 2 "including all"
- 3 On page 6, line 8, after "chapter" insert "including any loan in
- 4 default"
- 5 On page 6, line 24, after "amount," strike "exclusive of" and insert
- 6 "including all"
- 7 On page 6, line 25, after "chapter" insert "including any loan in
- 8 default"

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 $\underline{\text{EFFECT:}}$ The maximum interest rate of 36% per annum includes all fees, penalties, and charges authorized. The same APR applies to loans in default.

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