



# TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

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Volume 36, Number 27, January 3, 2017

ISSN 0738-6877

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.005, and 303.009, Tex. Fin. Code.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	01/09/17-01/15/17	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	01/01/17-01/31/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose. <sup>(3)</sup>For variable rate commercial transactions only.

Issued in Austin, Texas this the 3rd day of January 2017.



# TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

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Volume 36, Number 28, January 10, 2017

ISSN 0738-6877

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, Tex. Fin. Code.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial <sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	01/16/17-01/22/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 9th day of January 2017.



# TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 36, Number 29, January 17, 2017

ISSN 0738-6877

## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	01/23/17-01/29/17	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	02/01/17-02/28/17	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 17th day of January 2017.

## *Report on Legislation*

Status: 01-17-2017      H=House      S=Senate

**HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. 11-14-16 H Filed

**HB 127**-White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. 11-14-16 H Filed

**HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses. 11-14-16 H Filed

**HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. Companions: HB 3881 (Refiled from 84R Session); SB 1996 (Refiled from 84R Session) 11-14-16 H Filed

**HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. 11-14-16 H Filed

**HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card. 11-18-16 H Filed

**HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. 11-22-16 H Filed

**HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. 11-28-16 H Filed

**HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. Companions: HB 3505— (Refiled from 84R Session) ; SB 957— (Refiled from 84R Session) 12- 6-16 H Filed

**HB 584** - Hernandez, Ana—Relating to litigation financing transactions. 12-13-16 H Filed

**HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. Companions: HB 3778 Koop, Linda—(Refiled from 84R Session) 12-14-16 H Filed

**HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit. 12-27-16 H Filed

**HB 849** – Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. 01-06-17 H Filed

**HB 877** – Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. 1-9-17 H Filed

**HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. 1-10-17 H Filed SAME AS HB 1030

**HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. 1-12-17 H Filed

**HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. 1-12-17 H Filed

**HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Companions: HB 1239 (Refiled from 84R Session) 1-12-17 H Filed

**SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Companions: HB 682—(Refiled from 84R Session) 11-14-16 S Filed

**SB 372** - Hall, Bob—Relating to regulation of title insurance. 12-20-16 S Filed

**SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. 12-20-16 S Filed



# TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 36, Number 30, January 24, 2017

ISSN 0738-6877

## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer<sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial<sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	01/30/17-02/05/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 23rd day of January 2017.

## *Report on Legislation*

Status: 01-23-2017      H=House      S=Senate

**HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. 11-14-16 H Filed

**HB 127**-White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. 11-14-16 H Filed

**HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses. 11-14-16 H Filed

**HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. Companions: HB 3881 (Refiled from 84R Session); SB 1996 (Refiled from 84R Session) 11-14-16 H Filed

**HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. 11-14-16 H Filed

**HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card. 11-18-16 H Filed

**HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. 11-22-16 H Filed

**HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. 11-28-16 H Filed

**HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. Companions: HB 3505— (Refiled from 84R Session); SB 957— (Refiled from 84R Session) 12- 6-16 H Filed

**HB 584** - Hernandez, Ana—Relating to litigation financing transactions. 12-13-16 H Filed

**HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. Companions: HB 3778 Koop, Linda—(Refiled from 84R Session) 12-14-16 H Filed

**HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit. 12-27-16 H Filed

**HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. 01-06-17 H Filed

**HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. 1-9-17 H Filed

**HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. 1-10-17 H Filed SAME AS HB 1030

**HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. 1-12-17 H Filed

**HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. 1-12-17 H Filed

**HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Companions: HB 1239 (Refiled from 84R Session) 1-12-17 H Filed

**HB 1030** - Munoz, Sergio—Relating to named driver insurance policies and certain related exclusions. Companions: SB 915 Thompson, Ed(R) (Identical) 1-10-17 H Filed Last Action: 1-13-17 H Filed

**HB 1066** - Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. Companions: HB 604 Davis, Sarah(R) (Refiled from 84R Session) Last Action: 1-17-17 H Filed

**HB 1128** - Wray, John—Relating to alternative dates for sale of property under contract lien. Last Action: 1-18-17 H Filed

**HB 1134** - Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. Last Action: 1-18-17 H Filed

**HB 1157** - Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers. Last Action: 1-19-17 H Filed

**HB 1187** - Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance. Last Action: 1-19-17 H Filed

**SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Companions: HB 682—(Refiled from 84R Session) 11-14-16 S Filed

**SB 372** - Hall, Bob—Relating to regulation of title insurance. 12-20-16 S Filed

**SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. 12-20-16 SB 526 Birdwell, Brian(R) Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 1-19-17 S Filed

**SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 1-19-17 S Filed

**SB 560** - Hancock, Kelly—Relating to surcharges imposed for the use of a credit card. Last Action: 1-20-17 S Filed



# TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 36, Number 31, January 31, 2017

ISSN 0738-6877

## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	02/06/17-02/12/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 30th day of January 2017.

## *Report on Legislation*

Status: 01-30-2017      H=House      S=Senate

**HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. 11-14-16 H Filed

**HB 127**-White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. 11-14-16 H Filed

**HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses. 11-14-16 H Filed

**HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. 11-14-16 H Filed

**HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. 11-14-16 H Filed

**HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card. 11-18-16 H Filed

**HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. 11-22-16 H Filed

**HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. 11-28-16 H Filed

**HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. 12- 6-16 H Filed

**HB 584** - Hernandez, Ana—Relating to litigation financing transactions. 12-13-16 H Filed

**HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. 12-14-16 H Filed

**HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit. 12-27-16 H Filed

**HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. 01-06-17 H Filed

**HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. 1-9-17 H Filed

**HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. 1-10-17 H Filed. SAME AS HB 1030

**HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. 1-12-17 H Filed

**HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. 1-12-17 H Filed

**HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. 1-12-17 H Filed

**HB 1030** - Munoz, Sergio—Relating to named driver insurance policies and certain related exclusions. 1-13-17 H Filed. SAME AS HB 915

**HB 1066** - Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. 1-17-17 H Filed

**HB 1128** - Wray, John—Relating to alternative dates for sale of property under contract lien. 1-18-17 H Filed

**HB 1134** - Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. 1-18-17 H Filed

**HB 1157** - Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers. 1-19-17 H Filed

**HB 1187** - Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance. 1-19-17 H Filed

**HB 1217** - Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public. 1-23-17 H Filed

**HB 1229** - Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. 1-24-17 H Filed. SAME AS SB 221

**SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance

**SB 221** - Menendez, Jose—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 1-25-17 S Introduced and referred to committee on Senate Criminal Justice. SAME AS HB 1229

**SB 372** - Hall, Bob—Relating to regulation of title insurance. 12-20-16 S Filed

**SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. 12-20-16 S Filed

**SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. 1-19-17 S Filed

**SB 560** - Hancock, Kelly—Relating to surcharges imposed for the use of a credit card. 1-20-17 S Filed

**SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property. 1-26-17 S Filed





# TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 36, Number 32, February 7, 2017

ISSN 0738-6877

## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.005 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	02/13/17-02/19/17	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	02/01/17-02/28/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose. <sup>(3)</sup>For variable rate commercial transactions only.

Issued in Austin, Texas this the 6th day of February 2017.

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## NOTICE OF RATE BRACKET ADJUSTMENT

The Consumer Credit Commissioner of Texas has ascertained the following brackets and ceilings by use of the formula and method described in TEX. FIN. CODE §341.203.<sup>(1)</sup>

The amounts of brackets in TEX. FIN. CODE §342.201(a) are changed to \$2,070.00 and \$17,250.00, respectively.  
 The amounts of brackets in TEX. FIN. CODE §342.201(e) are changed to \$3,450.00, \$7,245.00, and \$17,250.00, respectively.  
 The ceiling amount in TEX. FIN. CODE §§342.251 and 342.259 are changed to \$690.00 and \$1,380.00, respectively.  
 The amounts of the brackets in TEX. FIN. CODE §345.055 are changed to \$3,450.00 and \$6,900.00, respectively.  
 The amounts of the bracket in TEX. FIN. CODE §345.103 is changed to \$3,450.00.  
 The ceiling amount of TEX. FIN. CODE §371.158 is changed to \$17,250.00.  
 The amounts of the brackets in TEX. FIN. CODE §371.159 are changed to \$207.00, \$1,380.00, and \$2,070.00, respectively.

The above dollar amounts of the brackets and ceilings shall govern all applicable credit transactions and loans made on or after July 1, 2017, and extending through June 30, 2018.

<sup>(1)</sup>Computation method: The Reference Base Index (the Index for December 1967) = 101.6. The December 2016 Index = 701.154. The percentage of change is 690.11%. This equates to an increase of 690% after disregarding the percentage of change in excess of multiples of 10%.

## Report on Legislation

Status: 02-06-2017      H=House      S=Senate

**HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. 11-14-16 H Filed

**HB 127**-White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. 11-14-16 H Filed

**HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses. 11-14-16 H Filed

**HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. 11-14-16 H Filed

**HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. 11-14-16 H Filed

**HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card. 11-18-16 H Filed

**HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. 11-22-16 H Filed

**HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. 11-28-16 H Filed

**HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. 12- 6-16 H Filed

**HB 584** - Hernandez, Ana—Relating to litigation financing transactions. 12-13-16 H Filed

**HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. 12-14-16 H Filed

**HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit. 12-27-16 H Filed

**HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. 01-06-17 H Filed

**HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. 1-9-17 H Filed

**HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. 1-10-17 H Filed. SAME AS HB 1030

**HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. 1-12-17 H Filed

**HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. 1-12-17 H Filed

**HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. 1-12-17 H Filed

**HB 1030** - Munoz, Sergio—Relating to named driver insurance policies and certain related exclusions. 1-13-17 H Filed. SAME AS HB 915

**HB 1066** - Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. 1-17-17 H Filed

**HB 1128** - Wray, John—Relating to alternative dates for sale of property under contract lien. 1-18-17 H Filed

**HB 1134** - Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. 1-18-17 H Filed

**HB 1157** - Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers. 1-19-17 H Filed

**HB 1187** - Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance. 1-19-17 H Filed

**HB 1217** - Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public. 1-23-17 H Filed

**HB 1229** - Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. 1-24-17 H Filed. SAME AS SB 221

**HB 1364** - Thompson, Senfronia—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. 1-30-17 H Filed SAME AS SB 380

**HB 1470** - Villalba, Jason(R) Relating to the public sale of real property under a power of sale in a security instrument. 2- 1-17 H Filed

**SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance

**SB 221** - Menendez, Jose—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 1-25-17 S Introduced and referred to committee on Senate Criminal Justice. SAME AS HB 1229

**SB 372** - Hall, Bob—Relating to regulation of title insurance. 2-1-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. 2- 1-17 S Introduced and referred to committee on Senate State Affairs

**SB 401** - Huffman, Joan—Relating to the seizure of property by a peace officer. 2- 1-17 S Introduced and referred to committee on Senate State Affairs

**SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. 1-19-17 S Filed

**SB 560** – Hancock, Kelly—Relating to surcharges imposed for the use of a credit card. 1-20-17 S Filed

**SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property. 1-26-17 S Filed

**SB 718** - Creighton, Brandon—Relating to the regulation of insurance adjusters. 2- 2-17 S Filed



# TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 36, Number 33, February 14, 2017

ISSN 0738-6877

## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	02/20/17-02/26/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 13th day of February 2017.

## *Report on Legislation*

Status: 02-14-2017      H=House      S=Senate

**HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. Last Action: 2-13-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 127** - White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. Last Action: 2-13-17 H Introduced and referred to committee on House Insurance

**HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses. 11-14-16 H Filed

**HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. 11-14-16 H Filed

**HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 2-13-17 H Introduced and referred to committee on House Ways and Means

**HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card. 11-18-16 H Filed

**HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. 11-22-16 H Filed

**HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. 11-28-16 H Filed

**HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. 12- 6-16 H Filed

**HB 584** - Hernandez, Ana—Relating to litigation financing transactions. 12-13-16 H Filed

**HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. 12-14-16 H Filed

**HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit. 12-27-16 H Filed

**HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. 01-06-17 H Filed

**HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. 1-9-17 H Filed

**HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. 1-10-17 H Filed. SAME AS HB 1030

**HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. 1-12-17 H Filed

**HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. 1-12-17 H Filed

**HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. 1-12-17 H Filed

**HB 1030** - Munoz, Sergio—Relating to named driver insurance policies and certain related exclusions. 1-13-17 H Filed. SAME AS HB 915

**HB 1066** - Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. 1-17-17 H Filed

**HB 1128** - Wray, John—Relating to alternative dates for sale of property under contract lien. 1-18-17 H Filed

**HB 1134** - Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. 1-18-17 H Filed

**HB 1157** - Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers. 1-19-17 H Filed

**HB 1187** - Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance. 1-19-17 H Filed

**HB 1217** - Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public. 1-23-17 H Filed

**HB 1229** - Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. 1-24-17 H Filed. SAME AS SB 221

**HB 1364** - Thompson, Senfronia—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. 1-30-17 H Filed SAME AS SB 380

**HB 1470** - Villalba, Jason—Relating to the public sale of real property under a power of sale in a security instrument. 2-1-17 H Filed

**HB 1575** - Wilson, Terry—Relating to venue for the disposition of stolen property. 1-26-17 S Filed SAME AS SB 631

**HB 1634** - Bonnen, Greg—Relating to the waiver of penalties and interest if an error by a mortgagee results in failure to pay an ad valorem tax. 2-7-17 H Filed

**HB 1693** - Dean, Jay—Relating to documentation for the transfer of a motor vehicle title. 2- 8-17 H Filed

**HB 1712** - Shaheen, Matt—Relating to the abolishment of certain advisory committees. 2- 9-17 H Filed

**HB 1733** - Uresti, Tomas—Relating to the maximum permitted sum of fees, interest, and other amounts due under certain extensions of consumer credit. 2- 9-17 H Filed

**HB 1767** - Collier, Nicole—Relating to the collection of consumer debt by debt buyers. 2-13-17 H Filed

**HB 1782** - Faircloth, Wayne—Relating to installment payments of ad valorem taxes. 2-13-17 H Filed

**SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance

**SB 221** - Menendez, Jose—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 1-25-17 S Introduced and referred to committee on Senate Criminal Justice. SAME AS HB 1229

**SB 372** - Hall, Bob—Relating to regulation of title insurance. 2-1-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. 2- 1-17 S Introduced and referred to committee on Senate State Affairs

**SB 401** - Huffman, Joan—Relating to the seizure of property by a peace officer. 2-1-17 S Introduced and referred to committee on Senate State Affairs

**SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 2-8-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 560** – Hancock, Kelly—Relating to surcharges imposed for the use of a credit card. Last Action: 2-8-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property. Last Action: 2-13-17 S Introduced and referred to committee on Senate Criminal Justice

**SB 718** - Creighton, Brandon—Relating to the regulation of insurance adjusters. 2- 2-17 S Filed

**SB 807**-Creighton, Brandon—Relating to choice of law and venue for certain construction contracts. SAME AS HB 1844 2- 9-17 S Filed

**SB 830**-Rodriguez, Jose—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. 2-10-17 S Filed

**SB 836**-Rodriguez, Jose—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business. 2-13-17 S Filed



# TEXAS CREDIT LETTER

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Volume 36, Number 34, February 21, 2017

ISSN 0738-6877

## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.009 and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	02/27/17-03/05/17	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	03/01/17-03/31/17	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 21st day of February 2017.

## Report on Legislation

Status: 02-21-2017      H=House      S=Senate

**HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. Last Action: 2-13-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 127**-White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. Last Action: 2-13-17 H Introduced and referred to committee on House Insurance

**HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses. Last Action: 2-14-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. Last Action: 2-14-17 H Introduced and referred to committee on House Ways and Means

**HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 2-13-17 H Introduced and referred to committee on House Ways and Means

**HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. Last Action: 2-16-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. 12- 6-16 H Filed

**HB 584** - Hernandez, Ana—Relating to litigation financing transactions. Last Action: 2-20-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

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**HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. 01-06-17 H Filed

**HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. 1-9-17 H Filed

**HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. 1-10-17 H Filed. SAME AS HB 1030

**HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. 1-12-17 H Filed

**HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. 1-12-17 H Filed

**HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. 1-12-17 H Filed

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**HB 1066** - Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. 1-17-17 H Filed

**HB 1128** - Wray, John—Relating to alternative dates for sale of property under contract lien. 1-18-17 H Filed

**HB 1134** - Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. 1-18-17 H Filed

**HB 1157** - Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers. 1-19-17 H Filed

**HB 1187** - Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance. 1-19-17 H Filed

**HB 1217** - Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public. 1-23-17 H Filed

**HB 1229** - Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. 1-24-17 H Filed. SAME AS SB 221

**HB 1364** - Thompson, Senfronia—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. 1-30-17 H Filed SAME AS SB 380

**HB 1470** - Villalba, Jason—Relating to the public sale of real property under a power of sale in a security instrument. 2-1-17 H Filed

**HB 1575** - Wilson, Terry—Relating to venue for the disposition of stolen property. 2-6-17 H Filed SAME AS SB 631

**HB 1634** - Bonnen, Greg—Relating to the waiver of penalties and interest if an error by a mortgagee results in failure to pay an ad valorem tax. 2-7-17 H Filed

**HB 1693** - Dean, Jay—Relating to documentation for the transfer of a motor vehicle title. 2- 8-17 H Filed

**HB 1712** - Shaheen, Matt—Relating to the abolishment of certain advisory committees. 2- 9-17 H Filed

**HB 1733** - Uresti, Tomas—Relating to the maximum permitted sum of fees, interest, and other amounts due under certain extensions of consumer credit. 2- 9-17 H Filed

**HB 1774** - Bonnen, Greg—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. 2-13-17 H Filed SAME AS SB 10

**HB 1767** - Collier, Nicole—Relating to the collection of consumer debt by debt buyers. 2-13-17 H Filed

**HB 1782** - Faircloth, Wayne—Relating to installment payments of ad valorem taxes. 2-13-17 H Filed

**HB 1844** - Workman, Paul—Relating to choice of law and venue for certain construction contracts. 2-14-17 H Filed

**HB 1909** - Villalba, Jason—Relating to persons entitled to a mechanic's lien on real property. 2-15-17 H Filed

**HB 1944** - Murphy, Jim—Relating to captive insurance companies. 2-15-17 H Filed



**HB 1974** - Wray, John—Relating to durable powers of attorney. Last Action: 2-16-17 H Filed SAME AS SB 926

**HB 1985** - Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment. 2-16-17 H Filed

**HB 2008** - Cosper, Scott—Relating to deferred presentment transactions made to military borrowers. 2-16-17 H Filed

**HB 2019** - King, Tracy—Relating to the regulation of manufactured homes. 2-16-17 H Filed

**HB 2027** - Goldman, Craig—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches Last Action: 2-17-17 H Filed SAME AS SB 350

**HB 2034** - Blanco, Cesar—Relating to requiring a national instant criminal background check in connection with certain firearm sales. 2-17-17 H Filed

**HB 2067** - Oliveira, Rene—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax. 2-17-17 H Filed

**HB 2070** - Smithee, John—Relating to the enforcement of certain warranties for a new motor vehicle. 2-17-17 H Filed

**HB 2131** - Anderson, Rodney—Relating to the regulation of insurance adjusters. 2-20-17 H Filed SAME AS SB 718

**SB 10** - Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. 2-14-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1774

**SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance

**SB 221** - Menendez, Jose—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 1-25-17 S Introduced and referred to committee on Senate Criminal Justice. SAME AS HB 1229

**SB 350** - Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches. Last Action: 1-30-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2027

**SB 372** - Hall, Bob—Relating to regulation of title insurance. 2-1-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. 2- 1-17 S Introduced and referred to committee on Senate State Affairs

**SB 401** - Huffman, Joan—Relating to the seizure of property by a peace officer. 2-1-17 S Introduced and referred to committee on Senate State Affairs

**SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 2-8-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 560** - Hancock, Kelly—Relating to surcharges imposed for the use of a credit card. Last Action: 2-8-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property. Last Action: 2-13-17 S Introduced and referred to committee on Senate Criminal Justice

**SB 718** - Creighton, Brandon—Relating to the regulation of insurance adjusters. 2- 2-17 S Filed

**SB 807**-Creighton, Brandon—Relating to choice of law and venue for certain construction contracts. 2- 9-17 S Filed SAME AS HB 1844

**SB 830**-Rodriguez, Jose—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. 2-10-17 S Filed

**SB 836**-Rodriguez, Jose—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business. 2-13-17 S Filed

**SB 869** - Huffman, Joan—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death. 2-14-17 S Filed SAME AS HB 1753

**SB 878** - Hancock, Kelly—Relating to limited driver personal automobile insurance policies. 2-14-17 S Filed

**SB 915** - Hughes, Bryan—Relating to captive insurance companies. 2-15-17 S Filed SAME AS HB 1944

**SB 923** - Perry, Charles—Relating to named driver insurance policies and certain related exclusions. 2-15-17 S Filed SAME AS HB 915  
AND HB 1030

**SB 926** - Rodriguez, Jose—Relating to durable powers of attorney. 2-16-17 S Filed SAME AS HB 1974



# TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 36, Number 35, February 28, 2017

ISSN 0738-6877

## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	03/06/17-03/12/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 27th day of February 2017.

## *Report on Legislation*

Status: 02-27-2017      H=House      S=Senate

**HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. Last Action: 2-13-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 127**-White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. Last Action: 2-13-17 H Introduced and referred to committee on House Insurance

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**HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. Last Action: 2-14-17 H Introduced and referred to committee on House Ways and Means

**HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 2-13-17 H Introduced and referred to committee on House Ways and Means

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**HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. Last Action: 2-16-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. Last Action: 2-21-17 H Introduced and referred to committee on House Environmental Regulation

**HB 584** - Hernandez, Ana—Relating to litigation financing transactions. Last Action: 2-20-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. Last Action: 2-20-17 H Introduced and referred to committee on House Ways and Means

**HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. Last Action: 2-21-17 H Introduced and referred to committee on House Insurance

**HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. Last Action: 2-23-17 H Introduced and referred to committee on House Business and Industry

**HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. Last Action: 2-21-17 H Introduced and referred to committee on House Insurance. SAME AS HB 1030

**HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. 1-12-17 H Filed

**HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. 1-12-17 H Filed

**HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. 1-12-17 H Filed

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**HB 1066** - Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. Last Action: 2-21-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 1128** - Wray, John—Relating to alternative dates for sale of property under contract lien. Last Action: 2-22-17 H Introduced and referred to committee on House Business and Industry

**HB 1134** - Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. Last Action: 2-22-17 H Introduced and referred to committee on House Investments and Financial Services

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**HB 1187** - Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance. Last Action: 2-21-17 H Introduced and referred to committee on House Insurance

**HB 1217** - Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public. Last Action: 2-22-17 H Introduced and referred to committee on House State Affairs

**HB 1229** - Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 2-22-17 H Introduced and referred to committee on House Homeland Security and Public Safety. SAME AS SB 221

**HB 1364** - Thompson, Senfronia—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. 1-30-17 H Filed SAME AS SB 380

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**HB 1575** - Wilson, Terry—Relating to venue for the disposition of stolen property. 2-6-17 H Filed SAME AS SB 631

**HB 1634** - Bonnen, Greg—Relating to the waiver of penalties and interest if an error by a mortgagee results in failure to pay an ad valorem tax. 2-7-17 H Filed

**HB 1693** - Dean, Jay—Relating to documentation for the transfer of a motor vehicle title. 2- 8-17 H Filed

**HB 1712** - Shaheen, Matt—Relating to the abolishment of certain advisory committees. 2- 9-17 H Filed

**HB 1733** - Uresti, Tomas—Relating to the maximum permitted sum of fees, interest, and other amounts due under certain extensions of consumer credit. 2- 9-17 H Filed

**HB 1774** - Bonnen, Greg—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. 2-13-17 H Filed SAME AS SB 10

**HB 1767** - Collier, Nicole—Relating to the collection of consumer debt by debt buyers. 2-13-17 H Filed

**HB 1782** - Faircloth, Wayne—Relating to installment payments of ad valorem taxes. 2-13-17 H Filed

**HB 1844** - Workman, Paul—Relating to choice of law and venue for certain construction contracts. 2-14-17 H Filed

**HB 1909** - Villalba, Jason—Relating to persons entitled to a mechanic's lien on real property. 2-15-17 H Filed

**HB 1944** - Murphy, Jim—Relating to captive insurance companies. 2-15-17 H Filed

**HB 1974** - Wray, John—Relating to durable powers of attorney. Last Action: 2-16-17 H Filed SAME AS SB 926

**HB 1985** - Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment. 2-16-17 H Filed

**HB 2008** - Coper, Scott—Relating to deferred presentment transactions made to military borrowers. 2-16-17 H Filed

**HB 2019** - King, Tracy—Relating to the regulation of manufactured homes. 2-16-17 H Filed

**HB 2027** - Goldman, Craig—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches Last Action: 2-17-17 H Filed SAME AS SB 350

**HB 2034** - Blanco, Cesar—Relating to requiring a national instant criminal background check in connection with certain firearm sales. 2-17-17 H Filed

**HB 2067** - Oliveira, Rene—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax. 2-17-17 H Filed

**HB 2070** - Smithee, John—Relating to the enforcement of certain warranties for a new motor vehicle. 2-17-17 H Filed

**HB 2131** - Anderson, Rodney—Relating to the regulation of insurance adjusters. 2-20-17 H Filed SAME AS SB 718

**HB 2176** - Parker, Tan—Relating to surcharges imposed for the use of a credit card. 2-21-17 H Filed SAME AS SB 560

**HB 2236** - Murphy, Jim—Relating to the rate at which interest accrues in connection with the deferral or abatement of the collection of ad valorem taxes on certain residence homesteads. 2-22-17 H Filed

**HB 2275** -Paddie, Chris—Relating to the regulation of a service contract. 2-22-17 H Filed

**HB 2279** - Goldman, Craig—Relating to the regulation of a residential service contract. 2-22-17 H Filed

**HB 2333** - Elkins, Gary—Relating to a breach of system security of a business that exposes consumer credit card or debit card information. 2-23-17 H Filed

**HB 2339** - Thompson, Senfronia—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. 2-23-17 H Filed

**SB 10** – Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. 2-14-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1774

**SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance

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**SB 830**-Rodriguez, Jose—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. 2-10-17 S Filed

**SB 836**-Rodriguez, Jose—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business. 2-13-17 S Filed

**SB 869** - Huffman, Joan—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death. 2-14-17 S Filed SAME AS HB 1753

**SB 878** - Hancock, Kelly—Relating to limited driver personal automobile insurance policies. 2-14-17 S Filed

**SB 915** - Hughes, Bryan—Relating to captive insurance companies. 2-15-17 S Filed SAME AS HB 1944

**SB 923** - Perry, Charles—Relating to named driver insurance policies and certain related exclusions. 2-15-17 S Filed SAME AS HB 915 AND HB 1030

**SB 926** - Rodriguez, Jose—Relating to durable powers of attorney. 2-16-17 S Filed SAME AS HB 1974

**SB 1047** - Creighton, Brandon—Relating to installment payments of ad valorem taxes. 2-23-17 S Filed SAME AS HB 1782

**SB 1052** - Hughes, Bryan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts. 2-23-17 S Filed SAME AS HB 1985

**SB 1062** - Perry, Charles—Relating to documentation for the transfer of a motor vehicle title. 2-23-17 S Filed SAME AS HB 1693



# TEXAS CREDIT LETTER

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Volume 36, Number 36, March 7, 2017

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.005 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	03/07/17-03/13/17	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	03/01/17-03/31/17	18.00%	18.00%
Standard Quarterly Rate - Sec. 303.008, TEX. FIN. CODE	04/01/17-06/30/17	18.00%	18.00%
Retail Credit Card Quarterly Rate - Sec. 303.009, TEX. FIN. CODE <sup>(1)</sup>	04/01/17-06/30/17	18.00%	N.A.
Lender Credit Card Quarterly Rate - Sec. 346.101, TEX. FIN. CODE <sup>(1)</sup>	04/01/17-06/30/17	18.00%	N.A.
Standard Annual Rate - Sec. 303.008, TEX. FIN. CODE <sup>(4)</sup>	04/01/17-06/30/17	18.00%	18.00%
Retail Credit Card Annual Rate - Sec. 303.009, TEX. FIN. CODE <sup>(1)</sup>	04/01/17-06/30/17	18.00%	N.A.
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	03/01/17-03/31/17	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose. <sup>(3)</sup>For variable rate commercial transactions only.

Issued in Austin, Texas this the 6th day of March 2017.

### Report on Legislation

Status: 03-06-2017      H=House      S=Senate

**HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. Last Action: 2-13-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 127**-White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. Last Action: 2-13-17 H Introduced and referred to committee on House Insurance

**HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses. Last Action: 2-14-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. Last Action: 2-14-17 H Introduced and referred to committee on House Ways and Means

**HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 2-13-17 H Introduced and referred to committee on House Ways and Means

**HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. Last Action: 2-16-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. Last Action: 2-21-17 H Introduced and referred to committee on House Environmental Regulation

**HB 584** - Hernandez, Ana—Relating to litigation financing transactions. Last Action: 2-20-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. Last Action: 2-20-17 H Introduced and referred to committee on House Ways and Means

**HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. Last Action: 2-21-17 H Introduced and referred to committee on House Insurance

**HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. Last Action: 2-23-17 H Introduced and referred to committee on House Business and Industry

**HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. Last Action: 2-21-17 H Introduced and referred to committee on House Insurance. SAME AS HB 1030 AND SB 923

**HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. Last Action: 2-27-17 H Introduced and referred to committee on House Ways and Means

**HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. Last Action: 2-27-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 2-27-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1030** - Munoz, Sergio—Relating to named driver insurance policies and certain related exclusions. 1-13-17 H Filed. SAME AS HB 915 AND SB 923

**HB 1066** - Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. Last Action: 2-21-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 1128** - Wray, John—Relating to alternative dates for sale of property under contract lien. Last Action: 2-22-17 H Introduced and referred to committee on House Business and Industry

**HB 1134** - Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. Last Action: 2-22-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1157** - Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers. Last Action: 2-21-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1187** - Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance. Last Action: 2-21-17 H Introduced and referred to committee on House Insurance

**HB 1217** - Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public. Last Action: 2-22-17 H Introduced and referred to committee on House State Affairs

**HB 1229** - Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 2-22-17 H Introduced and referred to committee on House Homeland Security and Public Safety. SAME AS SB 221

**HB 1364** - Thompson, Senfronia—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. Last Action: 3-1-17 H Introduced and referred to committee on House Criminal Jurisprudence SAME AS SB 380

**HB 1470** - Villalba, Jason—Relating to the public sale of real property under a power of sale in a security instrument. 2-1-17 H Filed

**HB 1575** - Wilson, Terry—Relating to venue for the disposition of stolen property. 2-6-17 H Filed SAME AS SB 631

**HB 1634** - Bonnen, Greg—Relating to the waiver of penalties and interest if an error by a mortgagee results in failure to pay an ad valorem tax. 2-7-17 H Filed

**HB 1693** - Dean, Jay—Relating to documentation for the transfer of a motor vehicle title. 2-8-17 H Filed SAME AS SB 1062

**HB 1712** - Shaheen, Matt—Relating to the abolishment of certain advisory committees. 2-9-17 H Filed

**HB 1733** - Uresti, Tomas—Relating to the maximum permitted sum of fees, interest, and other amounts due under certain extensions of consumer credit. 2-9-17 H Filed



**HB 1767** - Collier, Nicole—Relating to the collection of consumer debt by debt buyers. 2-13-17 H Filed

**HB 1774** - Bonnen, Greg—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. 2-13-17 H Filed SAME AS SB 10

**HB 1782** - Faircloth, Wayne—Relating to installment payments of ad valorem taxes. 2-13-17 H Filed SAME AS SB 1047

**HB 1844** - Workman, Paul—Relating to choice of law and venue for certain construction contracts. 2-14-17 H Filed SAME AS SB 807

**HB 1909** - Villalba, Jason—Relating to persons entitled to a mechanic's lien on real property. 2-15-17 H Filed

**HB 1944** - Murphy, Jim—Relating to captive insurance companies. 2-15-17 H Filed SAME AS SB 915

**HB 1974** - Wray, John—Relating to durable powers of attorney. Last Action: 2-16-17 H Filed SAME AS SB 926

**HB 1985** - Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment. 2-16-17 H Filed SAME AS SB 926

**HB 2008** - Cosper, Scott—Relating to deferred presentment transactions made to military borrowers. 2-16-17 H Filed

**HB 2019** - King, Tracy—Relating to the regulation of manufactured homes. 2-16-17 H Filed

**HB 2027** - Goldman, Craig—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches Last Action: 2-17-17 H Filed SAME AS SB 350

**HB 2034** - Blanco, Cesar—Relating to requiring a national instant criminal background check in connection with certain firearm sales. 2-17-17 H Filed

**HB 2067** - Oliveira, Rene—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax. 2-17-17 H Filed

**HB 2070** - Smithee, John—Relating to the enforcement of certain warranties for a new motor vehicle. 2-17-17 H Filed

**HB 2131** - Anderson, Rodney—Relating to the regulation of insurance adjusters. 2-20-17 H Filed SAME AS SB 718

**HB 2176** - Parker, Tan—Relating to surcharges imposed for the use of a credit card. 2-21-17 H Filed SAME AS SB 560

**HB 2236** - Murphy, Jim—Relating to the rate at which interest accrues in connection with the deferral or abatement of the collection of ad valorem taxes on certain residence homesteads. 2-22-17 H Filed

**HB 2275** -Paddie, Chris—Relating to the regulation of a service contract. 2-22-17 H Filed SAME AS SB 1263

**HB 2279** - Goldman, Craig—Relating to the regulation of a residential service contract. 2-22-17 H Filed

**HB 2333** - Elkins, Gary—Relating to a breach of system security of a business that exposes consumer credit card or debit card information. 2-23-17 H Filed

**HB 2339** - Thompson, Senfronia—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. 2-23-17 H Filed

**HB 2433** - Pickett, Joe—Relating to the registration of certain trailers. 2-27-17 H Filed

**HB 2461** - Pickett, Joe—Relating to vehicle registration. 2-27-17 H Filed

**HB 2462** - Pickett, Joe—Relating to the titling of motor vehicles. 2-27-17 H Filed

**HB 2492** - Frullo, John—Relating to domestic surplus lines insurers. 2-27-17 H Filed

**HB 2594** - Villalba, Jason—Relating to the creation of the chancery court and the court of chancery appeals to hear certain cases. 3- 1-17 H Filed

**HB 2635** - Dutton, Harold—Relating to the authority of a property owner to pay certain deferred ad valorem taxes and interest in installments. 3- 1-17 H Filed

**HB 2656** - Longoria, Oscar—Relating to exemptions from the Residential Mortgage Loan Company Licensing and Registration Act. 3- 1-17 H Filed

**HB 2668** - Wray, John—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts. 3- 1-17 H Filed

**HB 2705** - Lozano, Jose—Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders. 3- 2-17 H Filed

**HB 2816** - Minjarez, Ina—Relating to service contract providers. 3-3-17 H Filed SAME AS SB 1199

**HB 2832** - Oliveira, Rene—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender. 3- 3-17 H Filed

**HB 2839** - Longoria, Oscar—Relating to photo identification for certain debit or credit card transactions. 3-3-17 H Filed

**SB 10** - Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. 2-14-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1774

**SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance

**SB 221** - Menendez, Jose—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 1-25-17 S Introduced and referred to committee on Senate Criminal Justice. SAME AS HB 1229

**SB 350** - Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches. Last Action: 1-30-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2027

**SB 372** - Hall, Bob—Relating to regulation of title insurance. 2-1-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. 2- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1364

**SB 401** - Huffman, Joan—Relating to the seizure of property by a peace officer. 2-1-17 S Introduced and referred to committee on Senate State Affairs

**SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 2-8-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 560** - Hancock, Kelly—Relating to surcharges imposed for the use of a credit card. Last Action: 2-8-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2176

**SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property. Last Action: 2-13-17 S Introduced and referred to committee on Senate Criminal Justice SAME AS HB 1575

**SB 718** - Creighton, Brandon—Relating to the regulation of insurance adjusters. Last Action: 2-21-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2131

**SB 807** - Creighton, Brandon—Relating to choice of law and venue for certain construction contracts. 2-22-17 S Introduced and referred to committee on Senate State Affairs. SAME AS HB 1844

**SB 830** - Rodriguez, Jose—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 2-27-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 836** - Rodriguez, Jose—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business. Last Action: 2-27-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 869** - Huffman, Joan—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death Last Action: 2-27-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1753

**SB 878** - Hancock, Kelly—Relating to limited driver personal automobile insurance policies. Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 915** - Hughes, Bryan—Relating to captive insurance companies Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1944

**SB 923** - Perry, Charles—Relating to named driver insurance policies and certain related exclusions. Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 915 AND HB 1030

**SB 926** - Rodriguez, Jose—Relating to durable powers of attorney. Last Action: 3- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1974

**SB 1047** - Creighton, Brandon—Relating to installment payments of ad valorem taxes. 2-23-17 S Filed SAME AS HB 1782

**SB 1052** - Hughes, Bryan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts. 2-23-17 S Filed SAME AS HB 1985

**SB 1062** - Perry, Charles—Relating to documentation for the transfer of a motor vehicle title. 2-23-17 S Filed SAME AS HB 1693

**SB 1121** - Garcia, Sylvia—Relating to the presumption of intent in the prosecution of certain criminal cases involving theft by check or issuance of a bad check. 2-27-17 S Filed

**SB 1155** - Menendez, Jose—Relating to fees paid to certain credit services organizations in connection with certain extensions of consumer credit. 2-28-17 S Filed

**SB 1199** - Campbell, Donna—Relating to service contract providers. 3- 2-17 S Filed SAME AS HB 2816

**SB 1263** - Hughes, Bryan—Relating to the regulation of a service contract. 3- 3-17 S Filed SAME AS HB 2275  
2-22-17 H Filed



# TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 36, Number 37, March 14, 2017

ISSN 0738-6877

## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	03/20/17-03/26/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 13th day of March 2017.

#####

Status: 03-13-2017      H=House      S=Senate

**HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. Last Action: 2-13-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 127**-White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. Last Action: 2-13-17 H Introduced and referred to committee on House Insurance

**HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses. Last Action: 2-14-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. Last Action: 2-14-17 H Introduced and referred to committee on House Ways and Means

**HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 3-15-17 H Meeting set for 8:00 A.M., E2.012, House Ways and Means

**HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. Last Action: 2-16-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. Last Action: 2-21-17 H Introduced and referred to committee on House Environmental Regulation

**HB 584** - Hernandez, Ana—Relating to litigation financing transactions. Last Action: 2-20-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. Last Action: 3-15-17 H Meeting set for 8:00 A.M., E2.012, House Ways and Means SAME AS SB 492

**HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. Last Action: 2-21-17 H Introduced and referred to committee on House Insurance

**HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. Last Action: Last Action: 3-13-17 H Committee action pending House Business and Industry

**HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. Last Action: 3-14-17 H Meeting set for 8:00 A.M., E2.016, House Insurance. SAME AS HB 1030 AND SB 923

**HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. Last Action: 2-27-17 H Introduced and referred to committee on House Ways and Means

**HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. Last Action: 2-27-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 2-27-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1030** - Munoz, Sergio—Relating to named driver insurance policies and certain related exclusions. Last Action: 3-6-17 H Introduced and referred to committee on House Insurance SAME AS HB 915 AND SB 923

**HB 1066** - Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. Last Action: 2-21-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 1128** - Wray, John—Relating to alternative dates for sale of property under contract lien. Last Action: 3-13-17 H Committee action pending House Business and Industry

**HB 1134** - Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. Last Action: 2-22-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1157** - Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers. Last Action: 2-21-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1187** - Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance. Last Action: 2-21-17 H Introduced and referred to committee on House Insurance

**HB 1217** - Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public. Last Action: 2-22-17 H Introduced and referred to committee on House State Affairs

**HB 1229** - Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 2-22-17 H Introduced and referred to committee on House Homeland Security and Public Safety. SAME AS SB 221

**HB 1364** - Thompson, Senfronia—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. Last Action: 3-1-17 H Introduced and referred to committee on House Criminal Jurisprudence SAME AS SB 380

**HB 1470** - Villalba, Jason—Relating to the public sale of real property under a power of sale in a security instrument. Last Action: 3-7-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 1405

**HB 1575** - Wilson, Terry—Relating to venue for the disposition of stolen property. Last Action: 3-9-17 H Introduced and referred to committee on House Criminal Jurisprudence SAME AS SB 631

**HB 1634** - Bonnen, Greg—Relating to the waiver of penalties and interest if an error by a mortgagee results in failure to pay an ad valorem tax. Last Action: 3-15-17 H Meeting set for 8:00 A.M., E2.012, House Ways and Means

**HB 1693** - Dean, Jay—Relating to documentation for the transfer of a motor vehicle title. Last Action: 3-6-17 H Introduced and referred to committee on House Transportation SAME AS SB 1062

**HB 1712** - Shaheen, Matt—Relating to the abolishment of certain advisory committees. Last Action: 3-13-17 H Meeting set for 2:00 P.M. or Adj., E2.028, House Government Transparency and Operation

**HB 1733** - Uresti, Tomas—Relating to the maximum permitted sum of fees, interest, and other amounts due under certain extensions of consumer credit. Last Action: 3-6-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1753** - Farrar, Jessica—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death. 2-10-17 H Filed SAME AS SB 869

**HB 1767** - Collier, Nicole—Relating to the collection of consumer debt by debt buyers. 2-13-17 H Filed SAME AS SB 2167

**HB 1774** - Bonnen, Greg—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. 2-13-17 H Filed SAME AS SB 10

**HB 1782** - Faircloth, Wayne—Relating to installment payments of ad valorem taxes. 2-13-17 H Filed SAME AS SB 1047

**HB 1844** - Workman, Paul—Relating to choice of law and venue for certain construction contracts. 2-14-17 H Filed SAME AS SB 807

**HB 1909** - Villalba, Jason—Relating to persons entitled to a mechanic's lien on real property. 2-15-17 H Filed

**HB 1944** - Murphy, Jim—Relating to captive insurance companies. 2-15-17 H Filed SAME AS SB 915

**HB 1974** - Wray, John—Relating to durable powers of attorney. Last Action: 2-16-17 H Filed SAME AS SB 926

**HB 1985** - Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment. 2-16-17 H Filed SAME AS SB 1052

**HB 2008** - Cosper, Scott—Relating to deferred presentment transactions made to military borrowers. 2-16-17 H Filed

**HB 2019** - King, Tracy—Relating to the regulation of manufactured homes. 2-16-17 H Filed

**HB 2027** - Goldman, Craig—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches Last Action: 2-17-17 H Filed SAME AS SB 350

**HB 2034** - Blanco, Cesar—Relating to requiring a national instant criminal background check in connection with certain firearm sales. 2-17-17 H Filed

**HB 2067** - Oliveira, Rene—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax. 2-17-17 H Filed

**HB 2070** - Smithee, John—Relating to the enforcement of certain warranties for a new motor vehicle. 2-17-17 H Filed

**HB 2131** - Anderson, Rodney—Relating to the regulation of insurance adjusters. 2-20-17 H Filed SAME AS SB 718

**HB 2176** - Parker, Tan—Relating to surcharges imposed for the use of a credit card. 2-21-17 H Filed SAME AS SB 560

**HB 2236** - Murphy, Jim—Relating to the rate at which interest accrues in connection with the deferral or abatement of the collection of ad valorem taxes on certain residence homesteads. 2-22-17 H Filed

**HB 2275** -Paddie, Chris—Relating to the regulation of a service contract. 2-22-17 H Filed SAME AS SB 1263

**HB 2279** - Goldman, Craig—Relating to the regulation of a residential service contract. 2-22-17 H Filed

**HB 2333** - Elkins, Gary—Relating to a breach of system security of a business that exposes consumer credit card or debit card information. 2-23-17 H Filed SAME AS SB 1409

**HB 2339** - Thompson, Senfronia—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. 2-23-17 H Filed

**HB 2433** - Pickett, Joe—Relating to the registration of certain trailers. 2-27-17 H Filed

**HB 2461** - Pickett, Joe—Relating to vehicle registration. 2-27-17 H Filed SAME AS SB 2075

**HB 2462** - Pickett, Joe—Relating to the titling of motor vehicles. 2-27-17 H Filed SAME AS SB 2076

**HB 2492** - Frullo, John—Relating to domestic surplus lines insurers. 2-27-17 H Filed SAME AS SB 1491

**HB 2594** - Villalba, Jason—Relating to the creation of the chancery court and the court of chancery appeals to hear certain cases. 3- 1-17 H Filed

**HB 2635** - Dutton, Harold—Relating to the authority of a property owner to pay certain deferred ad valorem taxes and interest in installments. 3- 1-17 H Filed

**HB 2656** - Longoria, Oscar—Relating to exemptions from the Residential Mortgage Loan Company Licensing and Registration Act. 3- 1-17 H Filed

**HB 2668** - Wray, John—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts. 3- 1-17 H Filed SAME AS SB 2073

**HB 2705** - Lozano, Jose—Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders. 3- 2-17 H Filed SAME AS SB 1380

**HB 2816** - Minjarez, Ina—Relating to service contract providers. 3-3-17 H Filed SAME AS SB 1199

**HB 2832** - Oliveira, Rene—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender. 3- 3-17 H Filed SAME AS SB 1397

**HB 2839** - Longoria, Oscar—Relating to photo identification for certain debit or credit card transactions. 3-3-17 H Filed SAME AS SB 1381

**HB 2949** - Holland, Justin—Relating to the maximum amount of a documentary fee charged by a retail seller of motor vehicles. 3- 6-17 H Filed

**HB 2977** - Longoria, Oscar—Relating to methods of computing interest charges on certain consumer loans. 3- 6-17 H Filed

**HB 3065** - Deshotel, Joe— Relating to mechanic's, contractor's, or materialman's liens. 3- 7-17 H Filed SAME AS SB 1506

**HB 3081** - Capriglione, Giovanni—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies. 3- 7-17 H Filed

**HB 3088** - Ortega, Evelina—Relating to the licensing and other regulation of wrap lenders. 3- 7-17 H Filed SAME AS SB 1993

**HB 3308** - Kuempel, John—Relating to certain vehicle protection products. 3- 8-17 H Filed SAME AS SB 1500

**HB 3311**- Huberty, Dan—Relating to the date and time for the public sale of real property. 3- 8-17 H Filed

**HB 3342** - Parker, Tan—Relating to prelicensing education requirements for a residential mortgage loan originator license. 3- 8-17 H Filed

**HB 3404** - Kuempel, John—Relating to the regulation and sale of certain trailers, including cargo and livestock trailers, and cargo and livestock trailers with living quarters. 3- 8-17 H Filed

**HB 3416** - Cortez, Philip—Relating to Texas Department of Motor Vehicles and county tax assessor-collector vehicle titling and registration duties and fees associated with those duties. 3- 8-17 H Filed

**HB 3419** - Lucio III, Eddie—Relating to increasing the maximum reference base amount for certain consumer loans. 3- 8-17 H Filed

**HB 3448** -Longoria, Oscar—Relating to single premium term life insurance offered in connection with certain consumer loans. 3- 8-17 H Filed

**HB 3459** - Davis, Yvonne—Relating to requiring a business to pre-disclose the recording of a telephone conversation with a consumer. 3- 8-17 H Filed

**HB 3508** - Neave, Victoria—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business. 3- 9-17 H Filed SAME AS SB 836

**HB 3683** - Pickett, Joe—Relating to periodic motor vehicle inspections. 3- 9-17 H Filed

**HB 3725** -Walle, Amando—Relating to the priority of a transferred ad valorem tax lien. 3- 9-17 H Filed

**HB 3777** - Pickett, Joe—Relating to fees collected for processing and handling vehicle registration applications. 3- 9-17 H Filed

**HB 3782** - Lozano, Jose—Relating to prohibiting a political subdivision from placing restrictions on loans secured by personal property. 3- 9-17 H Filed

**HB 3940** - Walle, Amando—Relating to the sale of a motor vehicle with an open product recall. 3-10-17 H Filed

**HB 3995** - Simmons, Ron—Relating to the elimination of regular mandatory vehicle safety inspections. 3-10-17 H Filed

**HB 4071** - Neave, Victoria—Relating to an exemption from the motor vehicle sales and use tax for certain military servicemembers serving on active duty. 3-10-17 H Filed SAME AS SB 66

**HB 4077** - Dukes, Dawnna—Relating to the disposition and identification of certain goods acquired by recycling entities and pawnbrokers. 3-10-17 H Filed

**HB 4107** - Neave, Victoria—Relating to abatement or dismissal of a proceeding for an expedited order allowing foreclosure of a lien on real property. 3-10-17 H Filed

**HB 4225** - Elkins, Gary—Relating to waivers of class actions under the Finance Code. 3-10-17 H Filed

**HB 4239** - Munoz, Sergio—Relating to regulation of title insurance rates. 3-10-17 H Filed

**HB 4244** - Elkins, Gary—Relating to executory contract for conveyance. 3-10-17 H Filed

**HB 4261** - Elkins, Gary— Relating to the transparent disclosure of Internet advertising practices. 3-10-17 H Filed

**HB 4264** - Elkins, Gary—Relating to certain sales of homestead. 3-10-17 H Filed

**HJR 99** - Parker, Tan—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan. 3- 7-17 H Filed

**SB 10** - Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. Last Action: 3-9-17 S Committee action pending Senate Business and Commerce SAME AS HB 1774

**SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance SAME AS HB 3798 AND HB 4071

**SB 221** - Menendez, Jose—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 1-25-17 S Introduced and referred to committee on Senate Criminal Justice. SAME AS HB 1229

**SB 350** - Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches. Last Action: 1-30-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2027

**SB 372** - Hall, Bob—Relating to regulation of title insurance. 2-1-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. 2- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1364

**SB 401** - Huffman, Joan—Relating to the seizure of property by a peace officer. 2-1-17 S Introduced and referred to committee on Senate State Affairs

**SB 492** - West, Royce(D) Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices; authorizing a fee. Last Action: 3- 6-17 S Recommended for Local/Uncontested Calendar SAME AS HB 598

**SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 2-8-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 560** - Hancock, Kelly—Relating to surcharges imposed for the use of a credit card. Last Action: 2-8-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2176

**SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property. Last Action: 2-13-17 S Introduced and referred to committee on Senate Criminal Justice SAME AS HB 1575

**SB 718** - Creighton, Brandon—Relating to the regulation of insurance adjusters. Last Action: 2-21-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2131

**SB 807** - Creighton, Brandon—Relating to choice of law and venue for certain construction contracts. 2-22-17 S Introduced and referred to committee on Senate State Affairs. SAME AS HB 1844

**SB 830** - Rodriguez, Jose—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 2-27-17 S Introduced and referred to committee on Senate Business and Commerce



**SB 836** - Rodriguez, Jose—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business. Last Action: 2-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3508

**SB 869** - Huffman, Joan—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death Last Action: 2-27-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1753

**SB 878** - Hancock, Kelly—Relating to limited driver personal automobile insurance policies. Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 915** - Hughes, Bryan—Relating to captive insurance companies Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1944

**SB 923** - Perry, Charles—Relating to named driver insurance policies and certain related exclusions. Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 915 AND HB 1030

**SB 926** - Rodriguez, Jose—Relating to durable powers of attorney. Last Action: 3- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1974

**SB 1047** - Creighton, Brandon—Relating to installment payments of ad valorem taxes. Last Action: 3- 6-17 S Introduced and referred to committee on Senate Finance SAME AS HB 1782

**SB 1052** - Hughes, Bryan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts Last Action: 3- 6-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1985

**SB 1062** - Perry, Charles—Relating to documentation for the transfer of a motor vehicle title. Last Action: 3- 6-17 S Introduced and referred to committee on Senate Transportation SAME AS HB 1693

**SB 1121** - Garcia, Sylvia—Relating to the presumption of intent in the prosecution of certain criminal cases involving theft by check or issuance of a bad check. Last Action: 3- 7-17 S Introduced and referred to committee on Senate Criminal Justice

**SB 1155** - Menendez, Jose—Relating to fees paid to certain credit services organizations in connection with certain extensions of consumer credit. Last Action: 3- 9-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS SB 1323

**SB 1199** - Campbell, Donna—Relating to service contract providers. Last Action: 3- 9-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2816

**SB 1263** - Hughes, Bryan—Relating to the regulation of a service contract. 3- 3-17 S Filed SAME AS HB 2275

**SB 1380** - Seliger, Kel(R) Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders. 3- 6-17 S Filed SAME AS HB 2705

**SB 1381** - Hughes, Bryan—Relating to photo identification for certain debit or credit card transactions. 3- 6-17 S Filed SAME AS HB 2839

**SB 1397** - Nichols, Robert—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender. 3- 7-17 S Filed SAME AS HB 2832

**SB 1405** - Creighton, Brandon—Relating to the public sale of real property under a power of sale in a security instrument. 3- 7-17 S Filed SAME AS HB 1470

**SB 1409** - Menendez, Jose—Relating to a breach of system security of a business that exposes consumer credit card or debit card information; providing a civil penalty. 3- 7-17 S Filed SAME AS HB 2333

**SB 1431** - Zaffirini, Judith—Relating to escrow payments for a loan secured by a new dwelling. 3- 8-17 S Filed

**SB 1491** - Zaffirini, Judith—Relating to domestic surplus lines insurers; authorizing and imposing a tax. 3- 8-17 S Filed SAME AS HB 2492

**SB 1500** - Zaffirini, Judith—Relating to certain vehicle protection products. 3- 8-17 S Filed SAME AS HB 3308

**SB 1506** - Hinojosa, Chuy—Relating to mechanic's, contractor's, or materialman's liens. 3- 8-17 S Filed SAME AS HB 3065

**SB 1530** - Estes, Craig—Relating to the regulation of persons and business activities subject to regulation b certain finance agencies.

**SB 1588** - Huffines, Donald—Relating to the elimination of regular mandatory vehicle safety inspections. 3- 9-17 S Filed

**SB 1603** - Estes, Craig—Relating to state agency investigations. 3- 9-17 S Filed

**SB 1711** - Huffines, Donald—Relating to the claim process for unclaimed property. 3- 9-17 S Filed

**SB 1875** - Hinojosa, Chuy—Relating to the self-directed and semi-independent status of certain agencies and the requirements applicable to, and the oversight of, those agencies. 3-10-17 S Filed

**SB 1993** - Rodriguez, Jose—Relating to the licensing and other regulation of wrap lenders. 3-10-17 S Filed SAME AS HB 3088

**SB 1994** - Zaffirini, Judith—Relating to the financing of residential real estate purchases by means of a wrap mortgage loan. 3-10-17 S Filed

**SB 1995** - Watson, Kirk—Relating to disclosures in connection with certain wrap mortgage loan transactions. 3-10-17 S Filed

**SB 2065** - Hancock, Kelly—Relating to the licensing and regulation of certain occupations and activities. 3-10-17 S Filed

**SB 2073** - Rodriguez, Jose—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts. 3-10-17 S Filed SAME AS HB 2668

**SB 2075** - Rodriguez, Jose—Relating to vehicle registration. 3-10-17 S Filed SAME AS HB 2461

**SB 2076** - Rodriguez, Jose—Relating to the titling of motor vehicles. 3-10-17 S Filed SAME AS HB 2462

**SB 2127** - Taylor, Larry—Relating to limitations on reporting of certain consumer credit information. 3-10-17 S Filed

**SB 2137** - Lucio, Eddie—Relating to a fee associated with a required inspection of a motor vehicle for certain title transfers. 3-10-17 S Filed

**SB 2167** - West, Royce—Relating to the collection of consumer debt by debt buyers. 3-10-17 S Filed SAME AS HB 1767

**SB 2198** - Campbell, Donna—Relating to interest that accrues under the Property Tax Code. 3-10-17 S Filed

**SB 2203** - Hancock, Kelly—Relating to the business of title insurance. 3-10-17 S Filed

**SJR 60** -Hancock, Kelly—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan. 3-10-17 S Filed



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.009 and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	03/27/17-04/02/17	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	04/01/17-04/30/17	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 20th day of March 2017.

## Report on Legislation

Status: 03-20-2017      H=House      S=Senate

- HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. Last Action: 2-13-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 127** - White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. Last Action: 2-13-17 H Introduced and referred to committee on House Insurance
- HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses. Last Action: 2-14-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. Last Action: 2-14-17 H Introduced and referred to committee on House Ways and Means
- HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 3-15-17 H Meeting set for 8:00 A.M., E2.012, House Ways and Means
- HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. Last Action: 2-16-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence
- HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. Last Action: 2-21-17 H Introduced and referred to committee on House Environmental Regulation
- HB 584** - Hernandez, Ana—Relating to litigation financing transactions. Last Action: 2-20-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence
- HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. Last Action: 3-15-17 H Meeting set for 8:00 A.M., E2.012, House Ways and Means SAME AS SB 492
- HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. Last Action: 3-21-17 H Meeting set for 8:00 A.M., E2.016, House Insurance
- HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. Last Action: Last Action: 3-13-17 H Committee action pending House Business and Industry
- HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. Last Action: 3-21-17 H Meeting set for 8:00 A.M., E2.016, House Insurance. SAME AS HB 1030 AND SB 923
- HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. Last Action: 2-27-17 H Introduced and referred to committee on House Ways and Means
- HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. Last Action: 2-27-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 3-21-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services
- HB 1030**-Munoz, Sergio—Relating to named driver insurance policies and certain related exclusions. Last Action: 3- 6-17 H Introduced and referred to committee on House Insurance SAME AS HB 915 AND SB 923

**HB 1066**-Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. Last Action: 2-21-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 1128**-Wray, John—Relating to alternative dates for sale of property under contract lien. Last Action: 3-20-17 H Voted favorably from committee as substituted House Business and Industry

**HB 1134**-Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. Last Action: 2-22-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1157**-Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers. Last Action: 2-21-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1187**-Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance. Last Action: 3-21-17 H Meeting set for 8:00 A.M., E2.016, House Insurance

**HB 1217**-Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public. Last Action: 2-22-17 H Introduced and referred to committee on House State Affairs

**HB 1229**-Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 2-22-17 H Introduced and referred to committee on House Homeland Security and Public Safety. SAME AS SB 221

**HB 1364**-Thompson, Senfronia—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. Last Action: 3-13-17 H Sent to subcommittee House Criminal Jurisprudence SAME AS SB 380

**HB 1470**-Villalba, Jason—Relating to the public sale of real property under a power of sale in a security instrument. Last Action: 3-20-17 H Committee action pending House Business and Industry SAME AS SB 1405

**HB 1575**-Wilson, Terry—Relating to venue for the disposition of stolen property. Last Action: 3- 9-17 H Introduced and referred to committee on House Criminal Jurisprudence SAME AS SB 631

**HB 1634**-Bonnen, Greg—Relating to the waiver of penalties and interest if an error by a mortgagee results in failure to pay an ad valorem tax. Last Action: 3-15-17 H Meeting set for 8:00 A.M., E2.012, House Ways and Means

**HB 1693**-Dean, Jay—Relating to documentation for the transfer of a motor vehicle title. Last Action: 3-6-17 H Introduced and referred to committee on House Transportation SAME AS SB 1062

**HB 1712**-Shaheen, Matt—Relating to the abolishment of certain advisory committees. Last Action: 3-20-17 H Voted favorably from committee as substituted House Government Transparency and Operation

**HB 1733**-Uresti, Tomas—Relating to the maximum permitted sum of fees, interest, and other amounts due under certain extensions of consumer credit. Last Action: 3- 6-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1753**-Farrar, Jessica—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death. Last Action: 3-14-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence SAME AS SB 869

**HB 1767**-Collier, Nicole—Relating to the collection of consumer debt by debt buyers. Last Action: 3-15-17 H Introduced and referred to committee on House Investments and Financial Services SAME AS SB 2167

**HB 1774**-Bonnen, Greg—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. Last Action: 3-13-17 H Introduced and referred to committee on House Insurance AS SB 10

**HB 1782**-Faircloth, Wayne—Relating to installment payments of ad valorem taxes. Last Action: 3-14-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 1047

**HB 1844**-Workman, Paul—Relating to choice of law and venue for certain construction contracts. Last Action: 3-13-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence SAME AS SB 807

**HB 1909**-Villalba, Jason—Relating to persons entitled to a mechanic's lien on real property. Last Action: 3-13-17 H Introduced and referred to committee on House Business and Industry

**HB 1944**-Murphy, Jim—Relating to captive insurance companies. Last Action: 3-21-17 H Meeting set for 8:00 A.M., E2.016, House Insurance SAME AS SB 915

**HB 1974**-Wray, John—Relating to durable powers of attorney. Last Action: 3-20-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence SAME AS SB 926

**HB 1985**-Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment Last Action: 3-15-17 H Introduced and referred to committee on House Investments and Financial Services SAME AS SB 1052

**HB 2008**-Casper, Scott—Relating to deferred presentment transactions made to military borrowers. Last Action: 3-14-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 2019**-King, Tracy—Relating to the regulation of manufactured homes. Last Action: 3-20-17 H Committee action pending Licensing and Administrative Procedures

**HB 2027**-Goldman, Craig—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches Last Action 3-20-17 H Committee action pending Licensing and Administrative Procedures SAME AS SB 350

**HB 2034**-Blanco, Cesar—Relating to requiring a national instant criminal background check in connection with certain firearm sales. Last Action: 3-13-17 H Introduced and referred to committee on House Homeland Security and Public Safety

**HB 2067**-Oliveira, Rene—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax. Last Action: 3-16-17 H Introduced and referred to committee on House Ways and Means

**HB 2070**-Smithee, John—Relating to the enforcement of certain warranties for a new motor vehicle Last Action: 3-16-17 H Introduced and referred to committee on House Transportation

**HB 2131**-Anderson, Rodney—Relating to the regulation of insurance adjusters. Last Action: 3-13-17 H Introduced and referred to committee on House Insurance SAME AS SB 718

**HB 2176**-Parker, Tan—Relating to surcharges imposed for the use of a credit card. Last Action: 2-21-17 H Filed SAME AS SB 560

**HB 2236**-Murphy, Jim—Relating to the rate at which interest accrues in connection with the deferral or abatement of the collection of ad valorem taxes on certain residence homesteads. Last Action: 3-20-17 H Introduced and referred to committee on House Ways and Means

**HB 2275**-Paddie, Chris—Relating to the regulation of a service contract. Last Action: 3-15-17 H Introduced and referred to committee on Licensing and Administrative Procedures SAME AS SB 1263

**HB 2279**-Goldman, Craig—Relating to the regulation of a residential service contract. Last Action: 3-20-17 H Introduced and referred to committee on Licensing and Administrative Procedures

**HB 2333**-Elkins, Gary—Relating to a breach of system security of a business that exposes consumer credit card or debit card information. 2-23-17 H Filed SAME AS SB 1409

**HB 2339**-Thompson, Senfronia—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. Last Action: 3-20-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 2433**-Pickett, Joe—Relating to the registration of certain trailers. 2-27-17 H Filed

**HB 2461**-Pickett, Joe—Relating to vehicle registration. 2-27-17 H Filed SAME AS SB 2075

**HB 2462**-Pickett, Joe—Relating to the titling of motor vehicles. 2-27-17 H Filed SAME AS SB 2076

**HB 2492**-Frullo, John—Relating to domestic surplus lines insurers. 2-27-17 H Filed SAME AS SB 1491

**HB 2594**-Villalba, Jason—Relating to the creation of the chancery court and the court of chancery appeals to hear certain cases.  
3- 1-17 H Filed

**HB 2635**-Dutton, Harold—Relating to the authority of a property owner to pay certain deferred ad valorem taxes and interest in installments.  
3- 1-17 H Filed

**HB 2656**-Longoria, Oscar—Relating to exemptions from the Residential Mortgage Loan Company Licensing and Registration Act.  
3- 1-17 H Filed

**HB 2668**-Wray, John—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts. 3- 1-17 H Filed SAME AS SB 2073

**HB 2705**-Lozano, Jose—Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders. 3- 2-17 H Filed SAME AS SB 1380

**HB 2816**-Minjarez, Ina—Relating to service contract providers. 3-3-17 H Filed SAME AS SB 1199

**HB 2832**-Oliveira, Rene—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender. 3- 3-17 H Filed SAME AS SB 1397

**HB 2839**-Longoria, Oscar—Relating to photo identification for certain debit or credit card transactions. 3-3-17 H Filed SAME AS SB 1381

**HB 2949**-Holland, Justin—Relating to the maximum amount of a documentary fee charged by a retail seller of motor vehicles.  
3- 6-17 H Filed

**HB 2977**-Longoria, Oscar—Relating to methods of computing interest charges on certain consumer loans. 3- 6-17 H Filed

**HB 3065**-Deshotel, Joe— Relating to mechanic's, contractor's, or materialman's liens. 3- 7-17 H Filed SAME AS SB 1506

**HB 3081**-Capriglione, Giovanni—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies. 3- 7-17 H Filed

**HB 3088**-Ortega, Evelina—Relating to the licensing and other regulation of wrap lenders. 3- 7-17 H Filed SAME AS SB 1993

**HB 3308**- Kuempel, John—Relating to certain vehicle protection products. 3- 8-17 H Filed SAME AS SB 1500

**HB 3311**-Huberty, Dan—Relating to the date and time for the public sale of real property. 3- 8-17 H Filed

**HB 3342**-Parker, Tan—Relating to prelicensing education requirements for a residential mortgage loan originator license. 3- 8-17 H Filed

**HB 3404**-Kuempel, John—Relating to the regulation and sale of certain trailers, including cargo and livestock trailers, and cargo and livestock trailers with living quarters. 3- 8-17 H Filed

**HB 3416**-Cortez, Philip—Relating to Texas Department of Motor Vehicles and county tax assessor-collector vehicle titling and registration duties and fees associated with those duties. 3- 8-17 H Filed

**HB 3419**-Lucio III, Eddie—Relating to increasing the maximum reference base amount for certain consumer loans. 3- 8-17 H Filed

**HB 3448**-Longoria, Oscar—Relating to single premium term life insurance offered in connection with certain consumer loans.  
3- 8-17 H Filed

**HB 3459**-Davis, Yvonne—Relating to requiring a business to pre-disclose the recording of a telephone conversation with a consumer.  
3- 8-17 H Filed

**HB 3508**-Neave, Victoria—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business. 3- 9-17 H Filed SAME AS SB 836

**HB 3683**-Pickett, Joe—Relating to periodic motor vehicle inspections. 3- 9-17 H Filed

**HB 3725**-Walle, Amando—Relating to the priority of a transferred ad valorem tax lien. 3- 9-17 H Filed

**HB 3777**-Pickett, Joe—Relating to fees collected for processing and handling vehicle registration applications. 3- 9-17 H Filed

**HB 3782**-Lozano, Jose—Relating to prohibiting a political subdivision from placing restrictions on loans secured by personal property.  
3- 9-17 H Filed

**HB 3940**-Walle, Amando—Relating to the sale of a motor vehicle with an open product recall. 3-10-17 H Filed

**HB 3995**-Simmons, Ron—Relating to the elimination of regular mandatory vehicle safety inspections. 3-10-17 H Filed

**HB 4071**-Neave, Victoria—Relating to an exemption from the motor vehicle sales and use tax for certain military servicemembers serving on active duty. 3-10-17 H Filed SAME AS SB 66

**HB 4077**-Dukes, Dawnna—Relating to the disposition and identification of certain goods acquired by recycling entities and pawnbrokers.  
3-10-17 H Filed

**HB 4107**-Neave, Victoria—Relating to abatement or dismissal of a proceeding for an expedited order allowing foreclosure of a lien on real property. 3-10-17 H Filed

**HB 4225**-Elkins, Gary—Relating to waivers of class actions under the Finance Code. 3-10-17 H Filed

**HB 4239**-Munoz, Sergio—Relating to regulation of title insurance rates. 3-10-17 H Filed

**HB 4244**-Elkins, Gary—Relating to executory contract for conveyance. 3-10-17 H Filed

**HB 4261**-Elkins, Gary—Relating to the transparent disclosure of Internet advertising practices. 3-10-17 H Filed

**HB 4264**-Elkins, Gary—Relating to certain sales of homestead. 3-10-17 H Filed

**HJR 99** - Parker, Tan—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan. Last Action: 3-20-17 H Introduced and referred to committee on House Investments and Financial Services

**SB 10** - Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. Last Action: 3- 9-17 S Committee action pending Senate Business and Commerce SAME AS HB 1774

**SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance  
SAME AS HB 3798 AND HB 4071

- SB 221** - Menendez, Jose—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 3-20-17 S Removed from hearing 03/21/17, Senate Criminal Justice SAME AS HB 1229
- SB 350** - Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches. Last Action: 1-30-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2027
- SB 372** - Hall, Bob—Relating to regulation of title insurance. Last Action: 2-1-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. Last Action: 2- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1364
- SB 401** - Huffman, Joan—Relating to the seizure of property by a peace officer. Last Action: 2-1-17 S Introduced and referred to committee on Senate State Affairs
- SB 492** - West, Royce(D) Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices; authorizing a fee. Last Action: 3- 6-17 S Recommended for Local/Uncontested Calendar SAME AS HB 598
- SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 2-8-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 560** - Hancock, Kelly—Relating to surcharges imposed for the use of a credit card. Last Action: 2-8-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2176
- SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property. Last Action: 2-13-17 S Introduced and referred to committee on Senate Criminal Justice SAME AS HB 1575
- SB 718** - Creighton, Brandon—Relating to the regulation of insurance adjusters. Last Action: 2-21-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2131
- SB 807** - Creighton, Brandon—Relating to choice of law and venue for certain construction contracts. Last Action: 2-22-17 S Introduced and referred to committee on Senate State Affairs. SAME AS HB 1844
- SB 830** - Rodriguez, Jose—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 2-27-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 836** - Rodriguez, Jose—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business. Last Action: 2-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3508
- SB 869** - Huffman, Joan—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death Last Action: 2-27-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1753
- SB 878** - Hancock, Kelly—Relating to limited driver personal automobile insurance policies. Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 915** - Hughes, Bryan—Relating to captive insurance companies Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1944
- SB 923** - Perry, Charles—Relating to named driver insurance policies and certain related exclusions. Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 915 AND HB 1030
- SB 926** - Rodriguez, Jose—Relating to durable powers of attorney. Last Action: 3- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1974
- SB 1047**-Creighton, Brandon—Relating to installment payments of ad valorem taxes. Last Action: 3- 6-17 S Introduced and referred to committee on Senate Finance SAME AS HB 1782
- SB 1052**-Hughes, Bryan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts Last Action: 3- 6-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1985
- SB 1062**-Perry, Charles—Relating to documentation for the transfer of a motor vehicle title. Last Action: 3- 6-17 S Introduced and referred to committee on Senate Transportation SAME AS HB 1693
- SB 1121**-Garcia, Sylvia—Relating to the presumption of intent in the prosecution of certain criminal cases involving theft by check or issuance of a bad check. Last Action: 3- 7-17 S Introduced and referred to committee on Senate Criminal Justice
- SB 1155**-Menendez, Jose—Relating to fees paid to certain credit services organizations in connection with certain extensions of consumer credit. Last Action: 3- 9-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS SB 1323
- SB 1199**-Campbell, Donna—Relating to service contract providers. Last Action: 3- 9-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2816
- SB 1263**-Hughes, Bryan—Relating to the regulation of a service contract. Last Action: 3-13-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2275
- SB 1380** -Seliger, Kel(R) Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders. Last Action: 3-16-17 S Introduced and referred to committee on Senate Higher Education SAME AS HB 2705
- SB 1381**-Hughes, Bryan—Relating to photo identification for certain debit or credit card transactions. 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2839
- SB 1397**-Nichols, Robert—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2832
- SB 1405**-Creighton, Brandon—Relating to the public sale of real property under a power of sale in a security instrument. Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1470
- SB 1409**-Menendez, Jose—Relating to a breach of system security of a business that exposes consumer credit card or debit card information; providing a civil penalty. Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2333
- SB 1431**-Zaffirini, Judith—Relating to escrow payments for a loan secured by a new dwelling. Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 1491**-Zaffirini, Judith—Relating to domestic surplus lines insurers; authorizing and imposing a taxLast Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2492

**SB 1500**-Zaffirini, Judith—Relating to certain vehicle protection products. Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3308

**SB 1506**-Hinojosa, Chuy—Relating to mechanic's, contractor's, or materialman's liens. Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3065

**SB 1530**-Estes, Craig—Relating to the regulation of persons and business activities subject to regulation b certain finance agencies.

**SB 1588**-Huffines, Donald—Relating to the elimination of regular mandatory vehicle safety inspections. 3- 9-17 S Filed

**SB 1603**-Estes, Craig—Relating to state agency investigations. 3- 9-17 S Filed

**SB 1711**-Huffines, Donald—Relating to the claim process for unclaimed property. 3- 9-17 S Filed

**SB 1875** -Hinojosa, Chuy—Relating to the self-directed and semi-independent status of certain agencies and the requirements applicable to, and the oversight of, those agencies. 3-10-17 S Filed

**SB 1993**-Rodriguez, Jose—Relating to the licensing and other regulation of wrap lenders. 3-10-17 S Filed SAME AS HB 3088

**SB 1994**-Zaffirini, Judith—Relating to the financing of residential real estate purchases by means of a wrap mortgage loan. 3-10-17 S Filed

**SB 1995**-Watson, Kirk—Relating to disclosures in connection with certain wrap mortgage loan transactions. 3-10-17 S Filed

**SB 2065**-Hancock, Kelly—Relating to the licensing and regulation of certain occupations and activities. 3-10-17 S Filed

**SB 2073**-Rodriguez, Jose—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts. 3-10-17 S Filed SAME AS HB 2668

**SB 2075**-Rodriguez, Jose—Relating to vehicle registration. 3-10-17 S Filed SAME AS HB 2461

**SB 2076**-Rodriguez, Jose—Relating to the titling of motor vehicles. 3-10-17 S Filed SAME AS HB 2462

**SB 2127**-Taylor, Larry—Relating to limitations on reporting of certain consumer credit information. 3-10-17 S Filed

**SB 2137**-Lucio, Eddie—Relating to a fee associated with a required inspection of a motor vehicle for certain title transfers. 3-10-17 S Filed

**SB 2167**-West, Royce—Relating to the collection of consumer debt by debt buyers. 3-10-17 S Filed SAME AS HB 1767

**SB 2198**-Campbell, Donna—Relating to interest that accrues under the Property Tax Code. 3-10-17 S Filed

**SB 2203**-Hancock, Kelly—Relating to the business of title insurance. 3-10-17 S Filed

**SJR 60** - Hancock, Kelly—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan. 3-10-17 S Filed



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	04/03/17-04/09/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 27th day of March 2017.

## Report on Legislation

Status: 03-27-2017      H=House      S=Senate

- HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. Last Action: 2-13-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 127** - White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. Last Action: 2-13-17 H Introduced and referred to committee on House Insurance
- HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses. Last Action: 2-14-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. Last Action: 2-14-17 H Introduced and referred to committee on House Ways and Means
- HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 3-22-17 3-27-17 H Recommended for Local and Consent Calendar
- HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. Last Action: 3-28-17 H Meeting set for 2:00 P.M. or Adj., E2.026, House Judiciary and Civil Jurisprudence
- HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. Last Action: 2-21-17 H Introduced and referred to committee on House Environmental Regulation
- HB 584** - Hernandez, Ana—Relating to litigation financing transactions. Last Action: 2-20-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence
- HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. Last Action: 3-27-17 H Recommended for Local and Consent Calendar SAME AS SB 492
- HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. Last Action: 3-21-17 H Committee action pending House Insurance
- HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. Last Action: Last Action: 3-13-17 H Committee action pending House Business and Industry
- HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. Last Action: 3-21-17 H Committee action pending House Insurance. SAME AS HB 1030 AND SB 923
- HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. Last Action: 2-27-17 H Introduced and referred to committee on House Ways and Means
- HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. Last Action: 2-27-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 3-21-17 H Committee action pending House Investments and Financial Services
- HB 1030** - Munoz, Sergio—Relating to named driver insurance policies and certain related exclusions. Last Action: 3- 6-17 H Introduced and referred to committee on House Insurance SAME AS HB 915 AND SB 923
- HB 1066** - Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. Last Action: 2-21-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence



- HB 1128**-Wray, John—Relating to alternative dates for sale of property under contract lien. Last Action: 3-20-17 H Voted favorably from committee as substituted House Business and Industry
- HB 1134**-Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. Last Action: 2-22-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 1157**-Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers. Last Action: 2-21-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 1187**-Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance. Last Action: 3-21-17 H Committee action pending House Insurance
- HB 1217**-Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public. Last Action: 2-22-17 H Introduced and referred to committee on House State Affairs
- HB 1229**-Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 2-22-17 H Introduced and referred to committee on House Homeland Security and Public Safety. SAME AS SB 221
- HB 1364**-Thompson, Senfronia—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. Last Action: 3-29-17 H Subcommittee meeting set for 10:30 A.M. or Adj., E2.036, House Criminal Jurisprudence SAME AS SB 380
- HB 1470**-Villalba, Jason—Relating to the public sale of real property under a power of sale in a security instrument. Last Action: 3-27-17 H Voted favorably from committee as substituted House Business and Industry SAME AS SB 1405
- HB 1575**-Wilson, Terry—Relating to venue for the disposition of stolen property. Last Action: 3-27-17 H Committee action pending House Criminal Jurisprudence SAME AS SB 631
- HB 1634**-Bonnen, Greg—Relating to the waiver of penalties and interest if an error by a mortgagee results in failure to pay an ad valorem tax. Last Action: 3-15-17 H Committee action pending House Ways and Means
- HB 1693**-Dean, Jay—Relating to documentation for the transfer of a motor vehicle title. Last Action: 3-6-17 H Introduced and referred to committee on House Transportation SAME AS SB 1062
- HB 1712**-Shaheen, Matt—Relating to the abolishment of certain advisory committees. Last Action: 3-23-17 H Reported from committee as substituted House Government Transparency and Operation
- HB 1733**-Uresti, Tomas—Relating to the maximum permitted sum of fees, interest, and other amounts due under certain extensions of consumer credit. Last Action: 3-6-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 1753**-Farrar, Jessica—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death. Last Action: 3-14-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence SAME AS SB 869
- HB 1767**-Collier, Nicole—Relating to the collection of consumer debt by debt buyers. Last Action: 3-15-17 H Introduced and referred to committee on House Investments and Financial Services SAME AS SB 2167
- HB 1774**-Bonnen, Greg—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. Last Action: 3-28-17 H Meeting set for 8:00 A.M., E2.016, House Insurance SAME AS SB 10
- HB 1782**-Faircloth, Wayne—Relating to installment payments of ad valorem taxes. Last Action: 3-14-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 1047
- HB 1844**-Workman, Paul—Relating to choice of law and venue for certain construction contracts. Last Action: 3-13-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence SAME AS SB 807
- HB 1909**-Villalba, Jason—Relating to persons entitled to a mechanic's lien on real property. Last Action: 3-27-17 H Committee action pending House Business and Industry
- HB 1944**-Murphy, Jim—Relating to captive insurance companies. Last Action: 3-21-17 H Committee action pending House Insurance SAME AS SB 915
- HB 1974**-Wray, John—Relating to durable powers of attorney. Last Action: 3-20-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence SAME AS SB 926
- HB 1985**-Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment Last Action: 3-15-17 H Introduced and referred to committee on House Investments and Financial Services SAME AS SB 1052
- HB 2008**-Casper, Scott—Relating to deferred presentment transactions made to military borrowers. Last Action: 3-14-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 2019**-King, Tracy—Relating to the regulation of manufactured homes. Last Action: 3-20-17 H Committee action pending Licensing and Administrative Procedures
- HB 2027**-Goldman, Craig—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches Last Action 3-20-17 H Committee action pending Licensing and Administrative Procedures SAME AS SB 350
- HB 2034**-Blanco, Cesar—Relating to requiring a national instant criminal background check in connection with certain firearm sales. Last Action: 3-13-17 H Introduced and referred to committee on House Homeland Security and Public Safety
- HB 2067**-Oliveira, Rene—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax. Last Action: 3-16-17 H Introduced and referred to committee on House Ways and Means
- HB 2070**-Smithee, John—Relating to the enforcement of certain warranties for a new motor vehicle Last Action: 3-30-17 H Meeting set for 8:00 A.M., E2.012, House Transportation
- HB 2131**-Anderson, Rodney—Relating to the regulation of insurance adjusters. Last Action: 3-13-17 H Introduced and referred to committee on House Insurance SAME AS SB 718
- HB 2176**-Parker, Tan—Relating to surcharges imposed for the use of a credit card. Last Action: 3-21-17 H Introduced and referred to committee on House Investments and Financial Services SAME AS SB 560
- HB 2236**-Murphy, Jim—Relating to the rate at which interest accrues in connection with the deferral or abatement of the collection of ad valorem taxes on certain residence homesteads. Last Action: 3-20-17 H Introduced and referred to committee on House Ways and Means
- HB 2275**-Paddie, Chris—Relating to the regulation of a service contract. Last Action 3-27-17 H Committee action pending Licensing and Administrative Procedures SAME AS SB 1263
- HB 2279**-Goldman, Craig—Relating to the regulation of a residential service contract. Last Action: 3-20-17 H Introduced and referred to committee on Licensing and Administrative Procedures

**HB 2333**-Elkins, Gary—Relating to a breach of system security of a business that exposes consumer credit card or debit card information. Last Action: 3-22-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 1409

**HB 2339**-Thompson, Senfronia—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. Last Action: 3-20-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 2433**-Pickett, Joe—Relating to the registration of certain trailers. Last Action: 3-22-17 H Introduced and referred to committee on House Transportation

**HB 2461**-Pickett, Joe—Relating to vehicle registration. Last Action: 3-21-17 H Introduced and referred to committee on House Transportation SAME AS SB 2075

**HB 2462**-Pickett, Joe—Relating to the titling of motor vehicles. Last Action: 3-21-17 H Introduced and referred to committee on House Transportation SAME AS SB 2076

**HB 2492**-Fullo, John—Relating to domestic surplus lines insurers. Last Action: 3-21-17 H Introduced and referred to committee on House Insurance SAME AS SB 1491

**HB 2594**-Villalba, Jason—Relating to the creation of the chancery court and the court of chancery appeals to hear certain cases. 3- 1-17 H Filed

**HB 2635**-Dutton, Harold—Relating to the authority of a property owner to pay certain deferred ad valorem taxes and interest in installments. Last Action: 3-21-17 H Introduced and referred to committee on House Ways and Means

**HB 2656**-Longoria, Oscar—Relating to exemptions from the Residential Mortgage Loan Company Licensing and Registration Act. Last Action: 3-23-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 2668**-Wray, John—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts. Last Action: 3-23-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 2073

**HB 2705**-Lozano, Jose—Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders. 3- 2-17 H Filed SAME AS SB 1380

**HB 2816**-Minjarez, Ina—Relating to service contract providers. 3-27-17 H Introduced and referred to committee on Licensing and Administrative Procedures SAME AS SB 1199

**HB 2832**-Oliveira, Rene—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender. 3- 3-17 H Filed SAME AS SB 1397

**HB 2839**-Longoria, Oscar—Relating to photo identification for certain debit or credit card transactions. 3-27-17 H Introduced and referred to committee on House Investments and Financial Services SAME AS SB 1381

**HB 2949**-Holland, Justin—Relating to the maximum amount of a documentary fee charged by a retail seller of motor vehicles. Last Action: 3-23-17 H Introduced and referred to committee on Licensing and Administrative Procedures

**HB 2977**-Longoria, Oscar—Relating to methods of computing interest charges on certain consumer loans. Last Action: 3-22-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 3065**-Deshotel, Joe— Relating to mechanic's, contractor's, or materialman's liens. 3-27-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 1506

**HB 3081**-Capriglione, Giovanni—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies. 3-27-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 3088**-Ortega, Evelina—Relating to the licensing and other regulation of wrap lenders. Last Action: 3-27-17 H Introduced and referred to committee on House Investments and Financial Services SAME AS SB 1993

**HB 3308**-Kuempel, John—Relating to certain vehicle protection products. 3- 8-17 H Filed SAME AS SB 1500

**HB 3311**-Huberty, Dan—Relating to the date and time for the public sale of real property. 3- 8-17 H Filed

**HB 3342**-Parker, Tan—Relating to preclicensing education requirements for a residential mortgage loan originator license. 3- 8-17 H Filed

**HB 3404**-Kuempel, John—Relating to the regulation and sale of certain trailers, including cargo and livestock trailers, and cargo and livestock trailers with living quarters. 3- 8-17 H Filed

**HB 3416**-Cortez, Philip—Relating to Texas Department of Motor Vehicles and county tax assessor-collector vehicle titling and registration duties and fees associated with those duties. 3- 8-17 H Filed

**HB 3419**-Lucio III, Eddie—Relating to increasing the maximum reference base amount for certain consumer loans. 3- 8-17 H Filed

**HB 3448**-Longoria, Oscar—Relating to single premium term life insurance offered in connection with certain consumer loans. 3- 8-17 H Filed

**HB 3459**-Davis, Yvonne—Relating to requiring a business to pre-disclose the recording of a telephone conversation with a consumer. 3- 8-17 H Filed

**HB 3508**-Neave, Victoria—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business. 3- 9-17 H Filed SAME AS SB 836

**HB 3683**-Pickett, Joe—Relating to periodic motor vehicle inspections. 3- 9-17 H Filed

**HB 3725**-Walle, Amando—Relating to the priority of a transferred ad valorem tax lien. 3- 9-17 H Filed

**HB 3777**-Pickett, Joe—Relating to fees collected for processing and handling vehicle registration applications. 3- 9-17 H Filed

**HB 3782**-Lozano, Jose—Relating to prohibiting a political subdivision from placing restrictions on loans secured by personal property. 3- 9-17 H Filed

**HB 3940**-Walle, Amando—Relating to the sale of a motor vehicle with an open product recall. 3-10-17 H Filed

**HB 3995**-Simmons, Ron—Relating to the elimination of regular mandatory vehicle safety inspections. 3-10-17 H Filed

**HB 4071**-Neave, Victoria—Relating to an exemption from the motor vehicle sales and use tax for certain military servicemembers serving on active duty. 3-10-17 H Filed SAME AS SB 66

**HB 4077**-Dukes, Dawwna—Relating to the disposition and identification of certain goods acquired by recycling entities and pawnbrokers. 3-10-17 H Filed

**HB 4107**-Neave, Victoria—Relating to abatement or dismissal of a proceeding for an expedited order allowing foreclosure of a lien on real property. 3-10-17 H Filed

**HB 4225**-Elkins, Gary—Relating to waivers of class actions under the Finance Code. 3-10-17 H Filed

**HB 4239**-Munoz, Sergio—Relating to regulation of title insurance rates. 3-10-17 H Filed

**HB 4244**-Elkins, Gary—Relating to executory contract for conveyance. Last Action: 3-22-17 H Introduced and referred to committee on House Business and Industry

**HB 4261**-Elkins, Gary— Relating to the transparent disclosure of Internet advertising practices. 3-10-17 H Filed

- HB 4264**-Elkins, Gary—Relating to certain sales of homestead. Last Action: 3-22-17 H Introduced and referred to committee on House Business and Industry
- HJR 99** - Parker, Tan—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan. Last Action: 3-20-17 H Introduced and referred to committee on House Investments and Financial Services
- SB 10** - Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. Last Action: 3- 9-17 S Committee action pending Senate Business and Commerce SAME AS HB 1774
- SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance  
SAME AS HB 3798 AND HB 4071
- SB 221** - Menendez, Jose—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 3-20-17 S Removed from hearing 03/21/17, Senate Criminal Justice SAME AS HB 1229
- SB 350** - Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches. Last Action: 1-30-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2027
- SB 372** - Hall, Bob—Relating to regulation of title insurance. Last Action: 2-1-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. Last Action: 2- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1364
- SB 401** - Huffman, Joan—Relating to the seizure of property by a peace officer. Last Action: 2-1-17 S Introduced and referred to committee on Senate State Affairs
- SB 492** - West, Royce(D) Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices; authorizing a fee. Last Action: 3-27-17 S Placed on the Senate Calendar for SAME AS HB 598
- SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 2-8-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 560** - Hancock, Kelly—Relating to surcharges imposed for the use of a credit card. Last Action: 2-8-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2176
- SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property. Last Action: 2-13-17 S Introduced and referred to committee on Senate Criminal Justice SAME AS HB 1575
- SB 718** - Creighton, Brandon—Relating to the regulation of insurance adjusters. Last Action: 3-28-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce SAME AS HB 2131
- SB 807** - Creighton, Brandon—Relating to choice of law and venue for certain construction contracts. Last Action: 2-22-17 S Introduced and referred to committee on Senate State Affairs. SAME AS HB 1844
- SB 830** - Rodriguez, Jose—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 2-27-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 836** - Rodriguez, Jose—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business. Last Action: 2-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3508
- SB 869** - Huffman, Joan—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death. Last Action: 3-27-17 S Committee action pending Senate State Affairs SAME AS HB 1753
- SB 878** - Hancock, Kelly—Relating to limited driver personal automobile insurance policies. Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 915** - Hughes, Bryan—Relating to captive insurance companies Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1944
- SB 923** - Perry, Charles—Relating to named driver insurance policies and certain related exclusions. Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 915 AND HB 1030
- SB 926** - Rodriguez, Jose—Relating to durable powers of attorney. Last Action: 3- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1974
- SB 1047**-Creighton, Brandon—Relating to installment payments of ad valorem taxes. Last Action: 3- 6-17 S Introduced and referred to committee on Senate Finance SAME AS HB 1782
- SB 1052**-Hughes, Bryan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts Last Action: 3- 6-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1985
- SB 1062**-Perry, Charles—Relating to documentation for the transfer of a motor vehicle title. Last Action: 3- 6-17 S Introduced and referred to committee on Senate Transportation SAME AS HB 1693
- SB 1121**-Garcia, Sylvia—Relating to the presumption of intent in the prosecution of certain criminal cases involving theft by check or issuance of a bad check. Last Action: 3- 7-17 S Introduced and referred to committee on Senate Criminal Justice
- SB 1155**-Menendez, Jose—Relating to fees paid to certain credit services organizations in connection with certain extensions of consumer credit. Last Action: 3- 9-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS SB 1323
- SB 1199**-Campbell, Donna—Relating to service contract providers. Last Action: 3- 9-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2816
- SB 1263**-Hughes, Bryan—Relating to the regulation of a service contract. Last Action: 3-13-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2275
- SB 1380** -Seliger, Kel(R) Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders. Last Action: 3-16-17 S Introduced and referred to committee on Senate Higher Education SAME AS HB 2705
- SB 1381**-Hughes, Bryan—Relating to photo identification for certain debit or credit card transactions. 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2839

**SB 1397**-Nichols, Robert—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2832

**SB 1405**-Creighton, Brandon—Relating to the public sale of real property under a power of sale in a security instrument. Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1470

**SB 1409**-Menendez, Jose—Relating to a breach of system security of a business that exposes consumer credit card or debit card information; providing a civil penalty. Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2333

**SB 1431**-Zaffirini, Judith—Relating to escrow payments for a loan secured by a new dwelling. Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1491**-Zaffirini, Judith—Relating to domestic surplus lines insurers; authorizing and imposing a taxLast Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2492

**SB 1500**-Zaffirini, Judith—Relating to certain vehicle protection products. Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3308

**SB 1506**-Hinojosa, Chuy—Relating to mechanic's, contractor's, or materialman's liens. Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3065

**SB 1530**-Estes, Craig—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies. Last Action: 3-21-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1588**-Huffines, Donald—Relating to the elimination of regular mandatory vehicle safety inspections. Last Action: 3-21-17 S Introduced and referred to committee on Senate Natural Resources and Economic Development

**SB 1603**-Estes, Craig—Relating to state agency investigations. Last Action: 3-21-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1711**-Huffines, Donald—Relating to the claim process for unclaimed property. Last Action: 3-22-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1875** -Hinojosa, Chuy—Relating to the self-directed and semi-independent status of certain agencies and the requirements applicable to, and the oversight of, those agencies. Last Action: 3-23-17 S Introduced and referred to committee on Senate Finance

**SB 1993**-Rodriguez, Jose—Relating to the licensing and other regulation of wrap lenders. Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3088

**SB 1994**-Zaffirini, Judith—Relating to the financing of residential real estate purchases by means of a wrap mortgage loan. Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1995**-Watson, Kirk—Relating to disclosures in connection with certain wrap mortgage loan transactions. Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 2065**-Hancock, Kelly—Relating to the licensing and regulation of certain occupations and activities. 3-10-17 S Filed

**SB 2073**-Rodriguez, Jose—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts. 3-10-17 S Filed SAME AS HB 2668

**SB 2075**-Rodriguez, Jose—Relating to vehicle registration. 3-10-17 S Filed SAME AS HB 2461

**SB 2076**-Rodriguez, Jose—Relating to the titling of motor vehicles. 3-10-17 S Filed SAME AS HB 2462

**SB 2127**-Taylor, Larry—Relating to limitations on reporting of certain consumer credit information. 3-10-17 S Filed

**SB 2137**-Lucio, Eddie—Relating to a fee associated with a required inspection of a motor vehicle for certain title transfers. 3-10-17 S Filed

**SB 2167**-West, Royce—Relating to the collection of consumer debt by debt buyers. 3-10-17 S Filed SAME AS HB 1767

**SB 2198**-Campbell, Donna—Relating to interest that accrues under the Property Tax Code. 3-10-17 S Filed

**SB 2203**-Hancock, Kelly—Relating to the business of title insurance. 3-10-17 S Filed

**SJR 60** - Hancock, Kelly—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan. Last Action: 3-23-17 S Introduced and referred to committee on Senate Business and Commerce



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.005 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	04/10/17-04/16/17	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	04/01/17-04/30/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose. <sup>(3)</sup>For variable rate commercial transactions only.

Issued in Austin, Texas this the 3rd day of April 2017.

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Status: 04-03-2017      H=House      S=Senate

- HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. Last Action: 2-13-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 127** - White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. Last Action: 2-13-17 H Introduced and referred to committee on House Insurance
- HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses. Last Action: 2-14-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. Last Action: 2-14-17 H Introduced and referred to committee on House Ways and Means
- HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 3-27-17 H Recommended for Local and Consent Calendar
- HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. Last Action: 3-28-17 H Committee action pending House Judiciary and Civil Jurisprudence
- HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. Last Action: 2-21-17 H Introduced and referred to committee on House Environmental Regulation
- HB 584** - Hernandez, Ana—Relating to litigation financing transactions. Last Action: 2-20-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence
- HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. Last Action: 3-27-17 H Recommended for Local and Consent Calendar SAME AS SB 492
- HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. Last Action: 3-21-17 H Committee action pending House Insurance
- HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. Last Action: Last Action: 3-13-17 H Committee action pending House Business and Industry
- HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. Last Action: 3-30-17 H Reported favorably from committee on House Insurance SAME AS HB 1030 AND SB 923
- HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. Last Action: 2-27-17 H Introduced and referred to committee on House Ways and Means
- HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. Last Action: 2-27-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 3-21-17 H Committee action pending House Investments and Financial Services
- HB 1030** - Munoz, Sergio—Relating to named driver insurance policies and certain related exclusions. Last Action: 3-6-17 H Introduced and referred to committee on House Insurance SAME AS HB 915 AND SB 923

**HB 1066**-Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. Last Action: 2-21-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 1128**-Wray, John—Relating to alternative dates for sale of property under contract lien. Last Action: 3-28-17 H Recommended for Local and Consent Calendar

**HB 1134**-Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. Last Action: 2-22-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1157**-Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers. Last Action: 2-21-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1187**-Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance. Last Action: 3-29-17 H Reported favorably from committee on House Insurance

**HB 1217**-Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public. Last Action: 2-22-17 H Introduced and referred to committee on House State Affairs

**HB 1229**-Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 2-22-17 H Introduced and referred to committee on House Homeland Security and Public Safety. SAME AS SB 221

**HB 1364**-Thompson, Senfronia—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. Last Action: 3-29-17 H Committee action pending House Criminal Jurisprudence SAME AS SB 380

**HB 1470**-Villalba, Jason—Relating to the public sale of real property under a power of sale in a security instrument. Last Action: 4- 3-17 H Recommended for Local and Consent Calendar SAME AS SB 1405

**HB 1575**-Wilson, Terry—Relating to venue for the disposition of stolen property. Last Action: 3-27-17 H Committee action pending House Criminal Jurisprudence SAME AS SB 631

**HB 1634**-Bonnen, Greg—Relating to the waiver of penalties and interest if an error by a mortgagee results in failure to pay an ad valorem tax. Last Action: 3-15-17 H Committee action pending House Ways and Means

**HB 1693**-Dean, Jay—Relating to documentation for the transfer of a motor vehicle title. Last Action: 3-6-17 H Introduced and referred to committee on House Transportation SAME AS SB 1062

**HB 1712**-Shaheen, Matt—Relating to the abolishment of certain advisory committees. Last Action: 3-23-17 H Reported from committee as substituted House Government Transparency and Operation

**HB 1733**-Uresti, Tomas—Relating to the maximum permitted sum of fees, interest, and other amounts due under certain extensions of consumer credit. Last Action: 3- 6-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1753**-Farrar, Jessica—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death. Last Action: 3-14-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence SAME AS SB 869

**HB 1767**-Collier, Nicole—Relating to the collection of consumer debt by debt buyers. Last Action: 3-15-17 H Introduced and referred to committee on House Investments and Financial Services SAME AS SB 2167

**HB 1774**-Bonnen, Greg—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. Last Action: 3-28-17 H Committee action pending House Insurance SAME AS SB 10

**HB 1782**-Faircloth, Wayne—Relating to installment payments of ad valorem taxes. Last Action: 3-14-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 1047

**HB 1844**-Workman, Paul—Relating to choice of law and venue for certain construction contracts. Last Action: 3-13-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence SAME AS SB 807

**HB 1909**-Villalba, Jason—Relating to persons entitled to a mechanic's lien on real property. Last Action: 4- 3-17 H Voted favorably from committee as substituted House Business and Industry

**HB 1944**-Murphy, Jim—Relating to captive insurance companies. Last Action: 3-21-17 H Committee action pending House Insurance SAME AS SB 915

**HB 1974**-Wray, John—Relating to durable powers of attorney. Last Action: 4- 4-17 H Meeting set for 2:00 P.M. or Adj., E2.026, House Judiciary and Civil Jurisprudence SAME AS SB 926

**HB 1985**-Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment Last Action: 3-15-17 H Introduced and referred to committee on House Investments and Financial Services SAME AS SB 1052

**HB 2008**-Cosper, Scott—Relating to deferred presentment transactions made to military borrowers. Last Action: 3-14-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 2019**-King, Tracy—Relating to the regulation of manufactured homes. Last Action: 4- 3-17 H Voted favorably from committee as substituted Licensing and Administrative Procedures

**HB 2027**-Goldman, Craig—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches Last Action 3-20-17 H Committee action pending Licensing and Administrative Procedures SAME AS SB 350

**HB 2034**-Blanco, Cesar—Relating to requiring a national instant criminal background check in connection with certain firearm sales. Last Action: 3-13-17 H Introduced and referred to committee on House Homeland Security and Public Safety

**HB 2067**-Oliveira, Rene—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax. Last Action: 3-30-17 H Rereferred to Committee on House Business and Industry

**HB 2070**-Smithee, John—Relating to the enforcement of certain warranties for a new motor vehicle Last Action: 3-30-17 H Committee action pending House Transportation

**HB 2131**-Anderson, Rodney—Relating to the regulation of insurance adjusters. Last Action: 3-13-17 4- 4-17 H Meeting set for 8:00 A.M., E2.016, House Insurance SAME AS SB 718

**HB 2176**-Parker, Tan—Relating to surcharges imposed for the use of a credit card. Last Action: 4- 4-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services SAME AS SB 560

**HB 2236**-Murphy, Jim—Relating to the rate at which interest accrues in connection with the deferral or abatement of the collection of ad valorem taxes on certain residence homesteads. Last Action: 3-20-17 H Introduced and referred to committee on House Ways and Means

**HB 2275**-Paddie, Chris—Relating to the regulation of a service contract. Last Action: 4- 3-17 H Voted favorably from committee as substituted Licensing and Administrative Procedures SAME AS SB 1263

**HB 2279**-Goldman, Craig—Relating to the regulation of a residential service contract. Last Action: 3-20-17 H Introduced and referred to committee on Licensing and Administrative Procedures

**HB 2333**-Elkins, Gary—Relating to a breach of system security of a business that exposes consumer credit card or debit card information. Last Action: 3-22-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 1409

**HB 2339**-Thompson, Senfronia—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. Last Action: 3-20-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 2433**-Pickett, Joe—Relating to the registration of certain trailers. Last Action: 3-22-17 H Introduced and referred to committee on House Transportation

**HB 2461**-Pickett, Joe—Relating to vehicle registration. Last Action: 3-21-17 H Introduced and referred to committee on House Transportation SAME AS SB 2075

**HB 2462**-Pickett, Joe—Relating to the titling of motor vehicles. Last Action: 3-21-17 H Introduced and referred to committee on House Transportation SAME AS SB 2076

**HB 2492**-Fruzzo, John—Relating to domestic surplus lines insurers. Last Action: 4-4-17 H Meeting set for 8:00 A.M., E2.016, House Insurance SAME AS SB 1491

**HB 2594**-Villalba, Jason—Relating to the creation of the chancery court and the court of chancery appeals to hear certain cases. Last Action: 3-30-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 2635**-Dutton, Harold—Relating to the authority of a property owner to pay certain deferred ad valorem taxes and interest in installments. Last Action: 3-21-17 H Introduced and referred to committee on House Ways and Means

**HB 2656**-Longoria, Oscar—Relating to exemptions from the Residential Mortgage Loan Company Licensing and Registration Act. Last Action: 3-23-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 2668**-Wray, John—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts. Last Action: 3-23-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 2073

**HB 2705**-Lozano, Jose—Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders. Last Action: 3-28-17 H Introduced and referred to committee on House Higher Education SAME AS SB 1380

**HB 2816**-Minjarez, Ina—Relating to service contract providers. 3-27-17 H Introduced and referred to committee on Licensing and Administrative Procedures SAME AS SB 1199

**HB 2832**-Oliveira, Rene—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender. Last Action: 3-30-17 H Referred to Committee on House Business and Industry SAME AS SB 1397

**HB 2839**-Longoria, Oscar—Relating to photo identification for certain debit or credit card transactions. Last Action: 4-4-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services SAME AS SB 1381

**HB 2949**-Holland, Justin—Relating to the maximum amount of a documentary fee charged by a retail seller of motor vehicles. Last Action: 4-3-17 H Committee action pending Licensing and Administrative Procedures

**HB 2977**-Longoria, Oscar—Relating to methods of computing interest charges on certain consumer loans. Last Action: 3-22-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 3065**-Deshotel, Joe—Relating to mechanic's, contractor's, or materialman's liens. 3-27-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 1506

**HB 3081**-Capriglione, Giovanni—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies. 3-27-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 3088**-Ortega, Evelina—Relating to the licensing and other regulation of wrap lenders. Last Action: 3-27-17 H Introduced and referred to committee on House Investments and Financial Services SAME AS SB 1993

**HB 3308**-Kuempel, John—Relating to certain vehicle protection products. 3-8-17 H Filed SAME AS SB 1500

**HB 3311**-Huberty, Dan—Relating to the date and time for the public sale of real property. Last Action: 4-3-17 H Introduced and referred to committee on House Business and Industry

**HB 3342**-Parker, Tan—Relating to preclicensing education requirements for a residential mortgage loan originator license. 3-8-17 H Filed

**HB 3404**-Kuempel, John—Relating to the regulation and sale of certain trailers, including cargo and livestock trailers, and cargo and livestock trailers with living quarters. Last Action: 4-3-17 H Introduced and referred to committee on Licensing and Administrative Procedures

**HB 3416**-Cortez, Philip—Relating to Texas Department of Motor Vehicles and county tax assessor-collector vehicle titling and registration duties and fees associated with those duties. Last Action: 3-31-17 H Introduced and referred to committee on House Transportation

**HB 3419**-Lucio III, Eddie—Relating to increasing the maximum reference base amount for certain consumer loans. Last Action: 3-31-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 3448**-Longoria, Oscar—Relating to single premium term life insurance offered in connection with certain consumer loans. Last Action: 3-31-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 3459**-Davis, Yvonne—Relating to requiring a business to pre-disclose the recording of a telephone conversation with a consumer. Last Action: 4-3-17 H Introduced and referred to committee on House Business and Industry

**HB 3508**-Neave, Victoria—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business. Last Action: 3-31-17 H Introduced and referred to committee on House Investments and Financial Services SAME AS SB 836

**HB 3683**-Pickett, Joe—Relating to periodic motor vehicle inspections. Last Action: 3-31-17 H Introduced and referred to committee on House Transportation

**HB 3725**-Walle, Amando—Relating to the priority of a transferred ad valorem tax lien Last Action: 4-3-17 H Introduced and referred to committee on House Ways and Means

**HB 3777**-Pickett, Joe—Relating to fees collected for processing and handling vehicle registration applications. Last Action: 3-31-17 H Introduced and referred to committee on House Transportation

**HB 3782**-Lozano, Jose—Relating to prohibiting a political subdivision from placing restrictions on loans secured by personal property. 3-9-17 H Filed

**HB 3940**-Walle, Amando—Relating to the sale of a motor vehicle with an open product recall. 3-10-17 H Filed

**HB 3995**-Simmons, Ron—Relating to the elimination of regular mandatory vehicle safety inspections. Last Action: 4- 3-17 H Introduced and referred to committee on House Transportation

**HB 4071**-Neave, Victoria—Relating to an exemption from the motor vehicle sales and use tax for certain military servicemembers serving on active duty. Last Action: 4- 3-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 66

**HB 4077**-Dukes, Dawnna—Relating to the disposition and identification of certain goods acquired by recycling entities and pawnbrokers. Last Action: 4- 3-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 4107**-Neave, Victoria—Relating to abatement or dismissal of a proceeding for an expedited order allowing foreclosure of a lien on real property. Last Action: 3-31-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 4225**-Elkins, Gary—Relating to waivers of class actions under the Finance Code. Last Action: 4- 3-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 4239**-Munoz, Sergio—Relating to regulation of title insurance rates. 3-10-17 H Filed

**HB 4244**-Elkins, Gary—Relating to executory contract for conveyance. Last Action: 3-22-17 H Introduced and referred to committee on House Business and Industry

**HB 4261**-Elkins, Gary— Relating to the transparent disclosure of Internet advertising practices. Last Action: 3-31-17 H Introduced and referred to committee on House Government Transparency and Operation

**HB 4264**-Elkins, Gary—Relating to certain sales of homestead. Last Action: 3-22-17 H Introduced and referred to committee on House Business and Industry

**HJR 99** - Parker, Tan—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan. Last Action: 4- 4-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services

**SB 10** - Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. Last Action: 3- 9-17 S Committee action pending Senate Business and Commerce SAME AS HB 1774

**SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance  
SAME AS HB 3798 AND HB 4071

**SB 221** - Menendez, Jose—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 3-20-17 S Removed from hearing 03/21/17, Senate Criminal Justice SAME AS HB 1229

**SB 350** - Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches. Last Action: 1-30-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2027

**SB 372** - Hall, Bob—Relating to regulation of title insurance. Last Action: 2-1-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. Last Action: 2- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1364

**SB 401** - Huffman, Joan—Relating to the seizure of property by a peace officer. Last Action: 2-1-17 S Introduced and referred to committee on Senate State Affairs

**SB 492** - West, Royce(D) Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices; authorizing a fee. Last Action: 3-28-17 H Received in the House SAME AS HB 598

**SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 3-30-17 S Committee action pending Senate Business and Commerce

**SB 560** - Hancock, Kelly—Relating to surcharges imposed for the use of a credit card. Last Action: 4- 4-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce SAME AS HB 2176

**SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property. Last Action: 2-13-17 S Introduced and referred to committee on Senate Criminal Justice SAME AS HB 1575

**SB 718** - Creighton, Brandon—Relating to the regulation of insurance adjusters. Last Action: 4- 3-17 S Recommended for Local/Uncontested Calendar SAME AS HB 2131

**SB 807** - Creighton, Brandon—Relating to choice of law and venue for certain construction contracts. Last Action: 2-22-17 S Introduced and referred to committee on Senate State Affairs. SAME AS HB 1844

**SB 830** - Rodriguez, Jose—Hught Last Action: 4- 4-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce

**SB 836** - Rodriguez, Jose—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business. Last Action: 2-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3508

**SB 869** - Huffman, Joan—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death. Last Action: 4- 3-17 S Recommended for Local/Uncontested Calendar SAME AS HB 1753

**SB 878** - Hancock, Kelly—Relating to limited driver personal automobile insurance policies. Last Action: 3-30-17 S Committee action pending Senate Business and Commerce

**SB 915** - Hughes, Bryan—Relating to captive insurance companies Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1944

**SB 923** - Perry, Charles—Relating to named driver insurance policies and certain related exclusions. Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 915 AND HB 1030

**SB 926** - Rodriguez, Jose—Relating to durable powers of attorney. Last Action: 3- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1974

**SB 1047**-Creighton, Brandon—Relating to installment payments of ad valorem taxes. Last Action: 3- 6-17 S Introduced and referred to committee on Senate Finance SAME AS HB 1782

**SB 1052**-Hughes, Bryan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts Last Action: 4- 4-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce SAME AS HB 1985

**SB 1062**-Perry, Charles—Relating to documentation for the transfer of a motor vehicle title. Last Action: 3- 6-17 S Introduced and referred to committee on Senate Transportation SAME AS HB 1693



**SB 1121**-Garcia, Sylvia—Relating to the presumption of intent in the prosecution of certain criminal cases involving theft by check or issuance of a bad check. Last Action: 3- 7-17 S Introduced and referred to committee on Senate Criminal Justice

**SB 1155**-Menendez, Jose—Relating to fees paid to certain credit services organizations in connection with certain extensions of consumer credit. Last Action: 3- 9-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS SB 1323

**SB 1199**-Campbell, Donna—Relating to service contract providers. Last Action: 3- 9-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2816

**SB 1263**-Hughes, Bryan—Relating to the regulation of a service contract. Last Action: 3-13-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2275

**SB 1380** -Seliger, Kel(R) Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders. Last Action: 3-16-17 S Introduced and referred to committee on Senate Higher Education SAME AS HB 2705

**SB 1381**-Hughes, Bryan—Relating to photo identification for certain debit or credit card transactions. Last Action: 4- 4-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce SAME AS HB 2839

**SB 1397**-Nichols, Robert—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2832

**SB 1405**-Creighton, Brandon—Relating to the public sale of real property under a power of sale in a security instrument. Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1470

**SB 1409**-Menendez, Jose—Relating to a breach of system security of a business that exposes consumer credit card or debit card information; providing a civil penalty. Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2333

**SB 1431**-Zaffirini, Judith—Relating to escrow payments for a loan secured by a new dwelling. Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1491**-Zaffirini, Judith—Relating to domestic surplus lines insurers; authorizing and imposing a taxLast Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2492

**SB 1500**-Zaffirini, Judith—Relating to certain vehicle protection products. Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3308

**SB 1506**-Hinojosa, Chuy—Relating to mechanic's, contractor's, or materialman's liens. Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3065

**SB 1530**-Estes, Craig—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies. Last Action: 3-21-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1588**-Huffines, Donald—Relating to the elimination of regular mandatory vehicle safety inspections. Last Action: 3-21-17 S Introduced and referred to committee on Senate Natural Resources and Economic Development

**SB 1603**-Estes, Craig—Relating to state agency investigations. Last Action: 3-21-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1711**-Huffines, Donald—Relating to the claim process for unclaimed property. Last Action: 3-22-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1875** -Hinojosa, Chuy—Relating to the self-directed and semi-independent status of certain agencies and the requirements applicable to, and the oversight of, those agencies. Last Action: 3-23-17 S Introduced and referred to committee on Senate Finance

**SB 1993**-Rodriguez, Jose—Relating to the licensing and other regulation of wrap lenders. Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3088

**SB 1994**-Zaffirini, Judith—Relating to the financing of residential real estate purchases by means of a wrap mortgage loan. Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1995**-Watson, Kirk—Relating to disclosures in connection with certain wrap mortgage loan transactions. Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 2065**-Hancock, Kelly—Relating to the licensing and regulation of certain occupations and activities. Last Action: 3-28-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 2073**-Rodriguez, Jose—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts. Last Action: 3-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2668

**SB 2075**-Rodriguez, Jose—Relating to vehicle registration. Last Action: 3-28-17 S Introduced and referred to committee on Senate Transportation SAME AS HB 2461

**SB 2076**-Rodriguez, Jose—Relating to the titling of motor vehicles. Last Action: 3-28-17 S Introduced and referred to committee on Senate Transportation SAME AS HB 2462

**SB 2127**-Taylor, Larry—Relating to limitations on reporting of certain consumer credit information. Last Action: 3-28-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 2137**-Lucio, Eddie—Relating to a fee associated with a required inspection of a motor vehicle for certain title transfers. Last Action: 3-28-17 S Introduced and referred to committee on Senate Transportation

**SB 2167**-West, Royce—Relating to the collection of consumer debt by debt buyers. Last Action: 3-29-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1767

**SB 2198**-Campbell, Donna—Relating to interest that accrues under the Property Tax Code. Last Action: 3-29-17 S Introduced and referred to committee on Senate Finance

**SB 2203**-Hancock, Kelly—Relating to the business of title insurance. Last Action: 3-29-17 S Introduced and referred to committee on Senate Business and Commerce

**SJR 60** - Hancock, Kelly—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan. Last Action: 4- 4-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	04/17/17-04/23/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 10th day of April 2017.

## Report on Legislation

Status: 04-10-2017      H=House      S=Senate

- HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. Last Action: 2-13-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 127** - White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. Last Action: 2-13-17 H Introduced and referred to committee on House Insurance
- HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses. Last Action: 2-14-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. Last Action: 2-14-17 H Introduced and referred to committee on House Ways and Means
- HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 4-13-17 H Set on the Local Calendar
- HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. Last Action: 3-28-17 H Committee action pending House Judiciary and Civil Jurisprudence
- HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. Last Action: 2-21-17 H Introduced and referred to committee on House Environmental Regulation
- HB 584** - Hernandez, Ana—Relating to litigation financing transactions. Last Action: 2-20-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence
- HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. Last Action: 3-27-17 H Recommended for Local and Consent Calendar SAME AS SB 492
- HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. Last Action: 4- 4-17 H Voted favorably from committee as substituted House Insurance
- HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. Last Action: Last Action: 3-13-17 H Committee action pending House Business and Industry
- HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. Last Action: 4-12-17 H Set on the House Calendar SAME AS HB 1030 AND SB 923
- HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. Last Action: 2-27-17 H Introduced and referred to committee on House Ways and Means
- HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. Last Action: 2-27-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 3-21-17 H Committee action pending House Investments and Financial Services
- HB 1030** - Munoz, Sergio—Relating to named driver insurance policies and certain related exclusions. Last Action: 3- 6-17 H Introduced and referred to committee on House Insurance SAME AS HB 915 AND SB 923
- HB 1066** - Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. Last Action: 2-21-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 1128**-Wray, John—Relating to alternative dates for sale of property under contract lien. Last Action: 4-13-17 H Set on the Local Calendar

**HB 1134**-Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. Last Action: 2-22-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1157**-Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers. Last Action: 2-21-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1187**-Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance. Last Action: 3-29-17 H Reported favorably from committee on House Insurance

**HB 1217**-Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public. Last Action: 2-22-17 H Introduced and referred to committee on House State Affairs

**HB 1229**-Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 2-22-17 H Introduced and referred to committee on House Homeland Security and Public Safety. SAME AS SB 221

**HB 1364**-Thompson, Senfronia—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. Last Action: 3-29-17 H Committee action pending House Criminal Jurisprudence SAME AS SB 380

**HB 1470**-Villalba, Jason—Relating to the public sale of real property under a power of sale in a security instrument. Last Action: 4-13-17 H Set on the Local Calendar SAME AS SB 1405

**HB 1575**-Wilson, Terry—Relating to venue for the disposition of stolen property. Last Action: 4- 3-17 H Voted favorably from committee on House Criminal Jurisprudence SAME AS SB 631

**HB 1634**-Bonnen, Greg—Relating to the waiver of penalties and interest if an error by a mortgagee results in failure to pay an ad valorem tax. Last Action: 3-15-17 H Committee action pending House Ways and Means

**HB 1693**-Dean, Jay—Relating to documentation for the transfer of a motor vehicle title. Last Action: 4-13-17 H Meeting set for 8:00 A.M., E2.012, House Transportation SAME AS SB 1062

**HB 1712**-Shaheen, Matt—Relating to the abolishment of certain advisory committees. Last Action: 3-23-17 H Reported from committee as substituted House Government Transparency and Operation

**HB 1733**-Uresti, Tomas—Relating to the maximum permitted sum of fees, interest, and other amounts due under certain extensions of consumer credit. Last Action: 3- 6-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1753**-Farrar, Jessica—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death. Last Action: 4-11-17 H Meeting set for 2:00 P.M. or Adj., E2.026, House Judiciary and Civil Jurisprudence SAME AS SB 869

**HB 1767**-Collier, Nicole—Relating to the collection of consumer debt by debt buyers. Last Action: 3-15-17 H Introduced and referred to committee on House Investments and Financial Services SAME AS SB 2167

**HB 1774**-Bonnen, Greg—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. Last Action: 4- 4-17 H Voted favorably from committee as substituted House Insurance SAME AS SB 10

**HB 1782**-Faircloth, Wayne—Relating to installment payments of ad valorem taxes. Last Action: 3-14-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 1047

**HB 1844**-Workman, Paul—Relating to choice of law and venue for certain construction contracts. Last Action: 3-13-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence SAME AS SB 807

**HB 1909**-Villalba, Jason—Relating to persons entitled to a mechanic's lien on real property. Last Action: 4- 6-17 H Reported from committee as substituted House Business and Industry

**HB 1944**-Murphy, Jim—Relating to captive insurance companies. Last Action: 3-21-17 H Committee action pending House Insurance SAME AS SB 915

**HB 1974**-Wray, John—Relating to durable powers of attorney. Last Action: 4- 4-17 H Committee action pending House Judiciary and Civil Jurisprudence SAME AS SB 926

**HB 1985**-Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment Last Action: 4-11-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services SAME AS SB 1052

**HB 2008**-Casper, Scott—Relating to deferred presentment transactions made to military borrowers. Last Action: 3-14-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 2019**-King, Tracy—Relating to the regulation of manufactured homes. Last Action: 4-10-17 H Reported from committee as substituted Licensing and Administrative Procedures

**HB 2027**-Goldman, Craig—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches Last Action: 4-10-17 H Reported from committee as substituted Licensing and Administrative Procedures SAME AS SB 350

**HB 2034**-Blanco, Cesar—Relating to requiring a national instant criminal background check in connection with certain firearm sales. Last Action: 3-13-17 H Introduced and referred to committee on House Homeland Security and Public Safety

**HB 2067**-Oliveira, Rene—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax. Last Action: 3-30-17 H Rereferred to Committee on House Business and Industry

**HB 2070**-Smithee, John—Relating to the enforcement of certain warranties for a new motor vehicle Last Action: 3-30-17 H Committee action pending House Transportation

**HB 2131**-Anderson, Rodney—Relating to the regulation of insurance adjusters. Last Action: 4- 4-17 H Committee action pending House Insurance SAME AS SB 718

**HB 2176**-Parker, Tan—Relating to surcharges imposed for the use of a credit card. Last Action: 4- 4-17 H Committee action pending House Investments and Financial Services SAME AS SB 560

**HB 2236**-Murphy, Jim—Relating to the rate at which interest accrues in connection with the deferral or abatement of the collection of ad valorem taxes on certain residence homesteads. Last Action: 3-20-17 H Introduced and referred to committee on House Ways and Means

**HB 2275**-Paddie, Chris—Relating to the regulation of a service contract. Last Action: 4-10-17 H Recommended for Local and Consent Calendar SAME AS SB 1263

**HB 2279**-Goldman, Craig—Relating to the regulation of a residential service contract. Last Action: 4-10-17 H Committee action pending Licensing and Administrative Procedures

**HB 2333**-Elkins, Gary—Relating to a breach of system security of a business that exposes consumer credit card or debit card information. Last Action: 3-22-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 1409

**HB 2339**-Thompson, Senfronia—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. Last Action: 4-11-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services

**HB 2433**-Pickett, Joe—Relating to the registration of certain trailers. Last Action: 3-22-17 H Introduced and referred to committee on House Transportation

**HB 2461**-Pickett, Joe—Relating to vehicle registration. Last Action: 3-21-17 H Introduced and referred to committee on House Transportation SAME AS SB 2075

**HB 2462**-Pickett, Joe—Relating to the titling of motor vehicles. Last Action: 3-21-17 H Introduced and referred to committee on House Transportation SAME AS SB 2076

**HB 2492**-Fullo, John—Relating to domestic surplus lines insurers. Last Action: 4-4-17 H Committee action pending House Insurance SAME AS SB 1491

**HB 2594**-Villalba, Jason—Relating to the creation of the chancery court and the court of chancery appeals to hear certain cases. Last Action: 3-30-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 2635**-Dutton, Harold—Relating to the authority of a property owner to pay certain deferred ad valorem taxes and interest in installments. Last Action: 3-21-17 H Introduced and referred to committee on House Ways and Means

**HB 2656**-Longoria, Oscar—Relating to exemptions from the Residential Mortgage Loan Company Licensing and Registration Act. Last Action: 3-23-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 2668**-Wray, John—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts. Last Action: 3-23-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 2073

**HB 2705**-Lozano, Jose—Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders. Last Action: 3-28-17 H Introduced and referred to committee on House Higher Education SAME AS SB 1380

**HB 2816**-Minjarez, Ina—Relating to service contract providers. Last Action: 4-10-17 H Committee action pending Licensing and Administrative Procedures SAME AS SB 1199

**HB 2832**-Oliveira, Rene—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender. Last Action: 4-10-17 H Committee action pending House Business and Industry SAME AS SB 1397

**HB 2839**-Longoria, Oscar—Relating to photo identification for certain debit or credit card transactions. Last Action: 4-4-17 H Committee action pending House Investments and Financial Services SAME AS SB 1381

**HB 2949**-Holland, Justin—Relating to the maximum amount of a documentary fee charged by a retail seller of motor vehicles. Last Action: 4-10-17 H Committee action pending Licensing and Administrative Procedures

**HB 2977**-Longoria, Oscar—Relating to methods of computing interest charges on certain consumer loans. Last Action: 3-22-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 3065**-Deshotel, Joe—Relating to mechanic's, contractor's, or materialman's liens. 3-27-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 1506

**HB 3081**-Capriglione, Giovanni—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies. 4-11-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services

**HB 3088**-Ortega, Evelina—Relating to the licensing and other regulation of wrap lenders. Last Action: 3-27-17 H Introduced and referred to committee on House Investments and Financial Services SAME AS SB 1993

**HB 3308**-Kuempel, John—Relating to certain vehicle protection products. 4-4-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 1500

**HB 3311**-Huberty, Dan—Relating to the date and time for the public sale of real property. Last Action: 4-3-17 H Introduced and referred to committee on House Business and Industry

**HB 3342**-Parker, Tan—Relating to preclicensing education requirements for a residential mortgage loan originator license. 4-11-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services

**HB 3404**-Kuempel, John—Relating to the regulation and sale of certain trailers, including cargo and livestock trailers, and cargo and livestock trailers with living quarters. Last Action: 4-3-17 H Introduced and referred to committee on Licensing and Administrative Procedures

**HB 3416**-Cortez, Philip—Relating to Texas Department of Motor Vehicles and county tax assessor-collector vehicle titling and registration duties and fees associated with those duties. Last Action: 3-31-17 H Introduced and referred to committee on House Transportation

**HB 3419**-Lucio III, Eddie—Relating to increasing the maximum reference base amount for certain consumer loans. Last Action: 4-11-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services

**HB 3448**-Longoria, Oscar—Relating to single premium term life insurance offered in connection with certain consumer loans. Last Action: 4-11-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services

**HB 3459**-Davis, Yvonne—Relating to requiring a business to pre-disclose the recording of a telephone conversation with a consumer. Last Action: 4-3-17 H Introduced and referred to committee on House Business and Industry

**HB 3508**-Neave, Victoria—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business. Last Action: 3-31-17 H Introduced and referred to committee on House Investments and Financial Services SAME AS SB 836

**HB 3683**-Pickett, Joe—Relating to periodic motor vehicle inspections. Last Action: 3-31-17 H Introduced and referred to committee on House Transportation

**HB 3725**-Walle, Amando—Relating to the priority of a transferred ad valorem tax lien Last Action: 4-3-17 H Introduced and referred to committee on House Ways and Means

**HB 3777**-Pickett, Joe—Relating to fees collected for processing and handling vehicle registration applications. Last Action: 3-31-17 H Introduced and referred to committee on House Transportation

**HB 3782**-Lozano, Jose—Relating to prohibiting a political subdivision from placing restrictions on loans secured by personal property. 3-9-17 H Filed

**HB 3940**-Walle, Amando—Relating to the sale of a motor vehicle with an open product recall. 4-4-17 H Introduced and referred to committee on Licensing and Administrative Procedures

**HB 3995**-Simmons, Ron—Relating to the elimination of regular mandatory vehicle safety inspections. Last Action: 4- 3-17 H Introduced and referred to committee on House Transportation

**HB 4071**-Neave, Victoria—Relating to an exemption from the motor vehicle sales and use tax for certain military servicemembers serving on active duty. Last Action: 4- 3-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 66

**HB 4077**-Dukes, Dawnna—Relating to the disposition and identification of certain goods acquired by recycling entities and pawnbrokers. Last Action: 4- 3-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 4107**-Neave, Victoria—Relating to abatement or dismissal of a proceeding for an expedited order allowing foreclosure of a lien on real property. Last Action: 4-11-17 H Meeting set for 2:00 P.M. or Adj., E2.026, House Judiciary and Civil Jurisprudence

**HB 4225**-Elkins, Gary—Relating to waivers of class actions under the Finance Code. Last Action: 4- 3-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 4239**-Munoz, Sergio—Relating to regulation of title insurance rates. 4- 4-17 H Introduced and referred to committee on House Insurance

**HB 4244**-Elkins, Gary—Relating to executory contract for conveyance. Last Action: 4-10-17 H Committee action pending House Business and Industry

**HB 4261**-Elkins, Gary— Relating to the transparent disclosure of Internet advertising practices. Last Action: 3-31-17 H Introduced and referred to committee on House Government Transparency and Operation

**HB 4264**-Elkins, Gary—Relating to certain sales of homestead. Last Action: 4-10-17 H Committee action pending House Business and Industry

**HJR 99** - Parker, Tan—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan. Last Action 4- 4-17 H Committee action pending House Investments and Financial Services

**SB 10** - Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. Last Action: 3- 9-17 S Committee action pending Senate Business and Commerce SAME AS HB 1774

**SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance SAME AS HB 3798 AND HB 4071

**SB 221** - Menendez, Jose—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 3-20-17 S Removed from hearing 03/21/17, Senate Criminal Justice SAME AS HB 1229

**SB 350** - Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches. Last Action: 4- 6-17 S Committee action pending Senate Business and Commerce SAME AS HB 2027

**SB 372** - Hall, Bob—Relating to regulation of title insurance. Last Action: 2-1-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. Last Action: 2- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1364

**SB 401** - Huffman, Joan—Relating to the seizure of property by a peace officer. Last Action: 2-1-17 S Introduced and referred to committee on Senate State Affairs

**SB 492** - West, Royce(D) Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices; authorizing a fee. Last Action: 3-28-17 H Received in the House SAME AS HB 598

**SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 4-10-17 S Recommended for Local/Uncontested Calendar

**SB 560** - Hancock, Kelly—Relating to surcharges imposed for the use of a credit card. Last Action: 4-10-17 S Recommended for Local/Uncontested Calendar SAME AS HB 2176

**SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property. Last Action: 2-13-17 S Introduced and referred to committee on Senate Criminal Justice SAME AS HB 1575

**SB 718** - Creighton, Brandon—Relating to the regulation of insurance adjusters. Last Action: 4- 3-17 S Recommended for Local/Uncontested Calendar SAME AS HB 2131

**SB 807** - Creighton, Brandon—Relating to choice of law and venue for certain construction contracts. Last Action: 2-22-17 S Introduced and referred to committee on Senate State Affairs. SAME AS HB 1844

**SB 830** - Rodriguez, Jose—Hught Last Action: 4- 4-17 S Committee action pending Senate Business and Commerce

**SB 836** - Rodriguez, Jose—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business. Last Action: 2-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3508

**SB 869** - Huffman, Joan—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death. Last Action: 4- 3-17 S Recommended for Local/Uncontested Calendar SAME AS HB 1753

**SB 878** - Hancock, Kelly—Relating to limited driver personal automobile insurance policies. Last Action: 4-10-17 S Recommended for Local/Uncontested Calendar

**SB 915** - Hughes, Bryan—Relating to captive insurance companies Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1944

**SB 923** - Perry, Charles—Relating to named driver insurance policies and certain related exclusions. Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 915 AND HB 1030

**SB 926** - Rodriguez, Jose—Relating to durable powers of attorney. Last Action: 3- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1974

**SB 1047**-Creighton, Brandon—Relating to installment payments of ad valorem taxes. Last Action: 3- 6-17 S Introduced and referred to committee on Senate Finance SAME AS HB 1782

**SB 1052**-Hughes, Bryan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts Last Action: 4- 6-17 S Voted favorably from committee as substituted Senate Business and Commerce SAME AS HB 1985

**SB 1062**-Perry, Charles—Relating to documentation for the transfer of a motor vehicle title. Last Action: 4-12-17 S Meeting set for 8:00 A.M., E1.016, Senate Transportation SAME AS HB 1693

**SB 1121**-Garcia, Sylvia—Relating to the presumption of intent in the prosecution of certain criminal cases involving theft by check or issuance of a bad check. Last Action: 3- 7-17 S Introduced and referred to committee on Senate Criminal Justice

**SB 1155**-Menendez, Jose—Relating to fees paid to certain credit services organizations in connection with certain extensions of consumer credit. Last Action: 3- 9-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS SB 1323

**SB 1199**-Campbell, Donna—Relating to service contract providers. Last Action: 4- 6-17 S Committee action pending Senate Business and Commerce SAME AS HB 2816

**SB 1263**-Hughes, Bryan—Relating to the regulation of a service contract. Last Action: 3-13-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2275

**SB 1380** -Seliger, Kel(R) Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders. Last Action: 3-16-17 S Introduced and referred to committee on Senate Higher Education SAME AS HB 2705

**SB 1381**-Hughes, Bryan—Relating to photo identification for certain debit or credit card transactions. Last Action: 4-10-17 S Recommended for Local/Uncontested Calendar SAME AS HB 2839

**SB 1397**-Nichols, Robert—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2832

**SB 1405**-Creighton, Brandon—Relating to the public sale of real property under a power of sale in a security instrument. Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1470

**SB 1409**-Menendez, Jose—Relating to a breach of system security of a business that exposes consumer credit card or debit card information; providing a civil penalty. Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2333

**SB 1431**-Zaffirini, Judith—Relating to escrow payments for a loan secured by a new dwelling. Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1491**-Zaffirini, Judith—Relating to domestic surplus lines insurers; authorizing and imposing a tax. Last Action: 4-11-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce SAME AS HB 2492

**SB 1500**-Zaffirini, Judith—Relating to certain vehicle protection products. Last Action: 4- 6-17 S Committee action pending Senate Business and Commerce SAME AS HB 3308

**SB 1506**-Hinojosa, Chuy—Relating to mechanic's, contractor's, or materialman's liens. Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3065

**SB 1530**-Estes, Craig—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies. Last Action: 3-21-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1588**-Huffines, Donald—Relating to the elimination of regular mandatory vehicle safety inspections. Last Action: 4-11-17 S Meeting set for 9:00 A.M., E1.012, Senate Natural Resources and Economic Develop

**SB 1603**-Estes, Craig—Relating to state agency investigations. Last Action: 3-21-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1711**-Huffines, Donald—Relating to the claim process for unclaimed property. Last Action: 3-22-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1875** -Hinojosa, Chuy—Relating to the self-directed and semi-independent status of certain agencies and the requirements applicable to, and the oversight of, those agencies. Last Action: 4-10-17 S Recommended for Local/Uncontested Calendar

**SB 1993**-Rodriguez, Jose—Relating to the licensing and other regulation of wrap lenders. Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3088

**SB 1994**-Zaffirini, Judith—Relating to the financing of residential real estate purchases by means of a wrap mortgage loan. Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1995**-Watson, Kirk—Relating to disclosures in connection with certain wrap mortgage loan transactions. Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 2065**-Hancock, Kelly—Relating to the licensing and regulation of certain occupations and activities. Last Action: 4- 6-17 S Committee action pending Senate Business and Commerce

**SB 2073**-Rodriguez, Jose—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts. Last Action: 3-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2668

**SB 2075**-Rodriguez, Jose—Relating to vehicle registration. Last Action: 3-28-17 S Introduced and referred to committee on Senate Transportation SAME AS HB 2461

**SB 2076**-Rodriguez, Jose—Relating to the titling of motor vehicles. Last Action: 3-28-17 S Introduced and referred to committee on Senate Transportation SAME AS HB 2462

**SB 2127**-Taylor, Larry—Relating to limitations on reporting of certain consumer credit information. Last Action: 3-28-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 2137**-Lucio, Eddie—Relating to a fee associated with a required inspection of a motor vehicle for certain title transfers. Last Action: 3-28-17 S Introduced and referred to committee on Senate Transportation

**SB 2167**-West, Royce—Relating to the collection of consumer debt by debt buyers. Last Action: 3-29-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1767

**SB 2198**-Campbell, Donna—Relating to interest that accrues under the Property Tax Code. Last Action: 3-29-17 S Introduced and referred to committee on Senate Finance

**SB 2203**-Hancock, Kelly—Relating to the business of title insurance. Last Action: 3-29-17 S Introduced and referred to committee on Senate Business and Commerce

**SJR 60** - Hancock, Kelly—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan. Last Action: 4-10-17 S Reported from committee as substituted Senate Business and Commerce



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.009 and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	04/24/17-04/30/17	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	05/01/17-05/31/17	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 17th day of April 2017.

## Report on Legislation

Status: 04-17-2017      H=House      S=Senate

- HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. Last Action: 2-13-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 127** - White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. Last Action: 2-13-17 H Introduced and referred to committee on House Insurance
- HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses. Last Action: 2-14-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. Last Action: 2-14-17 H Introduced and referred to committee on House Ways and Means
- HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 4-13-17 H Passed to third reading on local calendar
- HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. Last Action: 3-28-17 H Committee action pending House Judiciary and Civil Jurisprudence
- HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. Last Action: 2-21-17 H Introduced and referred to committee on House Environmental Regulation
- HB 584** - Hernandez, Ana—Relating to litigation financing transactions. Last Action: 2-20-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence
- HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. Last Action: 3-27-17 H Recommended for Local and Consent Calendar SAME AS SB 492
- HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. Last Action: 4-11-17 H Reported from committee as substituted House Insurance
- HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. Last Action: 4-13-17 H Reported favorably from committee on House Business and Industry
- HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. Last Action: 4-13-17 H Passed (Vote: Y:126/N: 11) SAME AS HB 1030 AND SB 923
- HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. Last Action: 2-27-17 H Introduced and referred to committee on House Ways and Means
- HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. Last Action: 2-27-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 3-21-17 H Committee action pending House Investments and Financial Services
- HB 1030** - Munoz, Sergio—Relating to named driver insurance policies and certain related exclusions. Last Action: 3- 6-17 H Introduced and referred to committee on House Insurance SAME AS HB 915 AND SB 923
- HB 1066** - Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. Last Action: 4-18-17 H Meeting set for 2:00 P.M. or Adj., E2.026, House Judiciary and Civil Jurisprudence

**HB 1128**-Wray, John—Relating to alternative dates for sale of property under contract lien.  
Last Action: 4-13-17 H Passed on local calendar (Vote: Y:138/N: 0)

**HB 1134**-Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. Last Action: 2-22-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1157**-Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers.  
Last Action: 2-21-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1187**-Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance.  
Last Action: 3-29-17 H Reported favorably from committee on House Insurance

**HB 1217**-Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public.  
Last Action: 4-18-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services

**HB 1229**-Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation.  
Last Action: 2-22-17 H Introduced and referred to committee on House Homeland Security and Public Safety. SAME AS SB 221

**HB 1364**-Thompson, Senfronia—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state.  
Last Action: 3-29-17 H Committee action pending House Criminal Jurisprudence SAME AS SB 380

**HB 1470**-Villalba, Jason—Relating to the public sale of real property under a power of sale in a security instrument.  
Last Action: 4-13-17 H Passed on local calendar (Vote: Y:138/N: 0) SAME AS SB 1405

**HB 1575**-Wilson, Terry—Relating to venue for the disposition of stolen property.  
Last Action: 4-13-17 H Recommended for Local and Consent Calendar SAME AS SB 631

**HB 1634**-Bonnen, Greg—Relating to the waiver of penalties and interest if an error by a mortgagee results in failure to pay an ad valorem tax. Last Action: 3-15-17 H Committee action pending House Ways and Means

**HB 1693**-Dean, Jay—Relating to documentation for the transfer of a motor vehicle title.  
Last Action: 4-13-17 H Committee action pending House Transportation SAME AS SB 1062

**HB 1712**-Shaheen, Matt—Relating to the abolishment of certain advisory committees.  
Last Action: 3-23-17 H Reported from committee as substituted House Government Transparency and Operation

**HB 1733**-Uresti, Tomas—Relating to the maximum permitted sum of fees, interest, and other amounts due under certain extensions of consumer credit. Last Action: 3- 6-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1753**-Farrar, Jessica—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death.  
Last Action: 4-11-17 H Committee action pending House Judiciary and Civil Jurisprudence SAME AS SB 869

**HB 1767**-Collier, Nicole—Relating to the collection of consumer debt by debt buyers.  
Last Action: 4-18-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services SAME AS SB 2167

**HB 1774**-Bonnen, Greg—Relating to insurance claims and certain prohibited acts and practices in the business of insurance.  
Last Action: 4-13-17 H Reported from committee as substituted House Insurance SAME AS SB 10

**HB 1782**-Faircloth, Wayne—Relating to installment payments of ad valorem taxes.  
Last Action: 3-14-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 1047

**HB 1844**-Workman, Paul—Relating to choice of law and venue for certain construction contracts.  
Last Action: 3-13-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence SAME AS SB 807

**HB 1909**-Villalba, Jason—Relating to persons entitled to a mechanic's lien on real property.  
Last Action: 4- 6-17 H Reported from committee as substituted House Business and Industry

**HB 1944**-Murphy, Jim—Relating to captive insurance companies.  
Last Action: 3-21-17 H Committee action pending House Insurance SAME AS SB 915

**HB 1974**-Wray, John—Relating to durable powers of attorney.  
Last Action: 4- 4-17 H Committee action pending House Judiciary and Civil Jurisprudence SAME AS SB 926

**HB 1985**-Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment.  
Last Action: 4-11-17 H Committee action pending House Investments and Financial Services SAME AS SB 1052

**HB 2008**-Casper, Scott—Relating to deferred presentment transactions made to military borrowers.  
Last Action: 3-14-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 2019**-King, Tracy—Relating to the regulation of manufactured homes.  
Last Action: 4-13-17 H Reported from committee as substituted Licensing and Administrative Procedures

**HB 2027**-Goldman, Craig—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches.  
Last Action: 4-21-17 H Set on the Local Calendar SAME AS SB 350

**HB 2034**-Blanco, Cesar—Relating to requiring a national instant criminal background check in connection with certain firearm sales.  
Last Action: 3-13-17 H Introduced and referred to committee on House Homeland Security and Public Safety

**HB 2067**-Oliveira, Rene—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax.  
Last Action: 3-30-17 H Referred to Committee on House Business and Industry

**HB 2070**-Smithee, John—Relating to the enforcement of certain warranties for a new motor vehicle.  
Last Action: 4-12-17 H Voted favorably from committee as substituted House Transportation

**HB 2131**-Anderson, Rodney—Relating to the regulation of insurance adjusters.  
Last Action: 4- 4-17 H Committee action pending House Insurance SAME AS SB 718

**HB 2176**-Parker, Tan—Relating to surcharges imposed for the use of a credit card.  
Last Action: 4-13-17 H Recommended for Local and Consent Calendar SAME AS SB 560

**HB 2236**-Murphy, Jim—Relating to the rate at which interest accrues in connection with the deferral or abatement of the collection of ad valorem taxes on certain residence homesteads.  
Last Action: 3-20-17 H Introduced and referred to committee on House Ways and Means

**HB 2275**-Paddie, Chris—Relating to the regulation of a service contract.  
Last Action: 4-13-17 H Recommended for Local and Consent Calendar SAME AS SB 1263

**HB 2279**-Goldman, Craig—Relating to the regulation of a residential service contract.  
Last Action: 4-13-17 H Voted favorably from committee as substituted Licensing and Administrative Procedures



**HB 2333**-Elkins, Gary—Relating to a breach of system security of a business that exposes consumer credit card or debit card information.  
Last Action: 4-17-17 H Not heard in committee House Business and Industry SAME AS SB 1409

**HB 2339**-Thompson, Senfronia—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. Last Action: 4-11-17 H Committee action pending House Investments and Financial Services

**HB 2433**-Pickett, Joe—Relating to the registration of certain trailers.  
Last Action: 4-20-17 H Meeting set for 8:00 A.M., E2.012, House Transportation

**HB 2461**-Pickett, Joe—Relating to vehicle registration.  
Last Action: 4-20-17 H Meeting set for 8:00 A.M., E2.012, House Transportation SAME AS SB 2075

**HB 2462**-Pickett, Joe—Relating to the titling of motor vehicles.  
Last Action: 4-20-17 H Meeting set for 8:00 A.M., E2.012, House Transportation SAME AS SB 2076

**HB 2492**-Frullo, John—Relating to domestic surplus lines insurers.  
Last Action: 4-4-17 H Committee action pending House Insurance SAME AS SB 1491

**HB 2594**-Villalba, Jason—Relating to the creation of the chancery court and the court of chancery appeals to hear certain cases.  
Last Action: 3-30-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 2635**-Dutton, Harold—Relating to the authority of a property owner to pay certain deferred ad valorem taxes and interest in installments.  
Last Action: 3-21-17 H Introduced and referred to committee on House Ways and Means

**HB 2656**-Longoria, Oscar—Relating to exemptions from the Residential Mortgage Loan Company Licensing and Registration Act.  
Last Action: 4-18-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services

**HB 2668**-Wray, John—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts.  
Last Action: 3-23-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 2073

**HB 2705**-Lozano, Jose—Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders.  
Last Action: 4-19-17 H Meeting set for 10:30 A.M. or Adj., E2.030, House Higher Education SAME AS SB 1380

**HB 2816**-Minjarez, Ina—Relating to service contract providers. Last Action: 4-13-17 H Voted favorably from committee as substituted Licensing and Administrative Procedures SAME AS SB 1199

**HB 2832**-Oliveira, Rene—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender.  
Last Action: 4-13-17 H Reported favorably from committee on House Business and Industry SAME AS SB 1397

**HB 2839**-Longoria, Oscar—Relating to photo identification for certain debit or credit card transactions.  
Last Action: 4-4-17 H Committee action pending House Investments and Financial Services SAME AS SB 1381

**HB 2949**-Holland, Justin—Relating to the maximum amount of a documentary fee charged by a retail seller of motor vehicles.  
Last Action: 4-17-17 H Recommended for Local and Consent Calendar

**HB 2977**-Longoria, Oscar—Relating to methods of computing interest charges on certain consumer loans.  
Last Action: 3-22-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 3065**-Deshotel, Joe—Relating to mechanic's, contractor's, or materialman's liens.  
Last Action: 4-17-17 H Committee action pending House Business and Industry SAME AS SB 1506

**HB 3081**-Capriglione, Giovanni—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies. Last Action: 4-11-17 H Committee action pending House Investments and Financial Services

**HB 3088**-Ortega, Evelina—Relating to the licensing and other regulation of wrap lenders.  
Last Action: 4-18-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services SAME AS SB 1993

**HB 3308**-Kuempel, John—Relating to certain vehicle protection products.  
Last Action: 4-4-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 1500

**HB 3311**-Huberty, Dan—Relating to the date and time for the public sale of real property.  
Last Action: 4-3-17 H Introduced and referred to committee on House Business and Industry

**HB 3342**-Parker, Tan—Relating to preclicensing education requirements for a residential mortgage loan originator license.  
Last Action: 4-11-17 H Committee action pending House Investments and Financial Services

**HB 3404**-Kuempel, John—Relating to the regulation and sale of certain trailers, including cargo and livestock trailers, and cargo and livestock trailers with living quarters.  
Last Action: 4-3-17 H Introduced and referred to committee on Licensing and Administrative Procedures

**HB 3416**-Cortez, Philip—Relating to Texas Department of Motor Vehicles and county tax assessor-collector vehicle titling and registration duties and fees associated with those duties.  
Last Action: 3-31-17 H Introduced and referred to committee on House Transportation

**HB 3419**-Lucio III, Eddie—Relating to increasing the maximum reference base amount for certain consumer loans.  
Last Action: 4-11-17 H Committee action pending House Investments and Financial Services

**HB 3448**-Longoria, Oscar—Relating to single premium term life insurance offered in connection with certain consumer loans.  
Last Action: 4-11-17 H Committee action pending House Investments and Financial Services

**HB 3459**-Davis, Yvonne—Relating to requiring a business to pre-disclose the recording of a telephone conversation with a consumer.  
Last Action: 4-3-17 H Introduced and referred to committee on House Business and Industry

**HB 3508**-Neave, Victoria—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business.  
Last Action: 3-31-17 H Introduced and referred to committee on House Investments and Financial Services SAME AS SB 836

**HB 3683**-Pickett, Joe—Relating to periodic motor vehicle inspections.  
Last Action: 3-31-17 H Introduced and referred to committee on House Transportation

**HB 3725**-Walle, Amando—Relating to the priority of a transferred ad valorem tax lien.  
Last Action: 4-3-17 H Introduced and referred to committee on House Ways and Means

**HB 3777**-Pickett, Joe—Relating to fees collected for processing and handling vehicle registration applications.  
Last Action: 3-31-17 H Introduced and referred to committee on House Transportation

**HB 3782**-Lozano, Jose—Relating to prohibiting a political subdivision from placing restrictions on loans secured by personal property.  
Last Action: 3-9-17 H Filed

- HB 3940**-Walle, Amando—Relating to the sale of a motor vehicle with an open product recall.  
Last Action: 4- 4-17 H Introduced and referred to committee on Licensing and Administrative Procedures
- HB 3995**-Simmons, Ron—Relating to the elimination of regular mandatory vehicle safety inspections.  
Last Action: 4- 3-17 H Introduced and referred to committee on House Transportation
- HB 4071**-Neave, Victoria—Relating to an exemption from the motor vehicle sales and use tax for certain military servicemembers serving on active duty. Last Action: 4- 3-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 66
- HB 4077**-Dukes, Dawnna—Relating to the disposition and identification of certain goods acquired by recycling entities and pawnbrokers.  
Last Action: 4- 3-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 4107**-Neave, Victoria—Relating to abatement or dismissal of a proceeding for an expedited order allowing foreclosure of a lien on real property. Last Action: 4-11-17 H Committee action pending House Judiciary and Civil Jurisprudence
- HB 4225**-Elkins, Gary—Relating to waivers of class actions under the Finance Code.  
Last Action: 4-18-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services
- HB 4239**-Munoz, Sergio—Relating to regulation of title insurance rates.  
Last Action: 4- 4-17 H Introduced and referred to committee on House Insurance
- HB 4244**-Elkins, Gary—Relating to executory contract for conveyance.  
Last Action: 4-10-17 H Committee action pending House Business and Industry
- HB 4261**-Elkins, Gary— Relating to the transparent disclosure of Internet advertising practices.  
Last Action: 3-31-17 H Introduced and referred to committee on House Government Transparency and Operation
- HB 4264**-Elkins, Gary—Relating to certain sales of homestead.  
Last Action: 4-10-17 H Committee action pending House Business and Industry
- HJR 99** - Parker, Tan—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan.  
Last Action 4-17-17 H Reported from committee as substituted House Investments and Financial Services
- SB 10** - Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance.  
Last Action: 3- 9-17 S Committee action pending Senate Business and Commerce SAME AS HB 1774
- SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty.  
Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance SAME AS HB 3798 AND HB 4071
- SB 221** - Menendez, Jose—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation.  
Last Action: 3-20-17 S Removed from hearing 03/21/17, Senate Criminal Justice SAME AS HB 1229
- SB 350** - Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches.  
Last Action 4-11-17 S Voted favorably from committee on Senate Business and Commerce SAME AS HB 2027
- SB 372** - Hall, Bob—Relating to regulation of title insurance.  
Last Action: 2-1-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state.  
Last Action: 2- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1364
- SB 401** - Huffman, Joan—Relating to the seizure of property by a peace officer.  
Last Action: 2-1-17 S Introduced and referred to committee on Senate State Affairs
- SB 492** - West, Royce(D) Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices; authorizing a fee. Last Action: 4-13-17 H Referred to House Committee on House Ways and Means SAME AS HB 598
- SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 4-10-17 S Recommended for Local/Uncontested Calendar
- SB 560** - Hancock, Kelly—Relating to surcharges imposed for the use of a credit card.  
Last Action: 4-10-17 S Recommended for Local/Uncontested Calendar SAME AS HB 2176
- SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property.  
Last Action: 2-13-17 S Introduced and referred to committee on Senate Criminal Justice SAME AS HB 1575
- SB 718** - Creighton, Brandon—Relating to the regulation of insurance adjusters.  
Last Action: 4- 3-17 S Recommended for Local/Uncontested Calendar SAME AS HB 2131
- SB 807** - Creighton, Brandon—Relating to choice of law and venue for certain construction contracts.  
Last Action: 4-20-17 S Meeting set for 9:00 A.M., Senate Chamber, Senate State Affairs SAME AS HB 1844
- SB 830** - Rodriguez, Jose— Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 4- 4-17 S Committee action pending Senate Business and Commerce
- SB 836** - Rodriguez, Jose—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business.  
Last Action: 2-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3508
- SB 869** - Huffman, Joan—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death.  
Last Action: 4- 3-17 S Recommended for Local/Uncontested Calendar SAME AS HB 1753
- SB 878** - Hancock, Kelly—Relating to limited driver personal automobile insurance policies.  
Last Action: 4-18-17 S First placement on Senate Intent Calendar for
- SB 915** - Hughes, Bryan—Relating to captive insurance companies.  
Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1944
- SB 923** - Perry, Charles—Relating to named driver insurance policies and certain related exclusions. Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 915 AND HB 1030
- SB 926** - Rodriguez, Jose—Relating to durable powers of attorney.  
Last Action: 4-20-17 S Meeting set for 9:00 A.M., Senate Chamber, Senate State Affairs SAME AS HB 1974
- SB 1047**-Creighton, Brandon—Relating to installment payments of ad valorem taxes.  
Last Action: 3- 6-17 S Introduced and referred to committee on Senate Finance SAME AS HB 1782

- SB 1052**-Hughes, Bryan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts.  
Last Action: 4-11-17 S Recommended for Local/Uncontested Calendar SAME AS HB 1985
- SB 1062**-Perry, Charles—Relating to documentation for the transfer of a motor vehicle title.  
Last Action: 4-12-17 S Voted favorably from committee as substituted Senate Transportation SAME AS HB 1693
- SB 1121**-Garcia, Sylvia—Relating to the presumption of intent in the prosecution of certain criminal cases involving theft by check or issuance of a bad check. Last Action: 3-7-17 S Introduced and referred to committee on Senate Criminal Justice
- SB 1155**-Menendez, Jose—Relating to fees paid to certain credit services organizations in connection with certain extensions of consumer credit. Last Action: 3-9-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS SB 1323
- SB 1199**-Campbell, Donna—Relating to service contract providers.  
Last Action: 4-11-17 S Voted favorably from committee as substituted Senate Business and Commerce SAME AS HB 2816
- SB 1263**-Hughes, Bryan—Relating to the regulation of a service contract.  
Last Action: 3-13-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2275
- SB 1380** -Seliger, Kel(R) Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders.  
Last Action: 3-16-17 S Introduced and referred to committee on Senate Higher Education SAME AS HB 2705
- SB 1381**-Hughes, Bryan—Relating to photo identification for certain debit or credit card transactions.  
Last Action: 4-18-17 S Placed on the Senate Calendar for SAME AS HB 2839
- SB 1397**-Nichols, Robert—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender.  
Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2832
- SB 1405**-Creighton, Brandon—Relating to the public sale of real property under a power of sale in a security instrument.  
Last Action: 4-18-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce SAME AS HB 1470
- SB 1409**-Menendez, Jose—Relating to a breach of system security of a business that exposes consumer credit card or debit card information; providing a civil penalty.  
Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2333
- SB 1431**-Zaffirini, Judith—Relating to escrow payments for a loan secured by a new dwelling.  
Last Action: 4-18-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce
- SB 1491**-Zaffirini, Judith—Relating to domestic surplus lines insurers; authorizing and imposing a tax.  
Last Action 4-11-17 S Committee action pending Senate Business and Commerce SAME AS HB 2492
- SB 1500**-Zaffirini, Judith—Relating to certain vehicle protection products.  
Last Action: 4-11-17 S Voted favorably from committee on Senate Business and Commerce SAME AS HB 3308
- SB 1506**-Hinojosa, Chuy—Relating to mechanic's, contractor's, or materialman's liens.  
Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3065
- SB 1530**—Estes, Craig—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies.  
Last Action: 3-21-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 1588**-Huffines, Donald—Relating to the elimination of regular mandatory vehicle safety inspections.  
Last Action 4-11-17 S Committee action pending Senate Natural Resources and Economic Development
- SB 1603**-Estes, Craig—Relating to state agency investigations.  
Last Action: 3-21-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 1711**-Huffines, Donald—Relating to the claim process for unclaimed property.  
Last Action: 3-22-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 1875** -Hinojosa, Chuy—Relating to the self-directed and semi-independent status of certain agencies and the requirements applicable to, and the oversight of, those agencies. Last Action: 4-10-17 S Recommended for Local/Uncontested Calendar
- SB 1993**-Rodriguez, Jose—Relating to the licensing and other regulation of wrap lenders.  
Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3088
- SB 1994**-Zaffirini, Judith—Relating to the financing of residential real estate purchases by means of a wrap mortgage loan.  
Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 1995**-Watson, Kirk—Relating to disclosures in connection with certain wrap mortgage loan transactions.  
Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 2065**-Hancock, Kelly—Relating to the licensing and regulation of certain occupations and activities.  
Last Action: 4-11-17 S Voted favorably from committee as substituted Senate Business and Commerce
- SB 2073**-Rodriguez, Jose—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts.  
Last Action: 3-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2668
- SB 2075**-Rodriguez, Jose—Relating to vehicle registration.  
Last Action: 4-19-17 S Meeting set for 8:00 A.M., E1.016, Senate Transportation SAME AS HB 2461
- SB 2076**-Rodriguez, Jose—Relating to the titling of motor vehicles.  
Last Action: 4-19-17 S Meeting set for 8:00 A.M., E1.016, Senate Transportation SAME AS HB 2462
- SB 2127**-Taylor, Larry—Relating to limitations on reporting of certain consumer credit information.  
Last Action: 4-18-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce
- SB 2137**-Lucio, Eddie—Relating to a fee associated with a required inspection of a motor vehicle for certain title transfers.  
Last Action: 3-28-17 S Introduced and referred to committee on Senate Transportation
- SB 2167**-West, Royce—Relating to the collection of consumer debt by debt buyers.  
Last Action: 3-29-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1767
- SB 2198**-Campbell, Donna—Relating to interest that accrues under the Property Tax Code.  
Last Action: 3-29-17 S Introduced and referred to committee on Senate Finance
- SB 2203**-Hancock, Kelly—Relating to the business of title insurance.  
Last Action: 3-29-17 S Introduced and referred to committee on Senate Business and Commerce

**SJR 60** - Hancock, Kelly—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan.

Last Action: 4-10-17 S Reported from committee as substituted Senate Business and Commerce



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	05/01/17-05/07/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 24th day of April 2017.

## Report on Legislation

Status: 04-24-2017      H=House      S=Senate

- HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. Last Action: 2-13-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 127** - White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. Last Action: 2-13-17 H Introduced and referred to committee on House Insurance
- HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses. Last Action: 2-14-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. Last Action: 2-14-17 H Introduced and referred to committee on House Ways and Means
- HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 4-24-17 S Referred to Senate Committee on Senate Finance
- HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. Last Action: 3-28-17 H Committee action pending House Judiciary and Civil Jurisprudence
- HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. Last Action: 2-21-17 H Introduced and referred to committee on House Environmental Regulation
- HB 584** - Hernandez, Ana—Relating to litigation financing transactions. Last Action: 2-20-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence
- HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. Last Action: 4-20-17 H Laid on the table - subject to call - see HB 598 598 SAME AS SB 492
- HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit. Last Action: 4-25-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services
- HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. Last Action: 4-11-17 H Reported from committee as substituted House Insurance
- HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. Last Action: 4-25-17 H Set on the House Calendar
- HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. Last Action: 4-19-17 S Referred to Senate Committee on Senate Business and Commerce SAME AS HB 1030 AND SB 923
- HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. Last Action: 2-27-17 H Introduced and referred to committee on House Ways and Means
- HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. Last Action: 4-25-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services
- HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 3-21-17 H Committee action pending House Investments and Financial Services
- HB 1030** - Munoz, Sergio—Relating to named driver insurance policies and certain related exclusions. Last Action: 3- 6-17 H Introduced and referred to committee on House Insurance SAME AS HB 915 AND SB 923
- HB 1066** - Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. Last Action: 4-18-17 H Committee action pending House Judiciary and Civil Jurisprudence
- HB 1128** - Wray, John—Relating to alternative dates for sale of property under contract lien. Last Action: 4-24-17 S Referred to Senate Committee on Senate Business and Commerce
- HB 1134** - Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. Last Action: 4-25-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services

- HB 1157**-Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers.  
Last Action: 4-25-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services
- HB 1187**-Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance.  
Last Action: 4-25-17 H Set on the House Calendar
- HB 1217**-Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public.  
Last Action: 4-18-17 H Committee action pending House Investments and Financial Services
- HB 1229**-Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation.  
Last Action: 4-25-17 H Meeting set for 8:00 A.M., E2.014, House Homeland Security and Public Safety SAME AS SB 221
- HB 1364**-Thompson, Senfronia—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state.  
Last Action: 3-29-17 H Committee action pending House Criminal Jurisprudence SAME AS SB 380
- HB 1470**-Villalba, Jason—Relating to the public sale of real property under a power of sale in a security instrument.  
Last Action: 4-18-17 S Received in the Senate SAME AS SB 1405
- HB 1575**-Wilson, Terry—Relating to venue for the disposition of stolen property.  
Last Action: 4-13-17 H Recommended for Local and Consent Calendar SAME AS SB 631
- HB 1634**-Bonnen, Greg—Relating to the waiver of penalties and interest if an error by a mortgagee results in failure to pay an ad valorem tax. Last Action: 3-15-17 H Committee action pending House Ways and Means
- HB 1693**-Dean, Jay—Relating to documentation for the transfer of a motor vehicle title.  
Last Action: 4-20-17 H Voted favorably from committee as substituted House Transportation SAME AS SB 1062
- HB 1712**-Shaheen, Matt—Relating to the abolishment of certain advisory committees.  
Last Action: 3-23-17 H Reported from committee as substituted House Government Transparency and Operation
- HB 1733**-Uresti, Tomas—Relating to the maximum permitted sum of fees, interest, and other amounts due under certain extensions of consumer credit. Last Action: 3- 6-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 1753**-Farrar, Jessica—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death.  
Last Action: 4-24-17 H Reported from committee as substituted House Judiciary and Civil Jurisprudence SAME AS SB 869
- HB 1767**-Collier, Nicole—Relating to the collection of consumer debt by debt buyers.  
Last Action: 4-18-17 H Committee action pending House Investments and Financial Services SAME AS SB 2167
- HB 1774**-Bonnen, Greg—Relating to insurance claims and certain prohibited acts and practices in the business of insurance.  
Last Action: 4-13-17 H Reported from committee as substituted House Insurance SAME AS SB 10
- HB 1782**-Faircloth, Wayne—Relating to installment payments of ad valorem taxes.  
Last Action: 3-14-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 1047
- HB 1844**-Workman, Paul—Relating to choice of law and venue for certain construction contracts.  
Last Action: 4-25-17 H Meeting set for 2:00 P.M. or Adj., E2.026, House Judiciary and Civil Jurisprudence SAME AS SB 807
- HB 1909**-Villalba, Jason—Relating to persons entitled to a mechanic's lien on real property.  
Last Action: 4- 6-17 H Reported from committee as substituted House Business and Industry
- HB 1944**-Murphy, Jim—Relating to captive insurance companies.  
Last Action: 4-18-17 H Voted favorably from committee as substituted House Insurance SAME AS SB 915
- HB 1974**-Wray, John—Relating to durable powers of attorney.  
Last Action: 4- 4-17 H Committee action pending House Judiciary and Civil Jurisprudence SAME AS SB 926
- HB 1985**-Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment.  
Last Action: 4-20-17 H Voted favorably from committee as substituted House Investments and Financial Services  
SAME AS SB 1052
- HB 2008**-Casper, Scott—Relating to deferred presentment transactions made to military borrowers.  
Last Action: 4-25-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services
- HB 2019**-King, Tracy—Relating to the regulation of manufactured homes.  
Last Action: 4-24-17 H Passed to third reading
- HB 2027**-Goldman, Craig—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches.  
Last Action: 4-24-17 S Received in the Senate SAME AS SB 350
- HB 2034**-Blanco, Cesar—Relating to requiring a national instant criminal background check in connection with certain firearm sales.  
Last Action: 4-25-17 H Meeting set for 8:00 A.M., E2.014, House Homeland Security and Public Safety
- HB 2067**-Oliveira, Rene—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax.  
Last Action: 4-24-17 H Meeting set for 10:00 A.M., E2.016, House Business and Industry
- HB 2070**-Smithee, John—Relating to the enforcement of certain warranties for a new motor vehicle.  
Last Action: 4-19-17 H Reported from committee as substituted House Transportation
- HB 2131**-Anderson, Rodney—Relating to the regulation of insurance adjusters.  
Last Action: 4-18-17 H Voted favorably from committee as substituted House Insurance SAME AS SB 718
- HB 2176**-Parker, Tan—Relating to surcharges imposed for the use of a credit card.  
Last Action: 4-24-17 S Received in the Senate SAME AS SB 560
- HB 2236**-Murphy, Jim—Relating to the rate at which interest accrues in connection with the deferral or abatement of the collection of ad valorem taxes on certain residence homesteads.  
Last Action: 3-20-17 H Introduced and referred to committee on House Ways and Means
- HB 2275**-Paddie, Chris—Relating to the regulation of a service contract.  
Last Action: 4-24-17 S Received in the Senate SAME AS SB 1263
- HB 2279**-Goldman, Craig—Relating to the regulation of a residential service contract.  
Last Action: 4-27-17 H Set on the Local Calendar
- HB 2333**-Elkins, Gary—Relating to a breach of system security of a business that exposes consumer credit card or debit card information.  
Last Action: 4-24-17 H Meeting set for 10:00 A.M., E2.016, House Business and Industry SAME AS SB 1409
- HB 2339**-Thompson, Senfronia—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. Last Action: 4-24-17 H Recommended for Local and Consent Calendar

- HB 2433**—Pickett, Joe—Relating to the registration of certain trailers.  
Last Action: 4-20-17 H Committee action pending House Transportation
- HB 2461**—Pickett, Joe—Relating to vehicle registration.  
Last Action: 4-20-17 H Committee action pending House Transportation SAME AS SB 2075
- HB 2462**—Pickett, Joe—Relating to the titling of motor vehicles.  
Last Action: 4-20-17 H Committee action pending House Transportation SAME AS 2076
- HB 2492**—Fullo, John—Relating to domestic surplus lines insurers.  
Last Action: 4-24-17 H Reported from committee as substituted House Insurance SAME AS SB 1491
- HB 2594**—Villalba, Jason—Relating to the creation of the chancery court and the court of chancery appeals to hear certain cases.  
Last Action: 3-30-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence
- HB 2635**—Dutton, Harold—Relating to the authority of a property owner to pay certain deferred ad valorem taxes and interest in installments.  
Last Action: 3-21-17 H Introduced and referred to committee on House Ways and Means
- HB 2656**—Longoria, Oscar—Relating to exemptions from the Residential Mortgage Loan Company Licensing and Registration Act.  
Last Action: 4-18-17 H Committee action pending House Investments and Financial Services
- HB 2668**—Wray, John—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts.  
Last Action: 4-24-17 H Meeting set for 10:00 A.M., E2.016, House Business and Industry SAME AS SB 2073
- HB 2705**—Lozano, Jose—Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders.  
Last Action: 4-19-17 H Committee action pending House Higher Education SAME AS SB 1380
- HB 2816**—Minjarez, Ina—Relating to service contract providers. Last Action: 4-20-17 H Recommended for Local and Consent Calendar SAME AS SB 1199
- HB 2832**—Oliveira, Rene—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender.  
Last Action: 4-13-17 H Reported favorably from committee on House Business and Industry SAME AS SB 1397
- HB 2839**—Longoria, Oscar—Relating to photo identification for certain debit or credit card transactions.  
Last Action: 4-20-17 H Voted favorably from committee as substituted House Investments and Financial Services SAME AS SB 1381
- HB 2949**—Holland, Justin—Relating to the maximum amount of a documentary fee charged by a retail seller of motor vehicles.  
Last Action: 4-27-17 H Set on the Local Calendar
- HB 2977**—Longoria, Oscar—Relating to methods of computing interest charges on certain consumer loans.  
Last Action: 3-22-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 3065**—Deshotel, Joe— Relating to mechanic's, contractor's, or materialman's liens.  
Last Action: 4-17-17 H Committee action pending House Business and Industry SAME AS SB 1506
- HB 3081**—Capriglione, Giovanni—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies. Last Action: 4-11-17 H Committee action pending House Investments and Financial Services
- HB 3088**—Ortega, Evelina—Relating to the licensing and other regulation of wrap lenders.  
Last Action: 4-18-17 H Committee action pending House Investments and Financial Services SAME AS SB 1993
- HB 3308**—Kuempel, John—Relating to certain vehicle protection products.  
Last Action: 4- 4-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 1500
- HB 3311**—Huberty, Dan—Relating to the date and time for the public sale of real property.  
Last Action: 4- 3-17 H Introduced and referred to committee on House Business and Industry
- HB 3342**—Parker, Tan—Relating to preclicensing education requirements for a residential mortgage loan originator license.  
Last Action: 4-24-17 H Set on the Local Calendar
- HB 3404**—Kuempel, John—Relating to the regulation and sale of certain trailers, including cargo and livestock trailers, and cargo and livestock trailers with living quarters.  
Last Action: 4-24-17 H Committee action pending Licensing and Administrative Procedures
- HB 3416**—Cortez, Philip—Relating to Texas Department of Motor Vehicles and county tax assessor-collector vehicle titling and registration duties and fees associated with those duties.  
Last Action: 3-31-17 H Introduced and referred to committee on House Transportation
- HB 3419**—Lucio III, Eddie—Relating to increasing the maximum reference base amount for certain consumer loans.  
Last Action: 4-11-17 H Committee action pending House Investments and Financial Services
- HB 3448**—Longoria, Oscar—Relating to single premium term life insurance offered in connection with certain consumer loans.  
Last Action: 4-11-17 H Committee action pending House Investments and Financial Services
- HB 3459**—Davis, Yvonne—Relating to requiring a business to pre-disclose the recording of a telephone conversation with a consumer.  
Last Action: 4- 3-17 H Introduced and referred to committee on House Business and Industry
- HB 3508**—Neave, Victoria—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business.  
Last Action: 4-25-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services SAME AS SB 836
- HB 3683**—Pickett, Joe—Relating to periodic motor vehicle inspections.  
Last Action: 3-31-17 H Introduced and referred to committee on House Transportation
- HB 3725**—Walle, Amando—Relating to the priority of a transferred ad valorem tax lien.  
Last Action: 4- 3-17 H Introduced and referred to committee on House Ways and Means
- HB 3777**—Pickett, Joe—Relating to fees collected for processing and handling vehicle registration applications.  
Last Action: 3-31-17 H Introduced and referred to committee on House Transportation
- HB 3782**—Lozano, Jose—Relating to prohibiting a political subdivision from placing restrictions on loans secured by personal property.  
Last Action: 3- 9-17 H Filed
- HB 3940**—Walle, Amando—Relating to the sale of a motor vehicle with an open product recall.  
Last Action: 4- 4-17 H Introduced and referred to committee on Licensing and Administrative Procedures
- HB 3995**—Simmons, Ron—Relating to the elimination of regular mandatory vehicle safety inspections.  
Last Action: 4-20-17 H Committee action pending House Transportation

- HB 4071**-Neave, Victoria—Relating to an exemption from the motor vehicle sales and use tax for certain military servicemembers serving on active duty. Last Action: 4- 3-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 66
- HB 4077**-Dukes, Dawnna—Relating to the disposition and identification of certain goods acquired by recycling entities and pawnbrokers. Last Action: 4-25-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services
- HB 4107**-Neave, Victoria—Relating to abatement or dismissal of a proceeding for an expedited order allowing foreclosure of a lien on real property. Last Action: 4-11-17 H Committee action pending House Judiciary and Civil Jurisprudence
- HB 4225**-Elkins, Gary—Relating to waivers of class actions under the Finance Code. Last Action: 4-18-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services
- HB 4239**-Munoz, Sergio—Relating to regulation of title insurance rates. Last Action: 4-25-17 H Meeting set for 8:00 A.M., E2.016, House Insurance
- HB 4244**-Elkins, Gary—Relating to executory contract for conveyance. Last Action: 4-10-17 H Committee action pending House Business and Industry
- HB 4261**-Elkins, Gary— Relating to the transparent disclosure of Internet advertising practices. Last Action: 3-31-17 H Introduced and referred to committee on House Government Transparency and Operation
- HB 4264**-Elkins, Gary—Relating to certain sales of homestead. Last Action: 4-10-17 H Committee action pending House Business and Industry
- HJR 99** - Parker, Tan—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan. Last Action 4-17-17 H Reported from committee as substituted House Investments and Financial Services
- SB 10** - Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. Last Action: 4-24-17 S Reported from committee as substituted Senate Business and Commerce SAME AS HB 1774
- SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance SAME AS HB 3798 AND HB 4071
- SB 221** - Menendez, Jose—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation. Last Action: 3-20-17 S Removed from hearing 03/21/17, Senate Criminal Justice SAME AS HB 1229
- SB 350** - Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches. Last Action: 4-20-17 S First placement on Senate Intent Calendar for SAME AS HB 2027
- SB 372** - Hall, Bob—Relating to regulation of title insurance. Last Action: 2-1-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state. Last Action: 2- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1364
- SB 401** - Huffman, Joan—Relating to the seizure of property by a peace officer. Last Action: 2-1-17 S Introduced and referred to committee on Senate State Affairs
- SB 492** - West, Royce(D) Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices; authorizing a fee. Last Action: 4-20-17 H Passed on local calendar (Vote: Y:144/N: 0) SAME AS HB 598
- SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 4-20-17 H Received in the House
- SB 560** - Hancock, Kelly—Relating to surcharges imposed for the use of a credit card. Last Action: 4-20-17 H Received in the House SAME AS HB 2176
- SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property. Last Action: 2-13-17 S Introduced and referred to committee on Senate Criminal Justice SAME AS HB 1575
- SB 718** - Creighton, Brandon—Relating to the regulation of insurance adjusters. Last Action: 4-20-17 H Received in the House SAME AS HB 2131
- SB 807** - Creighton, Brandon—Relating to choice of law and venue for certain construction contracts. Last Action: 4-20-17 S Committee action pending Senate State Affairs SAME AS HB 1844
- SB 807** – Creighton, Brandon—Relating to choice of law and venue for certain construction contracts. Last Action: S Voted favorably from committee on Senate State Affairs SAME AS HB 1844
- SB 830** - Rodriguez, Jose— Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 4- 4-17 S Committee action pending Senate Business and Commerce
- SB 836** - Rodriguez, Jose—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business. Last Action: 2-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3508
- SB 869** - Huffman, Joan—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death. Last Action: 4-20-17 H Received in the House SAME AS HB 1753
- SB 878** - Hancock, Kelly—Relating to limited driver personal automobile insurance policies. Last Action: 4-19-17 H Received in the House
- SB 915** - Hughes, Bryan—Relating to captive insurance companies. Last Action: 4-25-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce SAME AS HB 1944
- SB 923** - Perry, Charles—Relating to named driver insurance policies and certain related exclusions. Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 915 AND HB 1030
- SB 926** - Rodriguez, Jose—Relating to durable powers of attorney. Last Action: 4-24-17 S Voted favorably from committee as substituted Senate State Affairs SAME AS HB 1974
- SB 1047**-Creighton, Brandon—Relating to installment payments of ad valorem taxes. Last Action: 4-24-17 S Voted favorably from committee on Senate Finance SAME AS HB 1782
- SB 1052**-Hughes, Bryan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts. Last Action: 4-20-17 H Received in the House SAME AS HB 1985



- SB 1062**-Perry, Charles—Relating to documentation for the transfer of a motor vehicle title.  
Last Action: 4-25-17 S Placed on the Senate Calendar for SAME AS HB 1693
- SB 1121**-Garcia, Sylvia—Relating to the presumption of intent in the prosecution of certain criminal cases involving theft by check or issuance of a bad check. Last Action: 3-7-17 S Introduced and referred to committee on Senate Criminal Justice
- SB 1155**-Menendez, Jose—Relating to fees paid to certain credit services organizations in connection with certain extensions of consumer credit. Last Action: 3-9-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS SB 1323
- SB 1199**-Campbell, Donna—Relating to service contract providers.  
Last Action: 4-26-17 S Set on the Local Calendar SAME AS HB 2816
- SB 1263**-Hughes, Bryan—Relating to the regulation of a service contract.  
Last Action: 4-20-17 S Committee action pending Senate Business and Commerce SAME AS HB 2275
- SB 1380** -Seliger, Kel(R) Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders.  
Last Action: 3-16-17 S Introduced and referred to committee on Senate Higher Education SAME AS HB 2705
- SB 1381**-Hughes, Bryan—Relating to photo identification for certain debit or credit card transactions.  
Last Action: 4-20-17 H Received in the House SAME AS HB 2839
- SB 1397**-Nichols, Robert—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender.  
Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2832
- SB 1405**-Creighton, Brandon—Relating to the public sale of real property under a power of sale in a security instrument.  
Last Action: 4-20-17 S Committee action pending Senate Business and Commerce SAME AS HB 1470
- SB 1409**-Menendez, Jose—Relating to a breach of system security of a business that exposes consumer credit card or debit card information; providing a civil penalty.  
Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2333
- SB 1431**-Zaffirini, Judith—Relating to escrow payments for a loan secured by a new dwelling.  
Last Action: 4-18-17 S Committee action pending Senate Business and Commerce
- SB 1491**-Zaffirini, Judith—Relating to domestic surplus lines insurers; authorizing and imposing a tax.  
Last Action 4-19-17 S Recommended for Local/Uncontested Calendar SAME AS HB 2492
- SB 1500**-Zaffirini, Judith—Relating to certain vehicle protection products.  
Last Action: 4-24-17 H Received in the House SAME AS HB 3308
- SB 1506**-Hinojosa, Chuy—Relating to mechanic's, contractor's, or materialman's liens.  
Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3065
- SB 1530**—Estes, Craig—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies.  
Last Action: 4-25-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce
- SB 1588**-Huffines, Donald—Relating to the elimination of regular mandatory vehicle safety inspections.  
Last Action 4-11-17 S Committee action pending Senate Natural Resources and Economic Development
- SB 1603**-Estes, Craig—Relating to state agency investigations.  
Last Action: 3-21-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 1711**-Huffines, Donald—Relating to the claim process for unclaimed property.  
Last Action: 3-22-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 1875** -Hinojosa, Chuy—Relating to the self-directed and semi-independent status of certain agencies and the requirements applicable to, and the oversight of, those agencies. Last Action: 4-20-17 H Received in the House
- SB 1993**-Rodriguez, Jose—Relating to the licensing and other regulation of wrap lenders.  
Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3088
- SB 1994**-Zaffirini, Judith—Relating to the financing of residential real estate purchases by means of a wrap mortgage loan.  
Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 1995**-Watson, Kirk—Relating to disclosures in connection with certain wrap mortgage loan transactions.  
Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce
- SB 2065**-Hancock, Kelly—Relating to the licensing and regulation of certain occupations and activities.  
Last Action: 4-24-17 S Passed (Vote: Y: 30/N: 0)
- SB 2073**-Rodriguez, Jose—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts.  
Last Action: 3-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2668
- SB 2075**-Rodriguez, Jose—Relating to vehicle registration.  
Last Action: 4-25-17 S First placement on Senate Intent Calendar for SAME AS HB 2461
- SB 2076**-Rodriguez, Jose—Relating to the titling of motor vehicles.  
Last Action: 4-24-17 S Reported from committee as substituted Senate Transportation SAME AS HB 2462
- SB 2127**-Taylor, Larry—Relating to limitations on reporting of certain consumer credit information.  
Last Action: 4-24-17 S Reported from committee as substituted Senate Business and Commerce
- SB 2137**-Lucio, Eddie—Relating to a fee associated with a required inspection of a motor vehicle for certain title transfers.  
Last Action: 4-26-17 S Meeting set for 8:00 A.M., E1.016, Senate Transportation
- SB 2167**-West, Royce—Relating to the collection of consumer debt by debt buyers.  
Last Action: 3-29-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1767
- SB 2198**-Campbell, Donna—Relating to interest that accrues under the Property Tax Code.  
Last Action: 3-29-17 S Introduced and referred to committee on Senate Finance
- SB 2203**-Hancock, Kelly—Relating to the business of title insurance.  
Last Action: 4-25-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce
- SJR 60** - Hancock, Kelly—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan.  
Last Action: 4-24-17 H Received in the House



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.005 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	05/08/17-05/14/17	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	05/01/17-05/31/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose. <sup>(3)</sup>For variable rate commercial transactions only.

Issued in Austin, Texas this the 1st day of May 2017.

### *Report on Legislation*

Status: 05-01-2017      H=House      S=Senate

- HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. Last Action: 2-13-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 127** - White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. Last Action: 2-13-17 H Introduced and referred to committee on House Insurance
- HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses. Last Action: 2-14-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. Last Action: 2-14-17 H Introduced and referred to committee on House Ways and Means
- HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 5- 1-17 S Voted favorably from committee on Senate Finance
- HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. Last Action: 3-28-17 H Committee action pending House Judiciary and Civil Jurisprudence
- HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers. Last Action: 2-21-17 H Introduced and referred to committee on House Environmental Regulation
- HB 584** - Hernandez, Ana—Relating to litigation financing transactions. Last Action: 2-20-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence
- HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. Last Action: 4-20-17 H Laid on the table - subject to call - see HB 598 598 SAME AS SB 492
- HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit. Last Action: 4-25-17 H Committee action pending House Investments and Financial Services
- HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. Last Action: 4-11-17 H Reported from committee as substituted House Insurance
- HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business. Last Action: 4-25-17 H Failed to pass to third reading (Vote: N: 76/Y: 66)
- HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. Last Action: 4-19-17 S Referred to Senate Committee on Senate Business and Commerce SAME AS HB 1030 AND SB 923
- HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. Last Action: 2-27-17 H Introduced and referred to committee on House Ways and Means
- HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. Last Action: 4-25-17 H Committee action pending House Investments and Financial Services
- HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 3-21-17 H Committee action pending House Investments and Financial Services
- HB 1030**-Munoz, Sergio—Relating to named driver insurance policies and certain related exclusions. Last Action: 3- 6-17 H Introduced and referred to committee on House Insurance SAME AS HB 915 AND SB 923
- HB 1066**-Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. Last Action: 4-28-17 H Reported favorably from committee on House Judiciary and Civil Jurisprudence

**HB 1128**-Wray, John—Relating to alternative dates for sale of property under contract lien.  
Last Action: 5- 2-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce

**HB 1134**-Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. Last Action: 4-25-17 H Committee action pending House Investments and Financial Services

**HB 1157**-Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers.  
Last Action: 4-25-17 H Committee action pending House Investments and Financial Services

**HB 1187**-Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance.  
Last Action: 4-27-17 S Received in the Senate

**HB 1217**-Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public.  
Last Action: 4-28-17 H Reported from committee as substituted House Investments and Financial Services

**HB 1229**-Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation.  
Last Action: 4-25-17 H Committee action pending House Homeland Security and Public Safety SAME AS SB 221

**HB 1364**-Thompson, Senfronia—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state.  
Last Action: 3-29-17 H Committee action pending House Criminal Jurisprudence SAME AS SB 380

**HB 1470**-Villalba, Jason—Relating to the public sale of real property under a power of sale in a security instrument.  
Last Action: 4-18-17 S Received in the Senate SAME AS SB 1405

**HB 1575**-Wilson, Terry—Relating to venue for the disposition of stolen property.  
Last Action: 4-13-17 H Recommended for Local and Consent Calendar SAME AS SB 631

**HB 1634**-Bonnen, Greg—Relating to the waiver of penalties and interest if an error by a mortgagee results in failure to pay an ad valorem tax. Last Action: 3-15-17 H Committee action pending House Ways and Means

**HB 1693**-Dean, Jay—Relating to documentation for the transfer of a motor vehicle title.  
Last Action: 5- 4-17 H Set on the House Calendar SAME AS SB 1062

**HB 1712**-Shaheen, Matt—Relating to the abolishment of certain advisory committees.  
Last Action: 3-23-17 H Reported from committee as substituted House Government Transparency and Operation

**HB 1733**-Uresti, Tomas—Relating to the maximum permitted sum of fees, interest, and other amounts due under certain extensions of consumer credit. Last Action: 3- 6-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1753**-Farrar, Jessica—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death.  
Last Action: 5- 3-17 H Set on the House Calendar SAME AS SB 869

**HB 1767**-Collier, Nicole—Relating to the collection of consumer debt by debt buyers.  
Last Action: 4-18-17 H Committee action pending House Investments and Financial Services SAME AS SB 2167

**HB 1774**-Bonnen, Greg—Relating to insurance claims and certain prohibited acts and practices in the business of insurance.  
Last Action: 5- 4-17 H Set on the House Calendar SAME AS SB 10

**HB 1782**-Faircloth, Wayne—Relating to installment payments of ad valorem taxes.  
Last Action: 3-14-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 1047

**HB 1844**-Workman, Paul—Relating to choice of law and venue for certain construction contracts.  
Last Action: 4-25-17 H Committee action pending House Judiciary and Civil Jurisprudence SAME AS SB 807

**HB 1909**-Villalba, Jason—Relating to persons entitled to a mechanic's lien on real property.  
Last Action: 4- 6-17 H Reported from committee as substituted House Business and Industry

**HB 1944**-Murphy, Jim—Relating to captive insurance companies.  
Last Action: 5- 4-17 H Set on the House Calendar SAME AS SB 915

**HB 1974**-Wray, John—Relating to durable powers of attorney.  
Last Action: 5- 1-17 H Reported from committee as substituted House Judiciary and Civil Jurisprudence SAME AS SB 926

**HB 1985**-Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment.  
Last Action: 5- 3-17 H Set on the House Calendar SAME AS SB 1052

**HB 2008**-Casper, Scott—Relating to deferred presentment transactions made to military borrowers.  
Last Action: 4-28-17 H Reported favorably from committee on House Investments and Financial Services

**HB 2019**-King, Tracy—Relating to the regulation of manufactured homes.  
Last Action: 4-26-17 S Received in the Senate

**HB 2027**-Goldman, Craig—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches.  
Last Action: 5- 1-17 S Referred to Senate Committee on Senate Business and Commerce SAME AS SB 350

**HB 2034**-Blanco, Cesar—Relating to requiring a national instant criminal background check in connection with certain firearm sales.  
Last Action: 4-25-17 H Committee action pending House Homeland Security and Public Safety

**HB 2067**-Oliveira, Rene—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax.  
Last Action: 4-26-17 H Recommended for Local and Consent Calendar

**HB 2070**-Smithee, John—Relating to the enforcement of certain warranties for a new motor vehicle.  
Last Action: 5- 3-17 H Set on the House Calendar

**HB 2131**-Anderson, Rodney—Relating to the regulation of insurance adjusters.  
Last Action: 4-26-17 H Recommended for Local and Consent Calendar SAME AS SB 718

**HB 2176**-Parker, Tan—Relating to surcharges imposed for the use of a credit card.  
Last Action: 4-24-17 S Received in the Senate SAME AS SB 560

**HB 2236**-Murphy, Jim—Relating to the rate at which interest accrues in connection with the deferral or abatement of the collection of ad valorem taxes on certain residence homesteads.  
Last Action: 4-27-17 H Voted favorably from committee on House Ways and Means

**HB 2275**-Paddie, Chris—Relating to the regulation of a service contract.  
Last Action: 4-24-17 S Received in the Senate SAME AS SB 1263

**HB 2279**-Goldman, Craig—Relating to the regulation of a residential service contract.  
Last Action: 5- 1-17 S Received in the Senate

**HB 2333**-Elkins, Gary—Relating to a breach of system security of a business that exposes consumer credit card or debit card information.  
Last Action: 4-24-17 H Committee action pending House Business and Industry SAME AS SB 1409

**HB 2339**-Thompson, Senfronia—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. Last Action: 4-24-17 H Recommended for Local and Consent Calendar

**HB 2433**-Pickett, Joe—Relating to the registration of certain trailers.  
Last Action: 4-28-17 H Voted favorably from committee on House Transportation

**HB 2461**-Pickett, Joe—Relating to vehicle registration.  
Last Action: 4-28-17 H Voted favorably from committee on House Transportation SAME AS SB 2075

**HB 2462**-Pickett, Joe—Relating to the titling of motor vehicles.  
Last Action: 4-28-17 H Voted favorably from committee as substituted House Transportation SAME AS SB 2076

**HB 2492**-Frullo, John—Relating to domestic surplus lines insurers.  
Last Action: 4-24-17 H Reported from committee as substituted House Insurance SAME AS SB 1491

**HB 2594**-Villalba, Jason—Relating to the creation of the chancery court and the court of chancery appeals to hear certain cases.  
Last Action: 3-30-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 2635**-Dutton, Harold—Relating to the authority of a property owner to pay certain deferred ad valorem taxes and interest in installments.  
Last Action: 3-21-17 H Introduced and referred to committee on House Ways and Means

**HB 2656**-Longoria, Oscar—Relating to exemptions from the Residential Mortgage Loan Company Licensing and Registration Act.  
Last Action: 4-28-17 H Voted favorably from committee as substituted House Investments and Financial Services

**HB 2668**-Wray, John—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts.  
Last Action: 4-24-17 H Committee action pending House Business and Industry SAME AS SB 2073

**HB 2705**-Lozano, Jose—Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders.  
Last Action: 4-19-17 H Committee action pending House Higher Education SAME AS SB 1380

**HB 2816**-Minjarez, Ina—Relating to service contract providers. Last Action: 4-20-17 H Recommended for Local and Consent Calendar SAME AS SB 1199

**HB 2832**-Oliveira, Rene—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender.  
Last Action: 5- 5-17 H Set on the House Calendar SAME AS SB 1397

**HB 2839**-Longoria, Oscar—Relating to photo identification for certain debit or credit card transactions.  
Last Action: 4-20-17 H Voted favorably from committee as substituted House Investments and Financial Services SAME AS SB 1381

**HB 2949**-Holland, Justin—Relating to the maximum amount of a documentary fee charged by a retail seller of motor vehicles.  
Last Action: 5- 1-17 S Received in the Senate

**HB 2977**-Longoria, Oscar—Relating to methods of computing interest charges on certain consumer loans.  
Last Action: 3-22-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 3065**-Deshotel, Joe— Relating to mechanic's, contractor's, or materialman's liens.  
Last Action: 4-17-17 H Committee action pending House Business and Industry SAME AS SB 1506

**HB 3081**-Capriglione, Giovanni—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies. Last Action: 4-28-17 H Reported favorably from committee on House Investments and Financial Services

**HB 3088**-Ortega, Evelina—Relating to the licensing and other regulation of wrap lenders.  
Last Action: 4-28-17 H Voted favorably from committee as substituted House Investments and Financial Services SAME AS SB 1993

**HB 3308**-Kuempel, John—Relating to certain vehicle protection products.  
Last Action: 4- 4-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 1500

**HB 3311**-Huberty, Dan—Relating to the date and time for the public sale of real property.  
Last Action: 4- 3-17 H Introduced and referred to committee on House Business and Industry

**HB 3342**-Parker, Tan—Relating to prelicensing education requirements for a residential mortgage loan originator license.  
Last Action: 4-24-17 H Recommended for Local and Consent Calendar

**HB 3404**-Kuempel, John—Relating to the regulation and sale of certain trailers, including cargo and livestock trailers, and cargo and livestock trailers with living quarters.  
Last Action: 4-24-17 H Committee action pending Licensing and Administrative Procedures

**HB 3416**-Cortez, Philip—Relating to Texas Department of Motor Vehicles and county tax assessor-collector vehicle titling and registration duties and fees associated with those duties.  
Last Action: 3-31-17 H Introduced and referred to committee on House Transportation

**HB 3419**-Lucio III, Eddie—Relating to increasing the maximum reference base amount for certain consumer loans.  
Last Action: 4-11-17 H Committee action pending House Investments and Financial Services

**HB 3448**-Longoria, Oscar—Relating to single premium term life insurance offered in connection with certain consumer loans.  
Last Action: 4-28-17 H Reported favorably from committee on House Investments and Financial Services

**HB 3459**-Davis, Yvonne—Relating to requiring a business to pre-disclose the recording of a telephone conversation with a consumer.  
Last Action: 4- 3-17 H Introduced and referred to committee on House Business and Industry

**HB 3508**-Neave, Victoria—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business.  
Last Action: 4-25-17 H Committee action pending House Investments and Financial Services SAME AS SB 836

**HB 3683**-Pickett, Joe—Relating to periodic motor vehicle inspections.  
Last Action: 3-31-17 H Introduced and referred to committee on House Transportation

**HB 3725**-Walle, Amando—Relating to the priority of a transferred ad valorem tax lien.  
Last Action: 4- 3-17 H Introduced and referred to committee on House Ways and Means

**HB 3777**-Pickett, Joe—Relating to fees collected for processing and handling vehicle registration applications.  
Last Action: 3-31-17 H Introduced and referred to committee on House Transportation

**HB 3782**-Lozano, Jose—Relating to prohibiting a political subdivision from placing restrictions on loans secured by personal property.  
Last Action: 3- 9-17 H Filed

**HB 3940**-Walle, Amando—Relating to the sale of a motor vehicle with an open product recall.  
Last Action: 4- 4-17 H Introduced and referred to committee on Licensing and Administrative Procedures

**HB 3995**-Simmons, Ron—Relating to the elimination of regular mandatory vehicle safety inspections.  
Last Action: 4-28-17 H Voted favorably from committee as substituted House Transportation

**HB 4011**-Burrows, Dustin —Relating to prohibited reporting of information regarding debt incurred for nonemergency medical care.  
Last Action: 4-26-17 H Reported favorably from committee on House Business and Industry

**HB 4071**-Neave, Victoria—Relating to an exemption from the motor vehicle sales and use tax for certain military servicemembers serving on active duty. Last Action: 4- 3-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 66

**HB 4077**-Dukes, Dawnna—Relating to the disposition and identification of certain goods acquired by recycling entities and pawnbrokers.  
Last Action: 4-25-17 H Committee action pending House Investments and Financial Services

**HB 4107**-Neave, Victoria—Relating to abatement or dismissal of a proceeding for an expedited order allowing foreclosure of a lien on real property. Last Action: 5- 1-17 H Reported from committee as substituted House Judiciary and Civil Jurisprudence

**HB 4225**-Elkins, Gary—Relating to waivers of class actions under the Finance Code.  
Last Action: 4-18-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services

**HB 4239**-Munoz, Sergio—Relating to regulation of title insurance rates.  
Last Action: 4-25-17 H Committee action pending House Insurance

**HB 4244**-Elkins, Gary—Relating to executory contract for conveyance.  
Last Action: 4-10-17 H Committee action pending House Business and Industry

**HB 4261**-Elkins, Gary— Relating to the transparent disclosure of Internet advertising practices.  
Last Action: 5- 1-17 H Not heard in committee House Government Transparency and Operation

**HB 4264**-Elkins, Gary—Relating to certain sales of homestead.  
Last Action: 4-26-17 H Reported favorably from committee on House Business and Industry

**HJR 99** - Parker, Tan—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan.  
Last Action 4-17-17 H Reported from committee as substituted House Investments and Financial Services

**SB 10** - Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance.  
Last Action: 4-24-17 S Reported from committee as substituted Senate Business and Commerce SAME AS HB 1774

**SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty.  
Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance SAME AS HB 3798 AND HB 4071

**SB 221** - Menendez, Jose—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation.  
Last Action: 3-20-17 S Removed from hearing 03/21/17, Senate Criminal Justice SAME AS HB 1229

**SB 350** - Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches.  
Last Action: 4-20-17 S First placement on Senate Intent Calendar for SAME AS HB 2027

**SB 372** - Hall, Bob—Relating to regulation of title insurance.  
Last Action: 2-1-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state.  
Last Action: 2- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1364

**SB 401** - Huffman, Joan—Relating to the seizure of property by a peace officer.  
Last Action: 2-1-17 S Introduced and referred to committee on Senate State Affairs

**SB 492** - West, Royce(D) Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices; authorizing a fee. Last Action: 4-25-17 G Sent to the Governor SAME AS HB 598

**SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 4-20-17 H Received in the House

**SB 560** - Hancock, Kelly—Relating to surcharges imposed for the use of a credit card.  
Last Action: 4-20-17 H Received in the House SAME AS HB 2176

**SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property.  
Last Action: 5- 2-17 S Meeting set for 1:30 P.M. or Adj., E1.016, Senate Criminal Justice SAME AS HB 1575

**SB 718** - Creighton, Brandon—Relating to the regulation of insurance adjusters.  
Last Action: 4-20-17 H Received in the House SAME AS HB 2131

**SB 807** - Creighton, Brandon—Relating to choice of law and venue for certain construction contracts.  
Last Action: 4-20-17 S Committee action pending Senate State Affairs SAME AS HB 1844

**SB 807** - Creighton, Brandon—Relating to choice of law and venue for certain construction contracts.  
Last Action: 4-26-17 S First placement on Senate Intent Calendar for SAME AS HB 1844

**SB 830** - Rodriguez, Jose— Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 4- 4-17 S Committee action pending Senate Business and Commerce

**SB 836** - Rodriguez, Jose—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business.  
Last Action: 2-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3508

**SB 869** - Huffman, Joan—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death.  
Last Action: 4-20-17 H Received in the House SAME AS HB 1753

**SB 878** - Hancock, Kelly—Relating to limited driver personal automobile insurance policies.  
Last Action: 4-19-17 H Received in the House

**SB 915** - Hughes, Bryan—Relating to captive insurance companies.  
Last Action: 4-25-17 S Committee action pending Senate Business and Commerce SAME AS HB 1944

**SB 923** - Perry, Charles—Relating to named driver insurance policies and certain related exclusions. Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 915 AND HB 1030

**SB 926** - Rodriguez, Jose—Relating to durable powers of attorney.  
Last Action: 4-26-17 S Recommended for Local/Uncontested Calendar SAME AS HB 1974

**SB 1047**-Creighton, Brandon—Relating to installment payments of ad valorem taxes.  
Last Action: 4-26-17 S Recommended for Local/Uncontested Calendar SAME AS HB 1782

**SB 1052**-Hughes, Bryan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts.  
Last Action: 4-20-17 H Received in the House SAME AS HB 1985

**SB 1062**-Perry, Charles—Relating to documentation for the transfer of a motor vehicle title.  
Last Action: 4-26-17 H Received in the House SAME AS HB 1693

**SB 1121**-Garcia, Sylvia—Relating to the presumption of intent in the prosecution of certain criminal cases involving theft by check or issuance of a bad check. Last Action: 3- 7-17 S Introduced and referred to committee on Senate Criminal Justice

**SB 1155**-Menendez, Jose—Relating to fees paid to certain credit services organizations in connection with certain extensions of consumer credit. Last Action: 3- 9-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS SB 1323

**SB 1199**-Campbell, Donna—Relating to service contract providers.  
Last Action: 4-26-17 S Set on the Local Calendar SAME AS HB 2816

**SB 1263**-Hughes, Bryan—Relating to the regulation of a service contract.  
Last Action: 4-25-17 S Voted favorably from committee as substituted Senate Business and Commerce SAME AS HB 2275

**SB 1380** -Seliger, Kel(R) Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders.  
Last Action: 3-16-17 S Introduced and referred to committee on Senate Higher Education SAME AS HB 2705

**SB 1381**-Hughes, Bryan—Relating to photo identification for certain debit or credit card transactions.  
Last Action: 4-20-17 H Received in the House SAME AS HB 2839

**SB 1397**-Nichols, Robert—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender.  
Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2832

**SB 1405**-Creighton, Brandon—Relating to the public sale of real property under a power of sale in a security instrument.  
Last Action: 4-20-17 S Committee action pending Senate Business and Commerce SAME AS HB 1470

**SB 1409**-Menendez, Jose—Relating to a breach of system security of a business that exposes consumer credit card or debit card information; providing a civil penalty.  
Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2333

**SB 1431**-Zaffirini, Judith—Relating to escrow payments for a loan secured by a new dwelling.  
Last Action: 4-18-17 S Committee action pending Senate Business and Commerce

**SB 1491**-Zaffirini, Judith—Relating to domestic surplus lines insurers; authorizing and imposing a tax.  
Last Action 4-27-17 H Received in the House SAME AS HB 2492

**SB 1500**-Zaffirini, Judith—Relating to certain vehicle protection products.  
Last Action: 4-24-17 H Received in the House SAME AS HB 3308

**SB 1506**-Hinojosa, Chuy—Relating to mechanic's, contractor's, or materialman's liens.  
Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3065

**SB 1530**-Estes, Craig—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies.  
Last Action: 4-25-17 S Committee action pending Senate Business and Commerce

**SB 1588**-Huffines, Donald—Relating to the elimination of regular mandatory vehicle safety inspections.  
Last Action: 5- 2-17 S First placement on Senate Intent Calendar for

**SB 1603**-Estes, Craig—Relating to state agency investigations.  
Last Action: 3-21-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1711**-Huffines, Donald—Relating to the claim process for unclaimed property.  
Last Action: 3-22-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1875** -Hinojosa, Chuy—Relating to the self-directed and semi-independent status of certain agencies and the requirements applicable to, and the oversight of, those agencies. Last Action: 4-20-17 H Received in the House

**SB 1993**-Rodriguez, Jose—Relating to the licensing and other regulation of wrap lenders.  
Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3088

**SB 1994**-Zaffirini, Judith—Relating to the financing of residential real estate purchases by means of a wrap mortgage loan.  
Last Action: 5- 2-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce

**SB 1995**-Watson, Kirk—Relating to disclosures in connection with certain wrap mortgage loan transactions.  
Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 2065**-Hancock, Kelly—Relating to the licensing and regulation of certain occupations and activities.  
Last Action: 4-25-17 H Received in the House

**SB 2073**-Rodriguez, Jose—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts.  
Last Action: 3-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2668

**SB 2075**-Rodriguez, Jose—Relating to vehicle registration.  
Last Action: 4-26-17 H Received in the House SAME AS HB 2461

**SB 2076**-Rodriguez, Jose—Relating to the titling of motor vehicles.  
Last Action: 4-27-17 H Received in the House SAME AS HB 2462

**SB 2127**-Taylor, Larry—Relating to limitations on reporting of certain consumer credit information.  
Last Action: 4-27-17 H Received in the House

**SB 2137**-Lucio, Eddie—Relating to a fee associated with a required inspection of a motor vehicle for certain title transfers.  
Last Action: 4-26-17 S Committee action pending Senate Transportation

**SB 2167**-West, Royce—Relating to the collection of consumer debt by debt buyers.  
Last Action: 3-29-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1767

**SB 2198**-Campbell, Donna—Relating to interest that accrues under the Property Tax Code.  
Last Action: 3-29-17 S Introduced and referred to committee on Senate Finance

**SB 2203**-Hancock, Kelly—Relating to the business of title insurance.

Last Action: 4-25-17 S Committee action pending Senate Business and Commerce

**SJR 60** - Hancock, Kelly—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan.

Last Action: 4-24-17 H Received in the House



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	05/15/17-05/21/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 8th day of May 2017.

## Report on Legislation

Status: 05-08-2017      H=House      S=Senate

- HB 60** - Romero, Ramon—Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. Last Action: 2-13-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 127** - White, James—Relating to the use of credit scoring in the underwriting and rating of certain insurance policies.  
Last Action: 2-13-17 H Introduced and referred to committee on House Insurance
- HB 197** - Bernal, Diego—Relating to contracts and other documents issued by credit access businesses.  
Last Action: 2-14-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 198** - Bernal, Diego—Relating to installment payments of ad valorem taxes imposed on certain residence homesteads.  
Last Action: 2-14-17 H Introduced and referred to committee on House Ways and Means
- HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 5- 8-17 G Sent to the Governor
- HB 411** - Longoria, Oscar—Relating to requiring photo identification for certain purchases paid with a credit card or debit card.  
Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 447** - Bell, Cecil—Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. Last Action: 3-28-17 H Committee action pending House Judiciary and Civil Jurisprudence
- HB 454** - Cyrier, John—Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage.  
Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- HB 517** - Longoria, Oscar—Relating to the regulation of crafted precious metal dealers.  
Last Action: 2-21-17 H Introduced and referred to committee on House Environmental Regulation
- HB 584** - Hernandez, Ana—Relating to litigation financing transactions.  
Last Action: 2-20-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence
- HB 598** - Koop, Linda—Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices.  
Last Action: 4-20-17 H Laid on the table - subject to call - see HB 598 598 SAME AS SB 492
- HB 741** - Bernal, Diego—Relating to the affordability of extension of consumer credit.  
Last Action: 4-25-17 H Committee action pending House Investments and Financial Services
- HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages.  
Last Action: 5- 9-17 H Set on the House Calendar
- HB 877** - Turner, Chris—Relating to prohibiting certain telemarketing calls by a credit access business.  
Last Action: 4-25-17 H Failed to pass to third reading (Vote: N: 76/Y: 66)
- HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions.  
Last Action: 4-19-17 S Referred to Senate Committee on Senate Business and Commerce SAME AS HB 1030 AND SB 923
- HB 969** - Metcalf, Will—Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property.  
Last Action: 2-27-17 H Introduced and referred to committee on House Ways and Means
- HB 975** - Giddings, Helen—Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. Last Action: 5- 8-17 H Reported from committee as substituted House Investments and Financial Services
- HB 993** - Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 3-21-17 H Committee action pending House Investments and Financial Services
- HB 1030**-Munoz, Sergio—Relating to named driver insurance policies and certain related exclusions.  
Last Action: 3- 6-17 H Introduced and referred to committee on House Insurance SAME AS HB 915 AND SB 923
- HB 1066**-Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding.  
Last Action: 5- 8-17 S Received in the Senate
- HB 1128**-Wray, John—Relating to alternative dates for sale of property under contract lien.  
Last Action: 5- 3-17 S Recommended for Local/Uncontested Calendar
- HB 1134**-Craddick, Tom—Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. Last Action: 4-25-17 H Committee action pending House Investments and Financial Services



**HB 1157**-Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers.  
Last Action: 4-25-17 H Committee action pending House Investments and Financial Services

**HB 1187**-Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance.  
Last Action: 5- 4-17 S Referred to Senate Committee on Senate Business and Commerce

**HB 1217**-Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public.  
Last Action: 5- 8-17 S Received in the Senate

**HB 1229**-Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation.  
Last Action: 4-25-17 H Committee action pending House Homeland Security and Public Safety SAME AS SB 221

**HB 1364**-Thompson, Senfronia—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state.  
Last Action: 3-29-17 H Committee action pending House Criminal Jurisprudence SAME AS SB 380

**HB 1470**-Villalba, Jason—Relating to the public sale of real property under a power of sale in a security instrument.  
Last Action: 4-18-17 S Received in the Senate SAME AS SB 1405

**HB 1575**-Wilson, Terry—Relating to venue for the disposition of stolen property.  
Last Action: 4-13-17 H Recommended for Local and Consent Calendar SAME AS SB 631

**HB 1634**-Bonnen, Greg—Relating to the waiver of penalties and interest if an error by a mortgagee results in failure to pay an ad valorem tax. Last Action: 3-15-17 H Committee action pending House Ways and Means

**HB 1693**-Dean, Jay—Relating to documentation for the transfer of a motor vehicle title.  
Last Action: 5- 8-17 S Received in the Senate

**HB 1712**-Shaheen, Matt—Relating to the abolishment of certain advisory committees.  
Last Action: 3-23-17 H Reported from committee as substituted House Government Transparency and Operation

**HB 1733**-Uresti, Tomas—Relating to the maximum permitted sum of fees, interest, and other amounts due under certain extensions of consumer credit. Last Action: 3- 6-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 1753**-Farrar, Jessica—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death.  
Last Action: 5- 5-17 S Received in the Senate

**HB 1767**-Collier, Nicole—Relating to the collection of consumer debt by debt buyers.  
Last Action: 4-18-17 H Committee action pending House Investments and Financial Services SAME AS SB 2167

**HB 1774**-Bonnen, Greg—Relating to insurance claims and certain prohibited acts and practices in the business of insurance.  
Last Action: 5- 8-17 S Referred to Senate Committee on Senate Business and Commerce

**HB 1782**-Faircloth, Wayne—Relating to installment payments of ad valorem taxes.  
Last Action: 3-14-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 1047

**HB 1844**-Workman, Paul—Relating to choice of law and venue for certain construction contracts.  
Last Action: 5-10-17 H Set on the House Calendar SAME AS SB 807

**HB 1909**-Villalba, Jason—Relating to persons entitled to a mechanic's lien on real property.  
Last Action: 4- 6-17 H Reported from committee as substituted House Business and Industry

**HB 1944**-Murphy, Jim—Relating to captive insurance companies.  
Last Action: 5- 8-17 S Referred to Senate Committee on Senate Business and Commerce SAME AS SB 915

**HB 1974**-Wray, John—Relating to durable powers of attorney. Last Action: 5- 9-17 H Set on the House Calendar SAME AS SB 926

**HB 1985**-Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment.  
Last Action: 5- 8-17 H Postponed on second reading until 7:00 a.m., Wednesday, May 10, 2017 SAME AS SB 1052

**HB 2008**-Cosper, Scott—Relating to deferred presentment transactions made to military borrowers.  
Last Action: 5- 8-17 S Received in the Senate

**HB 2019**-King, Tracy—Relating to the regulation of manufactured homes.  
Last Action: 5- 4-17 S Referred to Senate Committee on Senate Business and Commerce

**HB 2027**-Goldman, Craig—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches.  
Last Action: 5- 9-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce SAME AS SB 350

**HB 2034**-Blanco, Cesar—Relating to requiring a national instant criminal background check in connection with certain firearm sales.  
Last Action: 4-25-17 H Committee action pending House Homeland Security and Public Safety

**HB 2067**-Oliveira, Rene—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax.  
Last Action: 5- 5-17 S Received in the Senate

**HB 2070**-Smithee, John—Relating to the enforcement of certain warranties for a new motor vehicle.  
Last Action: 5- 5-17 S Received in the Senate - Referred to Senate Business and Commerce

**HB 2131**-Anderson, Rodney—Relating to the regulation of insurance adjusters.  
Last Action: 4-26-17 H Recommended for Local and Consent Calendar SAME AS SB 718

**HB 2176**-Parker, Tan—Relating to surcharges imposed for the use of a credit card.  
Last Action: 4-24-17 S Received in the Senate SAME AS SB 560

**HB 2236**-Murphy, Jim—Relating to the rate at which interest accrues in connection with the deferral or abatement of the collection of ad valorem taxes on certain residence homesteads.  
Last Action: 5- 3-17 H Recommended for Local and Consent Calendar

**HB 2275**-Paddie, Chris—Relating to the regulation of a service contract.  
Last Action: 5- 3-17 S Referred to Senate Committee on Senate Business and Commerce SAME AS SB 1263

**HB 2279**-Goldman, Craig—Relating to the regulation of a residential service contract.  
Last Action: 5- 4-17 S Referred to Senate Committee on Senate Business and Commerce

**HB 2333**-Elkins, Gary—Relating to a breach of system security of a business that exposes consumer credit card or debit card information.  
Last Action: 4-24-17 H Committee action pending House Business and Industry SAME AS SB 1409

**HB 2339**-Thompson, Senfronia—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. Last Action: 5- 5-17 S Received in the Senate - Referred to Senate Business and Commerce

**HB 2433**-Pickett, Joe—Relating to the registration of certain trailers.  
Last Action: 5-10-17 H Set on the House Calendar

**HB 2461**-Pickett, Joe—Relating to vehicle registration.  
Last Action: 5- 3-17 H Recommended for Local and Consent Calendar SAME AS SB 2075

**HB 2462**-Pickett, Joe—Relating to the titling of motor vehicles.  
Last Action: 5-10-17 H Set on the House Calendar SAME AS SB 2076

**HB 2492**-Frullo, John—Relating to domestic surplus lines insurers.  
Last Action: 5- 8-17 S Received in the Senate SAME AS SB 1491

**HB 2594**-Villalba, Jason—Relating to the creation of the chancery court and the court of chancery appeals to hear certain cases.  
Last Action: 3-30-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

**HB 2635**-Dutton, Harold—Relating to the authority of a property owner to pay certain deferred ad valorem taxes and interest in installments.  
Last Action: 3-21-17 H Introduced and referred to committee on House Ways and Means

**HB 2656**-Longoria, Oscar—Relating to exemptions from the Residential Mortgage Loan Company Licensing and Registration Act.  
Last Action: 5- 10-17 S Received in the Senate

**HB 2668**-Wray, John—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts.  
Last Action: 5- 8-17 H Reported favorably from committee on House Business and Industry SAME AS SB 2073

**HB 2705**-Lozano, Jose—Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders.  
Last Action: 4-19-17 H Committee action pending House Higher Education SAME AS SB 1380

**HB 2816**-Minjarez, Ina—Relating to service contract providers.  
Last Action: 4-20-17 H Recommended for Local and Consent Calendar SAME AS SB 1199

**HB 2832**-Oliveira, Rene—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender. Last Action: 5- 8-17 S Referred to Senate Committee on Senate Business and Commerce SAME AS SB 1397

**HB 2839**-Longoria, Oscar—Relating to photo identification for certain debit or credit card transactions.  
Last Action: 4-20-17 H Voted favorably from committee as substituted House Investments and Financial Services SAME AS SB 1381

**HB 2949**-Holland, Justin—Relating to the maximum amount of a documentary fee charged by a retail seller of motor vehicles.  
Last Action: 5- 5-17 S Referred to Senate Committee on Senate Business and Commerce

**HB 2977**-Longoria, Oscar—Relating to methods of computing interest charges on certain consumer loans.  
Last Action: 3-22-17 H Introduced and referred to committee on House Investments and Financial Services

**HB 3065**-Deshotel, Joe— Relating to mechanic's, contractor's, or materialman's liens.  
Last Action: 5- 8-17 H Reported from committee as substituted House Business and Industry SAME AS SB 1506

**HB 3081**-Capriglione, Giovanni—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies. Last Action: 4-28-17 H Reported favorably from committee on House Investments and Financial Services

**HB 3088**-Ortega, Evelina—Relating to the licensing and other regulation of wrap lenders.  
Last Action: 5- 9-17 H Set on the House Calendar SAME AS SB 1993

**HB 3308**-Kuempel, John—Relating to certain vehicle protection products.  
Last Action: 4- 4-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 1500

**HB 3311**-Huberty, Dan—Relating to the date and time for the public sale of real property.  
Last Action: 4- 3-17 H Introduced and referred to committee on House Business and Industry

**HB 3342**-Parker, Tan—Relating to prelicensing education requirements for a residential mortgage loan originator license.  
Last Action: 5- 8-17 S Referred to Senate Committee on Senate Business and Commerce

**HB 3404**-Kuempel, John—Relating to the regulation and sale of certain trailers, including cargo and livestock trailers, and cargo and livestock trailers with living quarters.  
Last Action: 4-24-17 H Committee action pending Licensing and Administrative Procedures

**HB 3416**-Cortez, Philip—Relating to Texas Department of Motor Vehicles and county tax assessor-collector vehicle titling and registration duties and fees associated with those duties.  
Last Action: 3-31-17 H Introduced and referred to committee on House Transportation

**HB 3419**-Lucio III, Eddie—Relating to increasing the maximum reference base amount for certain consumer loans.  
Last Action: 5- 4-17 H Reported from committee as substituted House Investments and Financial Services

**HB 3448**-Longoria, Oscar—Relating to single premium term life insurance offered in connection with certain consumer loans.  
Last Action: 4-28-17 H Reported favorably from committee on House Investments and Financial Services

**HB 3459**-Davis, Yvonne—Relating to requiring a business to pre-disclose the recording of a telephone conversation with a consumer.  
Last Action: 4- 3-17 H Introduced and referred to committee on House Business and Industry

**HB 3508**-Neave, Victoria—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business.  
Last Action: 4-25-17 H Committee action pending House Investments and Financial Services SAME AS SB 836

**HB 3683**-Pickett, Joe—Relating to periodic motor vehicle inspections.  
Last Action: 3-31-17 H Introduced and referred to committee on House Transportation

**HB 3725**-Walle, Amando—Relating to the priority of a transferred ad valorem tax lien.  
Last Action: 4- 3-17 H Introduced and referred to committee on House Ways and Means

**HB 3777**-Pickett, Joe—Relating to fees collected for processing and handling vehicle registration applications.  
Last Action: 3-31-17 H Introduced and referred to committee on House Transportation

**HB 3782**-Lozano, Jose—Relating to prohibiting a political subdivision from placing restrictions on loans secured by personal property.  
Last Action: 3- 9-17 H Filed

**HB 3940**-Walle, Amando—Relating to the sale of a motor vehicle with an open product recall.  
Last Action: 4- 4-17 H Introduced and referred to committee on Licensing and Administrative Procedures

**HB 3995**-Simmons, Ron—Relating to the elimination of regular mandatory vehicle safety inspections.  
Last Action: 5- 8-17 H Reported favorably from committee on House Transportation

**HB 4011**-Burrows, Dustin —Relating to prohibited reporting of information regarding debt incurred for nonemergency medical care.  
Last Action: 5- 9-17 H Set on the House Calendar

**HB 4071**-Neave, Victoria—Relating to an exemption from the motor vehicle sales and use tax for certain military servicemembers serving on active duty. Last Action: 4- 3-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 66

**HB 4077**-Dukes, Dawnna—Relating to the disposition and identification of certain goods acquired by recycling entities and pawnbrokers.  
Last Action: 4-25-17 H Committee action pending House Investments and Financial Services

**HB 4107**-Neave, Victoria—Relating to abatement or dismissal of a proceeding for an expedited order allowing foreclosure of a lien on real property. Last Action: 5- 1-17 H Reported from committee as substituted House Judiciary and Civil Jurisprudence

**HB 4225**-Elkins, Gary—Relating to waivers of class actions under the Finance Code.  
Last Action: 4-18-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services

**HB 4239**-Munoz, Sergio—Relating to regulation of title insurance rates.  
Last Action: 4-25-17 H Committee action pending House Insurance

**HB 4244**-Elkins, Gary—Relating to executory contract for conveyance.  
Last Action: 4-10-17 H Committee action pending House Business and Industry

**HB 4261**-Elkins, Gary— Relating to the transparent disclosure of Internet advertising practices.  
Last Action: 5- 1-17 H Not heard in committee House Government Transparency and Operation

**HB 4264**-Elkins, Gary—Relating to certain sales of homestead.  
Last Action: 5-10-17 H Set on the House Calendar

**HJR 99** - Parker, Tan—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan.  
Last Action: 5- 6-17 H Laid on the table - subject to call - see SJR 60

**SB 10** - Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance.  
Last Action: 5- 8-17 S First placement on Senate Intent Calendar for SAME AS HB 1774

**SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance SAME AS HB 4071

**SB 221** - Menendez, Jose—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation.  
Last Action: 3-20-17 S Removed from hearing 03/21/17, Senate Criminal Justice SAME AS HB 1229

**SB 350** - Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches.  
Last Action: 4-20-17 S First placement on Senate Intent Calendar for SAME AS HB 2027

**SB 372** - Hall, Bob—Relating to regulation of title insurance.  
Last Action: 2-1-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state.  
Last Action: 2- 1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1364

**SB 401** - Huffman, Joan—Relating to the seizure of property by a peace officer.  
Last Action: 2-1-17 S Introduced and referred to committee on Senate State Affairs

**SB 492** - West, Royce(D) Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices; authorizing a fee. Last Action: 5- 4-17 G Earliest effective date SAME AS HB 598

**SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 4-20-17 H Received in the House

**SB 560** - Hancock, Kelly—Relating to surcharges imposed for the use of a credit card.  
Last Action: 5- 8-17 H Recommended for Local and Consent Calendar SAME AS HB 2176

**SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property.  
Last Action: 5- 8-17 H Received in the House SAME AS HB 1575

**SB 718** - Creighton, Brandon—Relating to the regulation of insurance adjusters.  
Last Action: 5- 6-17 H Recommended for Local and Consent Calendar SAME AS HB 2131

**SB 807** - Creighton, Brandon—Relating to choice of law and venue for certain construction contracts.  
Last Action: 4-20-17 S Committee action pending Senate State Affairs SAME AS HB 1844

**SB 807** - Creighton, Brandon—Relating to choice of law and venue for certain construction contracts.  
Last Action: 5- 4-17 H Received in the House SAME AS HB 1844

**SB 830** - Rodriguez, Jose— Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 5- 9-17 S First placement on Senate Intent Calendar for

**SB 836** - Rodriguez, Jose—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business.  
Last Action: 2-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3508

**SB 869** - Huffman, Joan—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death.  
Last Action: 5- 3-17 H Referred to House Committee on House Judiciary and Civil Jurisprudence SAME AS HB 1753

**SB 878** - Hancock, Kelly—Relating to limited driver personal automobile insurance policies.  
Last Action: 4-19-17 H Received in the House

**SB 915** - Hughes, Bryan—Relating to captive insurance companies.  
Last Action: 4-25-17 S Committee action pending Senate Business and Commerce SAME AS HB 1944

**SB 923** - Perry, Charles—Relating to named driver insurance policies and certain related exclusions. Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 915 AND HB 1030

**SB 926** - Rodriguez, Jose—Relating to durable powers of attorney.  
Last Action: 5- 9-17 S Placed on the Senate Calendar for SAME AS HB 1974

**SB 1047**-Creighton, Brandon—Relating to installment payments of ad valorem taxes.  
Last Action: 5- 8-17 H Referred to House Committee on House Ways and Means SAME AS HB 1782

**SB 1052**-Hughes, Bryan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts.  
Last Action: 5- 5-17 H Voted favorably from committee as substituted House Investments and Financial Services SAME AS HB 1985

**SB 1062**-Perry, Charles—Relating to documentation for the transfer of a motor vehicle title.  
Last Action: 4-26-17 H Received in the House SAME AS HB 1693

**SB 1121**-Garcia, Sylvia—Relating to the presumption of intent in the prosecution of certain criminal cases involving theft by check or issuance of a bad check. Last Action: 3- 7-17 S Introduced and referred to committee on Senate Criminal Justice

**SB 1155**-Menendez, Jose—Relating to fees paid to certain credit services organizations in connection with certain extensions of consumer credit. Last Action: 3- 9-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS SB 1323

**SB 1199**-Campbell, Donna—Relating to service contract providers.  
Last Action: 5- 8-17 H Voted favorably from committee on Licensing and Administrative Procedures SAME AS HB 2816

**SB 1263**-Hughes, Bryan—Relating to the regulation of a service contract.  
Last Action: 5- 1-17 S Recommended for Local/Uncontested Calendar SAME AS HB 2275

**SB 1380** -Seliger, Kel(R) Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders.  
Last Action: 3-16-17 S Introduced and referred to committee on Senate Higher Education SAME AS HB 2705

**SB 1381**-Hughes, Bryan—Relating to photo identification for certain debit or credit card transactions.  
Last Action: 5- 5-17 H Voted favorably from committee as substituted House Investments and Financial Services  
SAME AS HB 2839

**SB 1397**-Nichols, Robert—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender.  
Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2832

**SB 1405**-Creighton, Brandon—Relating to the public sale of real property under a power of sale in a security instrument.  
Last Action: 4-20-17 S Committee action pending Senate Business and Commerce SAME AS HB 1470

**SB 1409**-Menendez, Jose—Relating to a breach of system security of a business that exposes consumer credit card or debit card information; providing a civil penalty.  
Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2333

**SB 1431**-Zaffirini, Judith—Relating to escrow payments for a loan secured by a new dwelling.  
Last Action: 4-18-17 S Committee action pending Senate Business and Commerce

**SB 1491**-Zaffirini, Judith—Relating to domestic surplus lines insurers; authorizing and imposing a tax.  
Last Action: 5- 2-17 H Referred to House Committee on House Insurance SAME AS HB 2492

**SB 1500**-Zaffirini, Judith—Relating to certain vehicle protection products.  
Last Action: 5- 8-17 H Referred to House Committee on House Business and Industry SAME AS HB 3308

**SB 1506**-Hinojosa, Chuy—Relating to mechanic's, contractor's, or materialman's liens.  
Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3065

**SB 1530**—Estes, Craig—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies.  
Last Action: 4-25-17 S Committee action pending Senate Business and Commerce

**SB 1588**-Huffines, Donald—Relating to the elimination of regular mandatory vehicle safety inspections.  
Last Action: 5- 5-17 H Received in the House

**SB 1603**-Estes, Craig—Relating to state agency investigations.  
Last Action: 3-21-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1711**-Huffines, Donald—Relating to the claim process for unclaimed property.  
Last Action: 3-22-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1875** -Hinojosa, Chuy—Relating to the self-directed and semi-independent status of certain agencies and the requirements applicable to, and the oversight of, those agencies. Last Action: 5- 3-17 H Referred to House Committee on House State Affairs

**SB 1993**-Rodriguez, Jose—Relating to the licensing and other regulation of wrap lenders.  
Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3088

**SB 1994**-Zaffirini, Judith—Relating to the financing of residential real estate purchases by means of a wrap mortgage loan.  
Last Action: 5- 4-17 S Voted favorably from committee as substituted Senate Business and Commerce

**SB 1995**-Watson, Kirk—Relating to disclosures in connection with certain wrap mortgage loan transactions.  
Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 2065**-Hancock, Kelly—Relating to the licensing and regulation of certain occupations and activities.  
Last Action: 4-25-17 H Received in the House

**SB 2073**-Rodriguez, Jose—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts.  
Last Action: 3-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2668

**SB 2075**-Rodriguez, Jose—Relating to vehicle registration.  
Last Action: 5- 5-17 H Referred to House Committee on House Transportation SAME AS HB 2461

**SB 2076**-Rodriguez, Jose—Relating to the titling of motor vehicles.  
Last Action: 5- 5-17 H Referred to House Committee on House Transportation SAME AS HB 2462

**SB 2127**-Taylor, Larry—Relating to limitations on reporting of certain consumer credit information.  
Last Action: 4-27-17 H Received in the House

**SB 2137**-Lucio, Eddie—Relating to a fee associated with a required inspection of a motor vehicle for certain title transfers.  
Last Action: 4-26-17 S Committee action pending Senate Transportation

**SB 2167**-West, Royce—Relating to the collection of consumer debt by debt buyers.  
Last Action: 3-29-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1767

**SB 2198**-Campbell, Donna—Relating to interest that accrues under the Property Tax Code.  
Last Action: 3-29-17 S Introduced and referred to committee on Senate Finance

**SB 2203**-Hancock, Kelly—Relating to the business of title insurance.  
Last Action: 4-25-17 S Committee action pending Senate Business and Commerce

**SJR 60** - Hancock, Kelly—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan.  
Last Action: 5- 6-17 H Passed (Vote: Y:143/N: 0)



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer <sup>(1)</sup> /Agricultural/ Commercial <sup>(2)</sup> thru \$250,000	Commercial <sup>(2)</sup> over \$250,000
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	05/22/17-05/28/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 15th day of May 2017.

### Report on Legislation

Status: 05-15-2017 H=House (bills with ~~strike through~~ failed to pass second or third reading by the May 12 deadline) S=Senate

- ~~HB 60~~ — Romero, Ramon — Relating to requiring a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan. Last Action: 2-13-17 H Introduced and referred to committee on House Investments and Financial Services
- ~~HB 127~~ — White, James — Relating to the use of credit scoring in the underwriting and rating of certain insurance policies. Last Action: 2-13-17 H Introduced and referred to committee on House Insurance
- ~~HB 197~~ — Bernal, Diego — Relating to contracts and other documents issued by credit access businesses. Last Action: 2-14-17 H Introduced and referred to committee on House Investments and Financial Services
- ~~HB 198~~ — Bernal, Diego — Relating to installment payments of ad valorem taxes imposed on certain residence homesteads. Last Action: 2-14-17 H Introduced and referred to committee on House Ways and Means
- ~~HB 217~~ - Canales, Terry — Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 5-8-17 G Sent to the Governor
- ~~HB 411~~ — Longoria, Oscar — Relating to requiring photo identification for certain purchases paid with a credit card or debit card. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- ~~HB 447~~ — Bell, Cecil — Relating to the civil liability of certain businesses in connection with allowing or forbidding handguns on the business premises. Last Action: 3-28-17 H Committee action pending House Judiciary and Civil Jurisprudence
- ~~HB 454~~ — Cyrier, John — Relating to the use of insurance proceeds paid to an insured and a lender for residential property damage. Last Action: 2-20-17 H Introduced and referred to committee on House Investments and Financial Services
- ~~HB 517~~ — Longoria, Oscar — Relating to the regulation of crafted precious metal dealers. Last Action: 2-21-17 H Introduced and referred to committee on House Environmental Regulation
- ~~HB 584~~ — Hernandez, Ana — Relating to litigation financing transactions. Last Action: 2-20-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence
- ~~HB 598~~ - Koop, Linda — Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices. Last Action: Companion - SB 492 sent to Governor 5-4-17
- ~~HB 741~~ — Bernal, Diego — Relating to the affordability of extension of consumer credit. Last Action: 4-25-17 H Committee action pending House Investments and Financial Services
- ~~HB 849~~ - Murr, Andrew — Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. Last Action: 5-15-17 S Received in the Senate
- ~~HB 877~~ — Turner, Chris — Relating to prohibiting certain telemarketing calls by a credit access business. Last Action: 4-25-17 H Failed to pass to third reading (Vote: N: 76/Y: 66)
- ~~HB 915~~ - Thompson, Ed — Relating to named driver insurance policies and certain related exclusions. Last Action: 4-19-17 S Referred to Senate Committee on Senate Business and Commerce SAME AS HB 1030 AND SB 923
- ~~HB 969~~ — Metcalf, Will — Relating to the deferral or abatement of the collection of ad valorem taxes on certain real property. Last Action: 2-27-17 H Introduced and referred to committee on House Ways and Means
- ~~HB 975~~ — Giddings, Helen — Relating to the threat or pursuit of criminal charges against a consumer in association with certain extensions of consumer credit. Last Action: 5-8-17 H Reported from committee as substituted House Investments and Financial Services
- ~~HB 993~~ — Walle, Amando — Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 3-21-17 H Committee action pending House Investments and Financial Services
- ~~HB 1030~~ — Munoz, Sergio — Relating to named driver insurance policies and certain related exclusions. Last Action: 3-6-17 H Introduced and referred to committee on House Insurance SAME AS HB 915 AND SB 923
- ~~HB 1066~~ — Thompson, Senfronia — Relating to the collection of certain judgments through court proceeding. Last Action: 5-9-17 S Referred to Senate Committee on Senate State Affairs
- ~~HB 1128~~ — Wray, John — Relating to alternative dates for sale of property under contract lien. Last Action: 5-15-17 S Passed (Vote: Y: 31/N: 0)
- ~~HB 1134~~ — Craddick, Tom — Relating to credit services organizations and extensions of consumer credit facilitated by credit services organizations. Last Action: 4-25-17 H Committee action pending House Investments and Financial Services

~~HB 1157~~ Davis, Sarah—Relating to the hold period for the disposition of and payment for items of goods acquired by pawnbrokers.  
Last Action: 4-25-17 H Committee action pending House Investments and Financial Services

~~HB 1187~~ Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance.  
Last Action: 5-15-17 S Recommended for Local/Uncontested Calendar

~~HB 1217~~ Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public.  
Last Action: 5-15-17 S Recommended for Local/Uncontested Calendar

~~HB 1229~~ Blanco, Cesar—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation.  
Last Action: 4-25-17 H Committee action pending House Homeland Security and Public Safety SAME AS SB 221

~~HB 1364~~ Thompson, Senfronia—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state.  
Last Action: 3-29-17 H Committee action pending House Criminal Jurisprudence SAME AS SB 380

~~HB 1470~~ Villalba, Jason—Relating to the public sale of real property under a power of sale in a security instrument.  
Last Action: 5-9-17 S Referred to Senate Committee on Senate Business and Commerce SAME AS SB 1405

~~HB 1575~~ Wilson, Terry—Relating to venue for the disposition of stolen property.  
Last Action: 4-13-17 H Recommended for Local and Consent Calendar SAME AS SB 631

~~HB 1634~~ Bonnen, Greg—Relating to the waiver of penalties and interest if an error by a mortgagee results in failure to pay an ad valorem tax. Last Action: 3-15-17 H Committee action pending House Ways and Means

~~HB 1693~~ Dean, Jay—Relating to documentation for the transfer of a motor vehicle title.  
Last Action: 5-11-17 S Referred to Senate Committee on Senate Transportation

~~HB 1712~~ Shaheen, Matt—Relating to the abolishment of certain advisory committees.  
Last Action: 3-23-17 H Reported from committee as substituted House Government Transparency and Operation

~~HB 1733~~ Uresti, Tomas—Relating to the maximum permitted sum of fees, interest, and other amounts due under certain extensions of consumer credit. Last Action: 3-6-17 H Introduced and referred to committee on House Investments and Financial Services

~~HB 1753~~ Farrar, Jessica—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death.  
Last Action: 5-5-17 S Received in the Senate

~~HB 1767~~ Collier, Nicole—Relating to the collection of consumer debt by debt buyers.  
Last Action: 4-18-17 H Committee action pending House Investments and Financial Services SAME AS SB 2167

~~HB 1774~~ Bonnen, Greg—Relating to insurance claims and certain prohibited acts and practices in the business of insurance.  
Last Action: 5-16-17 S Placed on the Senate Calendar for

~~HB 1782~~ Faireloth, Wayne—Relating to installment payments of ad valorem taxes.  
Last Action: 3-14-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 1047

~~HB 1844~~ Workman, Paul—Relating to choice of law and venue for certain construction contracts.  
Last Action: 5-11-17 H Set on the House Calendar SAME AS SB 807

~~HB 1909~~ Villalba, Jason—Relating to persons entitled to a mechanic's lien on real property.  
Last Action: 5-11-17 H Set on the House Calendar

~~HB 1944~~ Murphy, Jim—Relating to captive insurance companies.  
Last Action: 5-8-17 S Referred to Senate Committee on Senate Business and Commerce SAME AS SB 915

~~HB 1974~~ Wray, John—Relating to durable powers of attorney.  
Last Action: 5-12-17 S Referred to Senate Committee on Senate State Affairs SAME AS SB 926

~~HB 1985~~ Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment.  
Last Action: Companion Bio - SB 1052 - has passed in the House

~~HB 2008~~ Cospers, Scott—Relating to deferred presentment transactions made to military borrowers.  
Last Action: 5-17-17 S Meeting set for 1:30 P.M., 2E.20, Senate Veteran Affairs and Border Security

~~HB 2019~~ King, Tracy—Relating to the regulation of manufactured homes.  
Last Action: 5-15-17 S Recommended for Local/Uncontested Calendar

~~HB 2027~~ Goldman, Craig—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches.  
Last Action: 5-12-17 S Passed on local calendar (Vote: Y: 31/N: 0) SAME AS SB 350

~~HB 2034~~ Blanco, Cesar—Relating to requiring a national instant criminal background check in connection with certain firearm sales.  
Last Action: 4-25-17 H Committee action pending House Homeland Security and Public Safety

~~HB 2067~~ Oliveira, Rene—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax.  
Last Action: 5-15-17 S Recommended for Local/Uncontested Calendar

~~HB 2070~~ Smithee, John—Relating to the enforcement of certain warranties for a new motor vehicle.  
Last Action: 5-5-17 S Received in the Senate - Referred to Senate Business and Commerce

~~HB 2131~~ Anderson, Rodney—Relating to the regulation of insurance adjusters.  
Last Action: 4-26-17 H Recommended for Local and Consent Calendar SAME AS SB 718

~~HB 2176~~ Parker, Tan—Relating to surcharges imposed for the use of a credit card.  
Last Action: 4-24-17 S Received in the Senate SAME AS SB 560

~~HB 2236~~ Murphy, Jim—Relating to the rate at which interest accrues in connection with the deferral or abatement of the collection of ad valorem taxes on certain residence homesteads.  
Last Action: 5-12-17 H Withdrawn from the Local Calendar

~~HB 2275~~ Paddie, Chris—Relating to the regulation of a service contract.  
Last Action: 5-16-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce SAME AS SB 1263

~~HB 2279~~ Goldman, Craig—Relating to the regulation of a residential service contract.  
Last Action: 5-16-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce

~~HB 2333~~ Elkins, Gary—Relating to a breach of system security of a business that exposes consumer credit card or debit card information.  
Last Action: 4-24-17 H Committee action pending House Business and Industry SAME AS SB 1409

~~HB 2339~~ Thompson, Senfronia—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. Last Action: 5-16-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce

~~HB 2433~~ Pickett, Joe—Relating to the registration of certain trailers.  
Last Action: 5-11-17 H Set on the House Calendar

~~HB 2461~~ Pickett, Joe—Relating to vehicle registration.  
Last Action: 5-12-17 H Set on the Local Calendar SAME AS SB 2075

~~HB 2462~~ Pickett, Joe—Relating to the titling of motor vehicles.  
Last Action: 5-11-17 H Set on the House Calendar SAME AS 2076

~~HB 2492~~ Frullo, John—Relating to domestic surplus lines insurers.  
Last Action: 5-8-17 S Received in the Senate SAME AS SB 1491

~~HB 2594~~ Villalba, Jason—Relating to the creation of the chancery court and the court of chancery appeals to hear certain cases.  
Last Action: 3-30-17 H Introduced and referred to committee on House Judiciary and Civil Jurisprudence

~~HB 2635~~ Dutton, Harold—Relating to the authority of a property owner to pay certain deferred ad valorem taxes and interest in installments.  
Last Action: 3-21-17 H Introduced and referred to committee on House Ways and Means

~~HB 2656~~ Longoria, Oscar—Relating to exemptions from the Residential Mortgage Loan Company Licensing and Registration Act.  
Last Action: 5-11-17 H Set on the House Calendar

~~HB 2668~~ Wray, John—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts.  
Last Action: 5-8-17 H Reported favorably from committee on House Business and Industry SAME AS SB 2073

~~HB 2705~~ Lozano, Jose—Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders.  
Last Action: 4-19-17 H Committee action pending House Higher Education SAME AS SB 1380

~~HB 2816~~ Minjarez, Ina—Relating to service contract providers.  
Last Action: 5-12-17 H Set on the Local Calendar SAME AS SB 1199

~~HB 2832~~ Oliveira, Rene—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender. Last Action: 5-16-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce SAME AS SB 1397

~~HB 2839~~ Longoria, Oscar—Relating to photo identification for certain debit or credit card transactions.  
Last Action: 5-12-17 H Set on the Local Calendar SAME AS SB 1381

~~HB 2949~~ Holland, Justin—Relating to the maximum amount of a documentary fee charged by a retail seller of motor vehicles.  
Last Action: 5-5-17 S Referred to Senate Committee on Senate Business and Commerce

~~HB 2977~~ Longoria, Oscar—Relating to methods of computing interest charges on certain consumer loans.  
Last Action: 3-22-17 H Introduced and referred to committee on House Investments and Financial Services

~~HB 3065~~ Deshotel, Joe—Relating to mechanic's, contractor's, or materialman's liens.  
Last Action: 5-8-17 H Reported from committee as substituted House Business and Industry SAME AS SB 1506

~~HB 3081~~ Capriglione, Giovanni—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies. Last Action: 4-28-17 H Reported favorably from committee on House Investments and Financial Services

~~HB 3088~~ Ortega, Evelina—Relating to the licensing and other regulation of wrap lenders.  
Last Action: 5-11-17 H Set on the House Calendar SAME AS SB 1993

~~HB 3308~~ Kuempel, John—Relating to certain vehicle protection products.  
Last Action: 4-4-17 H Introduced and referred to committee on House Business and Industry SAME AS SB 1500

~~HB 3311~~ Huberty, Dan—Relating to the date and time for the public sale of real property.  
Last Action: 4-3-17 H Introduced and referred to committee on House Business and Industry

~~HB 3342~~ Parker, Tan—Relating to preclicensing education requirements for a residential mortgage loan originator license.  
Last Action: 5-16-17 S Meeting set for 8:00 A.M., E1.016, Senate Business and Commerce

~~HB 3404~~ Kuempel, John—Relating to the regulation and sale of certain trailers, including cargo and livestock trailers, and cargo and livestock trailers with living quarters.  
Last Action: 4-24-17 H Committee action pending Licensing and Administrative Procedures

~~HB 3416~~ Cortez, Philip—Relating to Texas Department of Motor Vehicles and county tax assessor-collector vehicle titling and registration duties and fees associated with those duties.  
Last Action: 3-31-17 H Introduced and referred to House committee on Transportation

~~HB 3419~~ Lucio III, Eddie—Relating to increasing the maximum reference base amount for certain consumer loans.  
Last Action: 5-4-17 H Reported from committee as substituted House Investments and Financial Services

~~HB 3448~~ Longoria, Oscar—Relating to single premium term life insurance offered in connection with certain consumer loans.  
Last Action: 5-11-17 H Set on the House Calendar

~~HB 3459~~ Davis, Yvonne—Relating to requiring a business to pre-disclose the recording of a telephone conversation with a consumer.  
Last Action: 4-3-17 H Introduced and referred to committee on House Business and Industry

~~HB 3508~~ Neave, Victoria—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business.  
Last Action: 4-25-17 H Committee action pending House Investments and Financial Services SAME AS SB 836

~~HB 3683~~ Pickett, Joe—Relating to periodic motor vehicle inspections.  
Last Action: 3-31-17 H Introduced and referred to House committee on Transportation

~~HB 3725~~ Walle, Amando—Relating to the priority of a transferred ad valorem tax lien.  
Last Action: 4-3-17 H Introduced and referred to committee on House Ways and Means

~~HB 3777~~ Pickett, Joe—Relating to fees collected for processing and handling vehicle registration applications.  
Last Action: 3-31-17 H Introduced and referred to House committee on Transportation

~~HB 3782~~ Lozano, Jose—Relating to prohibiting a political subdivision from placing restrictions on loans secured by personal property.  
Last Action: 3-9-17 H Filed

~~HB 3940~~ Walle, Amando—Relating to the sale of a motor vehicle with an open product recall.  
Last Action: 4-4-17 H Introduced and referred to committee on Licensing and Administrative Procedures

~~HB 3995~~ Simmons, Ron—Relating to the elimination of regular mandatory vehicle safety inspections.  
Last Action: 5-8-17 H Reported favorably from committee on House Transportation

~~HB 4011~~ Burrows, Dustin—Relating to prohibited reporting of information regarding debt incurred for nonemergency medical care.  
Last Action: 5-10-17 H Failed to pass to third reading (Vote: N: 85/Y: 45)

~~HB 4071~~ Neave, Victoria—Relating to an exemption from the motor vehicle sales and use tax for certain military servicemembers serving on active duty. Last Action: 4-3-17 H Introduced and referred to committee on House Ways and Means SAME AS SB 66

~~HB 4077~~ Dukes, Dawnna—Relating to the disposition and identification of certain goods acquired by recycling entities and pawnbrokers.  
Last Action: 4-25-17 H Committee action pending House Investments and Financial Services

~~HB 4107~~ Neave, Victoria—Relating to abatement or dismissal of a proceeding for an expedited order allowing foreclosure of a lien on real property. Last Action: 5-1-17 H Reported from committee as substituted House Judiciary and Civil Jurisprudence

~~HB 4225~~ Elkins, Gary—Relating to waivers of class actions under the Finance Code.  
Last Action: 4-18-17 H Meeting set for 2:00 P.M. or Adj., E2.010, House Investments and Financial Services

~~HB 4239~~ Munoz, Sergio—Relating to regulation of title insurance rates.  
Last Action: 4-25-17 H Committee action pending House Insurance

~~HB 4244~~ Elkins, Gary—Relating to executory contract for conveyance.  
Last Action: 4-10-17 H Committee action pending House Business and Industry

~~HB 4261~~ Elkins, Gary—Relating to the transparent disclosure of Internet advertising practices.  
Last Action: 5-1-17 H Not heard in committee House Government Transparency and Operation

~~HB 4264~~ Elkins, Gary—Relating to certain sales of homestead.  
Last Action: 5-11-17 H Set on the House Calendar

**HJR 99** - Parker, Tan—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan.  
Last Action: Companion - SJR 60 – 11-7-17 G Election Date

**SB 10** - Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance.  
Last Action: 5-8-17 S First placement on Senate Intent Calendar for SAME AS HB 1774

**SB 66** - Zaffirini, Judith—Relating to an exemption from the motor vehicle sales and use tax for certain military service members serving on active duty. Last Action: 1-24-17 S Introduced and referred to committee on Senate Finance SAME AS HB 4071

**SB 221** - Menendez, Jose—Relating to prohibiting the transfer of a firearm to a person listed in the terrorist screening database maintained by the Federal Bureau of Investigation.  
Last Action: 3-20-17 S Removed from hearing 03/21/17, Senate Criminal Justice SAME AS HB 1229

**SB 350** - Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches.  
Last Action: 4-20-17 S First placement on Senate Intent Calendar for SAME AS HB 2027

**SB 372** - Hall, Bob—Relating to regulation of title insurance.  
Last Action: 2-1-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 380** - Burton, Konni—Relating to repealing civil asset forfeiture provisions and establishing criminal asset forfeiture in this state.  
Last Action: 2-1-17 S Introduced and referred to committee on Senate State Affairs SAME AS HB 1364

**SB 401** - Huffman, Joan—Relating to the seizure of property by a peace officer.  
Last Action: 2-1-17 S Introduced and referred to committee on Senate State Affairs

**SB 492** - West, Royce(D) Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices; authorizing a fee. Last Action: 5-4-17 G Earliest effective date SAME AS HB 598

**SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 4-20-17 H Received in the House

**SB 560** - Hancock, Kelly—Relating to surcharges imposed for the use of a credit card.  
Last Action: 5-8-17 H Recommended for Local and Consent Calendar SAME AS HB 2176

**SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property.  
Last Action: 5-11-17 H Referred to House Committee on House Criminal Jurisprudence SAME AS HB 1575

**SB 718** - Creighton, Brandon—Relating to the regulation of insurance adjusters.  
Last Action: 5-6-17 H Recommended for Local and Consent Calendar SAME AS HB 2131

**SB 807** - Creighton, Brandon—Relating to choice of law and venue for certain construction contracts.  
Last Action: 5-9-17 H Referred to House Committee on House Judiciary and Civil Jurisprudence SAME AS HB 1844

**SB 807** - Creighton, Brandon—Relating to choice of law and venue for certain construction contracts.  
Last Action: 5-4-17 H Received in the House SAME AS HB 1844

**SB 830** - Rodriguez, Jose— Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 5-10-17 H Received in the House

**SB 836** - Rodriguez, Jose—Relating to a contract or other agreement between certain governmental entities and a credit services organization or related business.  
Last Action: 2-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3508

**SB 869** - Huffman, Joan—Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death.  
Last Action: 5-3-17 H Referred to House Committee on House Judiciary and Civil Jurisprudence SAME AS HB 1753

**SB 878** - Hancock, Kelly—Relating to limited driver personal automobile insurance policies.  
Last Action: 4-19-17 H Received in the House

**SB 915** - Hughes, Bryan—Relating to captive insurance companies.  
Last Action: 4-25-17 S Committee action pending Senate Business and Commerce SAME AS HB 1944

**SB 923** - Perry, Charles—Relating to named driver insurance policies and certain related exclusions. Last Action: 2-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 915 AND HB 1030

**SB 926** - Rodriguez, Jose—Relating to durable powers of attorney.  
Last Action: 5-11-17 S Placed on the Senate Calendar for SAME AS HB 1974

**SB 1047**-Creighton, Brandon—Relating to installment payments of ad valorem taxes.  
Last Action: 5-8-17 H Referred to House Committee on House Ways and Means SAME AS HB 1782

**SB 1052**-Hughes, Bryan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts.  
Last Action: 5-11-17 H Passed (Vote: Y:146/N: 0) SAME AS HB 1985

**SB 1062**-Perry, Charles—Relating to documentation for the transfer of a motor vehicle title.  
Last Action: 5-11-17 H Referred to House Committee on House Transportation SAME AS HB 1693

**SB 1121**-Garcia, Sylvia—Relating to the presumption of intent in the prosecution of certain criminal cases involving theft by check or issuance of a bad check. Last Action: 3-7-17 S Introduced and referred to committee on Senate Criminal Justice



**SB 1155**-Menendez, Jose—Relating to fees paid to certain credit services organizations in connection with certain extensions of consumer credit. Last Action: 3-9-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS SB 1323

**SB 1199**-Campbell, Donna—Relating to service contract providers.  
Last Action: 5-9-17 H Recommended for Local and Consent Calendar SAME AS HB 2816

**SB 1263**-Hughes, Bryan—Relating to the regulation of a service contract.  
Last Action: 5-1-17 S Recommended for Local/Uncontested Calendar SAME AS HB 2275

**SB 1380** -Seliger, Kel(R) Relating to alternative education loans and to the use of higher education private activity bonds by qualified alternative education loan lenders.  
Last Action: 3-16-17 S Introduced and referred to committee on Senate Higher Education SAME AS HB 2705

**SB 1381**-Hughes, Bryan—Relating to photo identification for certain debit or credit card transactions.  
Last Action: 5-10-17 H Recommended for Local and Consent Calendar SAME AS HB 2839

**SB 1397**-Nichols, Robert—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender.  
Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2832

**SB 1405**-Creighton, Brandon—Relating to the public sale of real property under a power of sale in a security instrument.  
Last Action: 5-11-17 S Recommended for Local/Uncontested Calendar SAME AS HB 1470

**SB 1409**-Menendez, Jose—Relating to a breach of system security of a business that exposes consumer credit card or debit card information; providing a civil penalty.  
Last Action: 3-16-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2333

**SB 1431**-Zaffirini, Judith—Relating to escrow payments for a loan secured by a new dwelling.  
Last Action: 4-18-17 S Committee action pending Senate Business and Commerce

**SB 1491**-Zaffirini, Judith—Relating to domestic surplus lines insurers; authorizing and imposing a tax.  
Last Action: 5-2-17 H Referred to House Committee on House Insurance SAME AS HB 2492

**SB 1500**-Zaffirini, Judith—Relating to certain vehicle protection products.  
Last Action: 5-15-17 H Meeting set for 11:30 A.M., E2.016, House Business and Industry SAME AS HB 3308

**SB 1506**-Hinojosa, Chuy—Relating to mechanic's, contractor's, or materialman's liens.  
Last Action: 3-20-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3065

**SB 1530**—Estes, Craig—Relating to the regulation of persons and business activities subject to regulation by certain finance agencies.  
Last Action: 4-25-17 S Committee action pending Senate Business and Commerce

**SB 1588**-Huffines, Donald—Relating to the elimination of regular mandatory vehicle safety inspections.  
Last Action: 5-9-17 H Referred to House Committee on Transportation

**SB 1603**-Estes, Craig—Relating to state agency investigations.  
Last Action: 3-21-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1711**-Huffines, Donald—Relating to the claim process for unclaimed property.  
Last Action: 3-22-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 1875** -Hinojosa, Chuy—Relating to the self-directed and semi-independent status of certain agencies and the requirements applicable to, and the oversight of, those agencies. Last Action: 5-3-17 H Referred to House Committee on House State Affairs

**SB 1993**-Rodriguez, Jose—Relating to the licensing and other regulation of wrap lenders.  
Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 3088

**SB 1994**-Zaffirini, Judith—Relating to the financing of residential real estate purchases by means of a wrap mortgage loan.  
Last Action: 5-15-17 S Placed on the Senate Calendar for

**SB 1995**-Watson, Kirk—Relating to disclosures in connection with certain wrap mortgage loan transactions.  
Last Action: 3-27-17 S Introduced and referred to committee on Senate Business and Commerce

**SB 2065**-Hancock, Kelly—Relating to the licensing and regulation of certain occupations and activities.  
Last Action: 5-11-17 H Voted favorably from committee as substituted Licensing and Administrative Procedures

**SB 2073**-Rodriguez, Jose—Relating to a mechanic's or materialman's lien for retained funds under certain construction contracts.  
Last Action: 3-28-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 2668

**SB 2075**-Rodriguez, Jose—Relating to vehicle registration.  
Last Action 5-12-17 H Voted favorably from committee on House Transportation SAME AS HB 2461

**SB 2076**-Rodriguez, Jose—Relating to the titling of motor vehicles.  
Last Action: 5-12-17 H Voted favorably from committee on House Transportation SAME AS HB 2462

**SB 2127**-Taylor, Larry—Relating to limitations on reporting of certain consumer credit information.  
Last Action: 5-15-17 H Meeting set for 11:30 a.m., E2.016, House Business and Industry

**SB 2137**-Lucio, Eddie—Relating to a fee associated with a required inspection of a motor vehicle for certain title transfers.  
Last Action: 4-26-17 S Committee action pending Senate Transportation

**SB 2167**-West, Royce—Relating to the collection of consumer debt by debt buyers.  
Last Action: 3-29-17 S Introduced and referred to committee on Senate Business and Commerce SAME AS HB 1767

**SB 2198**-Campbell, Donna—Relating to interest that accrues under the Property Tax Code.  
Last Action: 3-29-17 S Introduced and referred to committee on Senate Finance

**SB 2203**-Hancock, Kelly—Relating to the business of title insurance.  
Last Action: 4-25-17 S Committee action pending Senate Business and Commerce

**SJR 60** - Hancock, Kelly—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan.  
Last Action: 11-7-17 G Election date



# TEXAS CREDIT LETTER

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Volume 36, Number 47, May 23, 2017

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.009 and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	05/29/17-06/04/17	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	06/01/17-06/30/17	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 22nd day of May 2017.

## Report on Legislation

Status: 05-21-2017    H=House    (only bills that remain viable are now shown)    S=Senate

- HB 217** - Canales, Terry—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 9- 1-17 G Earliest effective date
- HB 849** - Murr, Andrew—Relating to notice to certain lienholders of cancellation of certain personal automobile insurance coverages. Last Action: 5-18-17 S Referred to Senate Committee on Senate Business and Commerce
- HB 915** - Thompson, Ed—Relating to named driver insurance policies and certain related exclusions. Last Action: 4-19-17 S Referred to Senate Committee on Senate Business and Commerce SAME AS HB 1030 AND SB 923
- HB 1066**-Thompson, Senfronia—Relating to the collection of certain judgments through court proceeding. Last Action: 5-18-17 S Recommended for Local/Uncontested Calendar
- HB 1128**-Wray, John—Relating to alternative dates for sale of property under contract lien. Last Action: 5-22-17 G Sent to the Governor
- HB 1187**-Capriglione, Giovanni—Relating to the authority of a captive insurance company to provide reinsurance. Last Action: 5-19-17 S Passed on local calendar (Vote: Y: 31/N: 0)
- HB 1217**-Parker, Tan—Relating to appointment of and performance of notarial acts by an electronic notary public. Last Action: 5-22-17 S Passed (Vote: Y: 27/N: 3)
- HB 1470**-Villalba, Jason—Relating to the public sale of real property under a power of sale in a security instrument. Last Action: 5-21-17 S Recommended for Local/Uncontested Calendar
- HB 1693**-Dean, Jay—Relating to documentation for the transfer of a motor vehicle title. Last Action: 5-17-17 S Recommended for Local/Uncontested Calendar
- HB 1774**-Bonnen, Greg—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. Last Action: 5-19-17 G Sent to the Governor
- HB 1944**-Murphy, Jim—Relating to captive insurance companies. Last Action: 5-21-17 S Reported favorably from committee on Senate Business and Commerce
- HB 1974**-Wray, John—Relating to durable powers of attorney. Last Action: 5-19-17 S Recommended for Local/Uncontested Calendar
- HB 1985**-Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment. Last Action: Companion Bio - SB 1052 - has passed in the House
- HB 2008**-Casper, Scott—Relating to deferred presentment transactions made to military borrowers. Last Action: 5-19-17 S Passed (Vote: Y: 29/N: 2)
- HB 2019**-King, Tracy—Relating to the regulation of manufactured homes. Last Action: 5-19-17 S Passed on local calendar (Vote: Y: 27/N: 4)
- HB 2027**-Goldman, Craig—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches. Last Action: 5-18-17 G Sent to the Governor
- HB 2067**-Oliveira, Rene—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax. Last Action: 5-19-17 S Passed on local calendar (Vote: Y: 31/N: 0)
- HB 2070**-Smithee, John—Relating to the enforcement of certain warranties for a new motor vehicle. Last Action: 5-21-17 S Recommended for Local/Uncontested Calendar
- HB 2275**-Paddie, Chris—Relating to the regulation of a service contract. Last Action: 5-22-17 S Placed on the Senate Calendar for
- HB 2279**-Goldman, Craig—Relating to the regulation of a residential service contract. Last Action: 5-22-17 S Placed on the Senate Calendar for
- HB 2339**-Thompson, Senfronia—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. Last Action: 5-17-17 S Recommended for Local/Uncontested Calendar

**HB 2492**-Frullo, John—Relating to domestic surplus lines insurers.  
Last Action: 5-22-17 S Voted favorably from committee on Senate Committee on Administration

**HB 2832**-Oliveira, Rene—Relating to notice by a property owner to a mortgage servicer that the owner intends to enter into a contract with a property tax lender. Last Action: 5-16-17 S Committee action pending Senate Business and Commerce SAME AS SB 1397

**HB 2949**-Holland, Justin—Relating to the maximum amount of a documentary fee charged by a retail seller of motor vehicles.  
Last Action: 5-21-17 S Recommended for Local/Uncontested Calendar

**HB 3342**-Parker, Tan—Relating to prelicensing education requirements for a residential mortgage loan originator license.  
Last Action: 5-19-17 S Recommended for Local/Uncontested Calendar

**HJR 99** - Parker, Tan—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan.  
Last Action: Companion - SJR 60 – 11-7-17 G Election Date

**SB 492** - West, Royce(D) Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices; authorizing a fee. Last Action: 5- 4-17 G Earliest effective date SAME AS HB 598

**SB 526** - Birdwell, Brian—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 5-24-17 H Set on the Local Calendar

**SB 560** - Hancock, Kelly—Relating to surcharges imposed for the use of a credit card.  
Last Action: 5-19-17 H Passed on local calendar (Vote: Y:144/N: 0) SAME AS HB 2176

**SB 631** - Buckingham, Dawn—Relating to venue for the disposition of stolen property.  
Last Action: 5-24-17 H Set on the Local Calendar

**SB 718** - Creighton, Brandon—Relating to the regulation of insurance adjusters.  
Last Action: 5-19-17 H Passed on local calendar (Vote: Y:144/N: 0) SAME AS HB 2131

**SB 807** - Creighton, Brandon—Relating to choice of law and venue for certain construction contracts.  
Last Action: 5-23-17 H Set on the House Calendar

**SB 878** - Hancock, Kelly—Relating to limited driver personal automobile insurance policies.  
Last Action: 5-15-17 H Referred to House Committee on House Insurance

**SB 926** - Rodriguez, Jose—Relating to durable powers of attorney.  
Last Action: 5- 11-17 S Placed on the Senate Calendar for SAME AS HB 1974

**SB 1047**-Creighton, Brandon—Relating to installment payments of ad valorem taxes.  
Last Action: 5-24-17 H Set on the Local Calendar

**SB 1052**-Hughes, Bryan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts.  
Last Action: 5-17-17 G Sent to the Governor

**SB 1062**-Perry, Charles—Relating to documentation for the transfer of a motor vehicle title.  
Last Action: 5-22-17 H Passed (Vote: Y:144/N: 0)

**SB 1199**-Campbell, Donna—Relating to service contract providers.  
Last Action: 5-19-17 H Passed on local calendar (Vote: Y:144/N: 0)

**SB 1263**-Hughes, Bryan—Relating to the regulation of a service contract.  
Last Action: 5- 1-17 S Recommended for Local/Uncontested Calendar SAME AS HB 2275

**SB 1381**-Hughes, Bryan—Relating to photo identification for certain debit or credit card transactions.  
Last Action: 5-22-17 S Set on the Senate Items Eligible Calendar

**SB 1405**-Creighton, Brandon—Relating to the public sale of real property under a power of sale in a security instrument.  
Last Action: 5-20-17 H Referred to House Committee on House Business and Industry

**SB 1491**-Zaffirini, Judith—Relating to domestic surplus lines insurers; authorizing and imposing a tax.  
Last Action: 5- 2-17 H Referred to House Committee on House Insurance SAME AS HB 2492

**SB 1500**-Zaffirini, Judith—Relating to certain vehicle protection products.  
Last Action: 5-17-17 H Reported favorably from committee on House Business and Industry SAME AS HB 3308

**SB 1588**-Huffines, Donald—Relating to the elimination of regular mandatory vehicle safety inspections.  
Last Action: 5-17-17 H Reported favorably from committee on House Transportation

**SB 1875** -Hinojosa, Chuy—Relating to the self-directed and semi-independent status of certain agencies and the requirements applicable to, and the oversight of, those agencies. Last Action: 5-18-17 H Committee action pending House State Affairs

**SB 1994**-Zaffirini, Judith—Relating to the financing of residential real estate purchases by means of a wrap mortgage loan.  
Last Action: 5-23-17 H Set on the House Calendar

**SB 2065**-Hancock, Kelly—Relating to the licensing and regulation of certain occupations and activities.  
Last Action: 5-22-17 H Passed to third reading (Vote: Y:139/N: 0)

**SB 2075**-Rodriguez, Jose—Relating to vehicle registration.  
Last Action: 5-24-17 H Set on the Local Calendar

**SB 2076**-Rodriguez, Jose—Relating to the titling of motor vehicles.  
Last Action: 5-22-17 S Set on the Senate Items Eligible Calendar

**SB 2127**-Taylor, Larry—Relating to limitations on reporting of certain consumer credit information.  
Last Action: 5-15-17 H Committee action pending House Business and Industry

**SJR 60** - Hancock, Kelly—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan.  
Last Action: 11- 7-17 G Election date



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial <sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	06/05/17-06/11/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 30th day of May 2017.

### *Report on Legislation*

Status: 05-30-2017 H=House S=Senate (only bills sent to the Governor for action are now shown)

- HB 217** - Canales, Terry; Hinojosa, Chuy—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 9-1-17 G Earliest effective date
- HB 1066**-Thompson, Senfronia; Bettencourt, Paul—Relating to the collection of certain judgments through court proceeding. Last Action: 5-30-17 G Sent to the Governor
- HB 1128**-Wray, John; Taylor, Larry—Relating to alternative dates for sale of property under contract lien. Last Action: 9-1-17 G Earliest effective date
- HB 1187**-Capriglione, Giovanni; Nelson, Jane—Relating to the authority of a captive insurance company to provide reinsurance. Last Action: 9-1-17 G Earliest effective date
- HB 1217**-Parker, Tan; Creighton, Brandon—Relating to appointment of and performance of notarial acts by an electronic notary public. Last Action: 5-26-17 G Sent to the Governor
- HB 1470**-Villalba, Jason; Creighton, Brandon—Relating to the public sale of real property under a power of sale in a security instrument. Last Action: 5-30-17 G Sent to the Governor
- HB 1774**-Bonnen, Greg; Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. Last Action: 9-1-17 G Earliest effective date
- HB 1944**-Murphy, Jim; Hughes, Bryan—Relating to captive insurance companies. Last Action: 5-26-17 G Sent to the Governor
- HB 2008**-Casper, Scott; Buckingham, Dawn—Relating to deferred presentment transactions made to military borrowers. Last Action: 5-25-17 G Sent to the Governor
- HB 2019**-King, Tracy; Estes, Craig—Relating to the regulation of manufactured homes. Last Action: 5-25-17 G Sent to the Governor
- HB 2027**-Goldman, Craig; Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches. Last Action: 5-26-17 G Earliest effective date
- HB 2067**-Oliveira, Rene; Nichols, Robert—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax. Last Action: 5-29-17 G Earliest effective date
- HB 2070**-Smithee, John; Watson, Kirk—Relating to the enforcement of certain warranties for a new motor vehicle. Last Action: 5-26-17 G Sent to the Governor
- HB 2275**-Paddie, Chris; Hughes, Bryan—Relating to the regulation of a service contract. Last Action: 5-30-17 G Sent to the Governor
- HB 2339**-Thompson, Senfronia; Zaffirini, Judith—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. Last Action: 5-30-17 G Sent to the Governor
- HB 2949**-Holland, Justin; Creighton, Brandon—Relating to the maximum amount of a documentary fee charged by a retail seller of motor vehicles. Last Action: 5-30-17 G Sent to the Governor
- SB 492** - West, Royce; Koop, Linda— Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices; authorizing a fee. Last Action: 5- 4-17 G Earliest effective date
- SB 526** - Birdwell, Brian; Capriglione, Giovanni—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 5-28-17 G Sent to the Governor
- SB 560** - Hancock, Kelly; Parker, Tan—Relating to surcharges imposed for the use of a credit card. Last Action: 9-1-17 G Earliest effective date
- SB 631** - Buckingham, Dawn; Wilson, Terry—Relating to venue for the disposition of stolen property. Last Action: 5-28-17 G Sent to the Governor
- SB 718** - Creighton, Brandon; Anderson, Rodney—Relating to the regulation of insurance adjusters. Last Action: 9-1-17 G Earliest effective date
- SB 807** - Creighton, Brandon; Workman, Paul—Relating to choice of law and venue for certain construction contracts. Last Action: 5-28-17 G Sent to the Governor

- SB 830** – Rodrigues, Jose; Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 5-27-17 G Sent to the Governor
- SB 869** - Huffman, Joan; Farrar, Jessica— Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death. Last Action: 5-24-17 G Sent to the Governor
- SB 1047**-Creighton, Brandon; Faircloth, Wayne—Relating to installment payments of ad valorem taxes.  
Last Action: 5-27-17 G Sent to the Governor
- SB 1052**-Hughes, Bryan; Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts. Last Action: 9-1-17 G Earliest effective date
- SB 1062**-Perry, Charles; Dean, Jay—Relating to documentation for the transfer of a motor vehicle title.  
Last Action: 5-24-17 G Sent to the Governor
- SB 1199**-Campbell, Donna; Minjarez, Ina—Relating to service contract providers. Last Action: 5-23-17 G Sent to the Governor
- SB 1381**-Hughes, Bryan; Longoria, Oscar—Relating to vehicle registration. Last Action: 5-28-17 G Sent to the Governor
- SB 2075**-Rodriguez, Jose; Pickett, Joe—Relating to vehicle registration. Last Action: 5-28-17 G Sent to the Governor
- SB 2076**-Rodriguez, Jose; Pickett, Joe—Relating to the titling of motor vehicles. Last Action: 5-28-17 G Sent to the Governor



# TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 36, Number 49, June 6, 2017

ISSN 0738-6877

## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.005, 303.008, 303.009, 304.003 and 346.101, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial <sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, Tex. Fin. Code	06/12/17-06/18/17	18.00%	18.00%
Monthly Rate - Sec. 303.005, Tex. Fin. Code <sup>(3)</sup>	06/01/17-06/30/17	18.00%	18.00%
Standard Quarterly Rate - Sec. 303.008, Tex. Fin. Code	07/01/17-09/30/17	18.00%	18.00%
Retail Credit Card Quarterly Rate - Sec. 303.009, Tex. Fin. Code <sup>(1)</sup>	07/01/17-09/30/17	18.00%	N.A.
Lender Credit Card Quarterly Rate - Sec. 346.101, Tex. Fin. Code <sup>(1)</sup>	07/01/17-09/30/17	18.00%	N.A.
Standard Annual Rate - Sec. 303.008, Tex. Fin. Code <sup>(4)</sup>	07/01/17-09/30/17	18.00%	18.00%
Retail Credit Card Annual Rate - Sec. 303.009, Tex. Fin. Code <sup>(1)</sup>	07/01/17-09/30/17	18.00%	N.A.
Judgment Rate - Sec. 304.003, Tex. Fin. Code	06/01/17-06/30/17	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose. <sup>(3)</sup>For variable rate commercial transactions only. <sup>(4)</sup>Only for open-end credit as defined in §301.002(14), Texas Finance Code.

Issued in Austin, Texas this the 5th day of June 2017.

### Report on Legislation

Status: 06-04-2017 H=House S=Senate (only bills sent to the Governor for action are now shown)

- HB 217** - Canales, Terry; Hinojosa, Chuy—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 9-1-17 G Earliest effective date
- HB 1066**-Thompson, Senfronia; Bettencourt, Paul—Relating to the collection of certain judgments through court proceeding. Last Action: 5-30-17 G Sent to the Governor
- HB 1128**-Wray, John; Taylor, Larry—Relating to alternative dates for sale of property under contract lien. Last Action: 9-1-17 G Earliest effective date
- HB 1187**-Capriglione, Giovanni; Nelson, Jane—Relating to the authority of a captive insurance company to provide reinsurance. Last Action: 9-1-17 G Earliest effective date
- HB 1217**-Parker, Tan; Creighton, Brandon—Relating to appointment of and performance of notarial acts by an electronic notary public. Last Action: 7- 1-18 G Earliest effective date
- HB 1470**-Villalba, Jason; Creighton, Brandon—Relating to the public sale of real property under a power of sale in a security instrument. Last Action: 5-30-17 G Sent to the Governor
- HB 1774**-Bonnen, Greg; Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. Last Action: 9-1-17 G Earliest effective date
- HB 1944**-Murphy, Jim; Hughes, Bryan—Relating to captive insurance companies. Last Action: 5-26-17 G Sent to the Governor
- HB 1974**-Wray, John; Rodriguez, Jose—Relating to durable powers of attorney. Last Action: 5-30-17 G Sent to the Governor
- HB 2008**-Casper, Scott; Buckingham, Dawn—Relating to deferred presentment transactions made to military borrowers. Last Action: 5-25-17 G Sent to the Governor
- HB 2019**-King, Tracy; Estes, Craig—Relating to the regulation of manufactured homes. Last Action: 9- 1-17 G Earliest effective date
- HB 2027**-Goldman, Craig; Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches. Last Action: 5-26-17 G Earliest effective date
- HB 2067**-Oliveira, Rene; Nichols, Robert—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax. Last Action: 5-29-17 G Earliest effective date
- HB 2070**-Smithee, John; Watson, Kirk—Relating to the enforcement of certain warranties for a new motor vehicle. Last Action: 9- 1-17 G Earliest effective date
- HB 2275**-Paddie, Chris; Hughes, Bryan—Relating to the regulation of a service contract. Last Action: 5-30-17 G Sent to the Governor
- HB 2279**-Goldman, Craig; Hancock, Kelly—Relating to the regulation of a residential service contract. Last Action: 5-30-17 G Sent to the Governor
- HB 2339**-Thompson, Senfronia; Zaffirini, Judith—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. Last Action: 5-30-17 G Sent to the Governor
- HB 2492**-Fullo, John; Zaffirini, Judith—Relating to domestic surplus lines insurers. Last Action: 5-30-17 G Sent to the Governor
- HB 2949**-Holland, Justin; Creighton, Brandon—Relating to the maximum amount of a documentary fee charged by a retail seller of motor vehicles. Last Action: 5-30-17 G Sent to the Governor

- HB 3342**-Parker, Tan; Buckingham, Dawn—Relating to preclicensing education requirements for a residential mortgage loan originator license. Last Action: 5-30-17 G Sent to the Governor
- SB 492** - West, Royce; Koop, Linda— Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices; authorizing a fee. Last Action: 5- 4-17 G Earliest effective date
- SB 526** - Birdwell, Brian; Capriglione, Giovanni—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 5-28-17 G Sent to the Governor
- SB 560** - Hancock, Kelly; Parker, Tan—Relating to surcharges imposed for the use of a credit card. Last Action: 9-1-17 G Earliest effective date
- SB 631** - Buckingham, Dawn; Wilson, Terry—Relating to venue for the disposition of stolen property. Last Action: 5-28-17 G Sent to the Governor
- SB 718** - Creighton, Brandon; Anderson, Rodney—Relating to the regulation of insurance adjusters. Last Action: 9-1-17 G Earliest effective date
- SB 807** - Creighton, Brandon; Workman, Paul—Relating to choice of law and venue for certain construction contracts. Last Action: 5-28-17 G Sent to the Governor
- SB 830** – Rodrigues, Jose; Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 5-27-17 G Sent to the Governor
- SB 869** - Huffman, Joan; Farrar, Jessica— Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death. Last Action: 5-24-17 G Sent to the Governor
- SB 1047**-Creighton, Brandon; Faircloth, Wayne—Relating to installment payments of ad valorem taxes. Last Action: 5-27-17 G Sent to the Governor
- SB 1052**-Hughes, Bryan; Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts. Last Action: 9-1-17 G Earliest effective date
- SB 1062**-Perry, Charles; Dean, Jay—Relating to documentation for the transfer of a motor vehicle title. Last Action: 1- 1-18 G Earliest effective date
- SB 1199**-Campbell, Donna; Minjarez, Ina—Relating to service contract providers. Last Action: 9- 1-17 G Earliest effective date
- SB 1381**-Hughes, Bryan; Longoria, Oscar—Relating to vehicle registration. Last Action: 5-28-17 G Sent to the Governor
- SB 2065**-Hancock, Kelly; Kuempel, John—Relating to the licensing and regulation of certain occupations and activities. Last Action: 5-30-17 G Sent to the Governor
- SB 2075**-Rodriguez, Jose; Pickett, Joe—Relating to vehicle registration. Last Action: 5-28-17 G Sent to the Governor
- SB 2076**-Rodriguez, Jose; Pickett, Joe—Relating to the titling of motor vehicles. Last Action: 5-28-17 G Sent to the Governor
- SJR 60** - Hancock, Kelly—Proposing a constitutional amendment establishing a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan. Last Action: 11- 7-17 G Election date



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	06/19/17-06/25/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 12th day of June 2017.

### *Report on Legislation*

Status: 06-11-2017 H=House S=Senate (only bills sent to the Governor for action are now shown)

- HB 217** - Canales, Terry; Hinojosa, Chuy—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead. Last Action: 9-1-17 G Earliest effective date
- HB 1066**-Thompson, Senfronia; Bettencourt, Paul—Relating to the collection of certain judgments through court proceeding. Last Action: 5-30-17 G Sent to the Governor
- HB 1128**-Wray, John; Taylor, Larry—Relating to alternative dates for sale of property under contract lien. Last Action: 9-1-17 G Earliest effective date
- HB 1187**-Capriglione, Giovanni; Nelson, Jane—Relating to the authority of a captive insurance company to provide reinsurance. Last Action: 9-1-17 G Earliest effective date
- HB 1217**-Parker, Tan; Creighton, Brandon—Relating to appointment of and performance of notarial acts by an electronic notary public. Last Action: 7- 1-18 G Earliest effective date
- HB 1470**-Villalba, Jason; Creighton, Brandon—Relating to the public sale of real property under a power of sale in a security instrument. Last Action: 5-30-17 G Sent to the Governor
- HB 1774**-Bonnen, Greg; Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance. Last Action: 9-1-17 G Earliest effective date
- HB 1944**-Murphy, Jim; Hughes, Bryan—Relating to captive insurance companies. Last Action: 5-26-17 G Sent to the Governor
- HB 2008**-Cosper, Scott; Buckingham, Dawn—Relating to deferred presentment transactions made to military borrowers. Last Action: 5-25-17 G Sent to the Governor
- HB 2019**-King, Tracy; Estes, Craig—Relating to the regulation of manufactured homes. Last Action: 9- 1-17 G Earliest effective date
- HB 2027**-Goldman, Craig; Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches. Last Action: 5-26-17 G Earliest effective date
- HB 2067**-Oliveira, Rene; Nichols, Robert—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax. Last Action: 5-29-17 G Earliest effective date
- HB 2070**-Smithee, John; Watson, Kirk—Relating to the enforcement of certain warranties for a new motor vehicle. Last Action: 9- 1-17 G Earliest effective date
- HB 2275**-Paddie, Chris; Hughes, Bryan—Relating to the regulation of a service contract. Last Action: 9- 1-17 G Earliest effective date
- HB 2339**-Thompson, Senfronia; Zaffirini, Judith—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts. Last Action: 9- 1-17 G Earliest effective date
- HB 2949**-Holland, Justin; Creighton, Brandon—Relating to the maximum amount of a documentary fee charged by a retail seller of motor vehicles. Last Action: 5-30-17 G Sent to the Governor
- SB 492** - West, Royce; Koop, Linda— Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices; authorizing a fee. Last Action: 5- 4-17 G Earliest effective date
- SB 526** - Birdwell, Brian; Capriglione, Giovanni—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers. Last Action: 9- 1-17 G Earliest effective date
- SB 560** - Hancock, Kelly; Parker, Tan—Relating to surcharges imposed for the use of a credit card. Last Action: 9-1-17 G Earliest effective date
- SB 631** - Buckingham, Dawn; Wilson, Terry—Relating to venue for the disposition of stolen property. Last Action: : 9- 1-17 G Earliest effective date
- SB 718** - Creighton, Brandon; Anderson, Rodney—Relating to the regulation of insurance adjusters. Last Action: 9-1-17 G Earliest effective date
- SB 807** - Creighton, Brandon; Workman, Paul—Relating to choice of law and venue for certain construction contracts. Last Action: : 9- 1-17 G Earliest effective date



- SB 830** – Rodrigues, Jose; Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property. Last Action: 5-27-17 G Sent to the Governor
- SB 869** - Huffman, Joan; Farrar, Jessica— Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death. Last Action: : 9- 1-17 G Earliest effective date
- SB 1047**-Creighton, Brandon; Faircloth, Wayne—Relating to installment payments of ad valorem taxes.  
Last Action: 5-27-17 G Sent to the Governor
- SB 1052**-Hughes, Bryan; Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts. Last Action: 9-1-17 G Earliest effective date
- SB 1062**-Perry, Charles; Dean, Jay—Relating to documentation for the transfer of a motor vehicle title.  
Last Action: 1- 1-18 G Earliest effective date
- SB 1199**-Campbell, Donna; Minjarez, Ina—Relating to service contract providers. Last Action9- 1-17 G Earliest effective date
- SB 1381**-Hughes, Bryan; Longoria, Oscar—Relating to vehicle registration. Last Action: 5-28-17 G Sent to the Governor
- SB 2075**-Rodriguez, Jose; Pickett, Joe—Relating to vehicle registration. Last Action: 5-28-17 G Sent to the Governor
- SB 2076**-Rodriguez, Jose; Pickett, Joe—Relating to the titling of motor vehicles. Last Action: 5-28-17 G Sent to the Governor



# TEXAS CREDIT LETTER

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Volume 36, Number 51, June 20, 2017

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.009 and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	06/26/17-07/02/17	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	07/01/17-07/31/17	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 19th day of June 2017.

## Report on Legislation

Status: 06-18-2017 H=House S=Senate (only bills sent to the Governor for action are now shown)

- HB 217** - Canales, Terry; Hinojosa, Chuy—Relating to the authority of certain persons to defer or abate the collection of ad valorem taxes on a person's residence homestead.  
Last Action: 9-1-17 G Earliest effective date
- HB 1066**-Thompson, Senfronia; Bettencourt, Paul—Relating to the collection of certain judgments through court proceeding.  
Last Action: 6-15-17 G Earliest effective date
- HB 1128**-Wray, John; Taylor, Larry—Relating to alternative dates for sale of property under contract lien.  
Last Action: 9-1-17 G Earliest effective date
- HB 1187**-Capriglione, Giovanni; Nelson, Jane—Relating to the authority of a captive insurance company to provide reinsurance.  
Last Action: 9-1-17 G Earliest effective date
- HB 1217**-Parker, Tan; Creighton, Brandon—Relating to appointment of and performance of notarial acts by an electronic notary public.  
Last Action: 7- 1-18 G Earliest effective date
- HB 1470**-Villalba, Jason; Creighton, Brandon—Relating to the public sale of real property under a power of sale in a security instrument.  
Last Action: 9-1-17 G Earliest effective date
- HB 1774**-Bonnen, Greg; Hancock, Kelly—Relating to insurance claims and certain prohibited acts and practices in the business of insurance.  
Last Action: 9-1-17 G Earliest effective date
- HB 1944**-Murphy, Jim; Hughes, Bryan—Relating to captive insurance companies.  
Last Action: 6-15-17 G Earliest effective date
- HB 1974**-Wray, John; Rodriguez, Jose—Relating to durable powers of attorney.  
Last Action: 9-1-17 G Earliest effective date
- HB 2008**-Casper, Scott; Buckingham, Dawn—Relating to deferred presentment transactions made to military borrowers.  
Last Action: 9-1-17 G Earliest effective date
- HB 2019**-King, Tracy; Estes, Craig—Relating to the regulation of manufactured homes.  
Last Action: 9- 1-17 G Earliest effective date
- HB 2027**-Goldman, Craig; Taylor, Van—Relating to the repeal of certain laws regulating the sale or transfer of secondhand watches.  
Last Action: 5-26-17 G Earliest effective date
- HB 2067**-Oliveira, Rene; Nichols, Robert—Relating to the registration of a related finance company for purposes of the motor vehicle sales and use tax.  
Last Action: 5-29-17 G Earliest effective date
- HB 2070**-Smithee, John; Watson, Kirk—Relating to the enforcement of certain warranties for a new motor vehicle.  
Last Action: 9- 1-17 G Earliest effective date
- HB 2275**-Paddie, Chris; Hughes, Bryan—Relating to the regulation of a service contract.  
Last Action: 9- 1-17 G Earliest effective date
- HB 2279**-Goldman, Craig; Hancock, Kelly—Relating to the regulation of a residential service contract.  
Last Action: 1-1-18 G Earliest effective date
- HB 2339**-Thompson, Senfronia; Zaffirini, Judith—Relating to trade-in credit agreements offered in connection with certain motor vehicle retail installment contracts.  
Last Action: 9- 1-17 G Earliest effective date
- HB 2492**-Frullo, John; Zaffirini, Judith—Relating to domestic surplus lines insurers.  
Last Action: 1-1-18 G Earliest effective date
- HB 2949**-Holland, Justin; Creighton, Brandon—Relating to the maximum amount of a documentary fee charged by a retail seller of motor vehicles.  
Last Action: 9-1-17 G Earliest effective date

- HB 3342**-Parker, Tan; Creighton, Brandon—Relating to preclicensing education requirements for a residential mortgage loan originator license.  
Last Action: 1-1-18 G Earliest effective date
- SB 492** - West, Royce; Koop, Linda— Relating to procedures of a county tax assessor-collector for collection of dishonored checks and invoices; authorizing a fee.  
Last Action: 5- 4-17 G Earliest effective date
- SB 526** - Birdwell, Brian; Capriglione, Giovanni—Relating to the abolishment of certain advisory committees and other entities created to assist or advise state agencies or officers.  
Last Action: 9- 1-17 G Earliest effective date
- SB 560** - Hancock, Kelly; Parker, Tan—Relating to surcharges imposed for the use of a credit card.  
Last Action: 9-1-17 G Earliest effective date
- SB 631** - Buckingham, Dawn; Wilson, Terry—Relating to venue for the disposition of stolen property.  
Last Action: 9- 1-17 G Earliest effective date
- SB 718** - Creighton, Brandon; Anderson, Rodney—Relating to the regulation of insurance adjusters.  
Last Action: 9-1-17 G Earliest effective date
- SB 807** - Creighton, Brandon; Workman, Paul—Relating to choice of law and venue for certain construction contracts.  
Last Action: 9- 1-17 G Earliest effective date
- SB 830** – Rodrigues, Jose; Walle, Amando—Relating to the provision of accounting statements by mortgage servicers for certain loans secured by a lien on residential real property.  
Last Action: 5-16-17 G Vetoed by the Governor
- SB 869** - Huffman, Joan; Farrar, Jessica— Relating to authorizing a beneficiary designation that transfers a motor vehicle at the owner's death.  
Last Action: 9- 1-17 G Earliest effective date
- SB 1047**-Creighton, Brandon; Faircloth, Wayne—Relating to installment payments of ad valorem taxes.  
Last Action: 1-1-18 G Earliest effective date
- SB 1052**-Hughes, Bryan; Flynn, Dan—Relating to debt cancellation agreements offered in connection with certain loans and retail installment contracts and to amounts charged for certain agreements offered in connection with certain loans and retail installment contracts.  
Last Action: 9-1-17 G Earliest effective date
- SB 1062**-Perry, Charles; Dean, Jay—Relating to documentation for the transfer of a motor vehicle title.  
Last Action: 1- 1-18 G Earliest effective date
- SB 1199**-Campbell, Donna; Minjarez, Ina—Relating to service contract providers.  
Last Action: 9- 1-17 G Earliest effective date
- SB 1381**-Hughes, Bryan; Longoria, Oscar—Relating to vehicle registration.  
Last Action: 1- 1-18 G Earliest effective date
- SB 2065**-Hancock, Kelly; Kuempel, John—Relating to vehicle registration.  
Last Action: 6-15-17 G Earliest effective date
- SB 2075**-Rodriguez, Jose; Pickett, Joe—Relating to vehicle registration.  
Last Action: 9- 1-17 G Earliest effective date
- SB 2076**-Rodriguez, Jose; Pickett, Joe—Relating to the titling of motor vehicles.  
Last Action: 9- 1-17 G Earliest effective date



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial <sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	07/03/17-07/09/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 26th day of June 2017.



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.005 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	07/10/17-07/16/17	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	07/01/17-07/31/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose. <sup>(3)</sup>For variable rate commercial transactions only.

Issued in Austin, Texas this the 5th day of July 2017.



# TEXAS CREDIT LETTER

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Volume 37, Number 2, July 11, 2017

ISSN 0738-6877

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	07/17/17-07/23/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 10th day of July 2017.



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.009 and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	07/24/17-07/30/17	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	08/01/17-08/31/17	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 17th day of July 2017.



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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	07/31/17-08/06/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

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# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.005 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	08/07/17-08/13/17	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	08/01/17-08/31/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose. <sup>(3)</sup>For variable rate commercial transactions only.

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	08/14/17-08/20/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 7th day of August 2017.



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	08/21/17-08/27/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.009 and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial <sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	08/28/17-09/03/17	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	09/01/17-09/30/17	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

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# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.005, 303.008, 303.009, 304.003 and 346.101, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial <sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, Tex. Fin. Code	09/04/17-09/10/17	18.00%	18.00%
Monthly Rate - Sec. 303.005, Tex. Fin. Code <sup>(3)</sup>	08/01/17-08/31/17	18.00%	18.00%
Standard Quarterly Rate - Sec. 303.008, Tex. Fin. Code	10/01/17-12/31/17	18.00%	18.00%
Retail Credit Card Quarterly Rate - Sec. 303.009, Tex. Fin. Code <sup>(1)</sup>	10/01/17-12/31/17	18.00%	N.A.
Lender Credit Card Quarterly Rate - Sec. 346.101, Tex. Fin. Code <sup>(1)</sup>	10/01/17-12/31/17	18.00%	N.A.
Standard Annual Rate - Sec. 303.008, Tex. Fin. Code <sup>(4)</sup>	10/01/17-12/31/17	18.00%	18.00%
Retail Credit Card Annual Rate - Sec. 303.009, Tex. Fin. Code <sup>(1)</sup>	10/01/17-12/31/17	18.00%	N.A.
Judgment Rate - Sec. 304.003, Tex. Fin. Code	09/01/17-09/30/17	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose. <sup>(3)</sup>For variable rate commercial transactions only. <sup>(4)</sup>Only for open-end credit as defined in §301.002(14), Texas Finance Code.

Issued in Austin, Texas this the 28th day of August 2017.



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.005 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	09/11/17-09/17/17	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	09/01/17-09/30/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose. <sup>(3)</sup>For variable rate commercial transactions only.

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	09/18/17-09/24/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.009 and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	9/25/17-10/01/17	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	10/01/17-10/31/17	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

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# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	10/02/17-10/08/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

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# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.005 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	10/09/17-10/15/17	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	10/01/17-10/31/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose. <sup>(3)</sup>For variable rate commercial transactions only.

Issued in Austin, Texas this the 2nd day of October 2017.



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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	10/16/17-10/22/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	10/23/17-10/29/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

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# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.009 and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	10/30/17-11/05/17	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	11/01/17-11/30/17	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 23<sup>rd</sup> day of October 2017.



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	11/06/17-11/12/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 30th day of October 2017.



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.005 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	11/13/17-11/19/17	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	11/01/17-11/30/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose. <sup>(3)</sup>For variable rate commercial transactions only.

Issued in Austin, Texas this the 6th day of November 2017.



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	11/20/17-11/26/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

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# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.009 and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	11/27/17-12/03/17	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	12/01/17-12/31/17	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 20<sup>th</sup> day of November 2017.



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.005, 303.008, 303.009, 304.003 and 346.101, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, Tex. Fin. Code	12/04/17-12/10/17	18.00%	18.00%
Monthly Rate - Sec. 303.005, Tex. Fin. Code <sup>(3)</sup>	11/01/17-11/30/17	18.00%	18.00%
Standard Quarterly Rate - Sec. 303.008, Tex. Fin. Code	01/01/18-03/31/18	18.00%	18.00%
Retail Credit Card Quarterly Rate - Sec. 303.009, Tex. Fin. Code <sup>(1)</sup>	01/01/18-03/31/18	18.00%	N.A.
Lender Credit Card Quarterly Rate - Sec. 346.101, Tex. Fin. Code <sup>(1)</sup>	01/01/18-03/31/18	18.00%	N.A.
Standard Annual Rate - Sec. 303.008, Tex. Fin. Code <sup>(4)</sup>	01/01/18-03/31/18	18.00%	18.00%
Retail Credit Card Annual Rate - Sec. 303.009, Tex. Fin. Code <sup>(1)</sup>	01/01/18-03/31/18	18.00%	N.A.
Judgment Rate - Sec. 304.003, Tex. Fin. Code	12/01/17-12/31/17	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose. <sup>(3)</sup>For variable rate commercial transactions only. <sup>(4)</sup>Only for open-end credit as defined in §301.002(14), Texas Finance Code.

Issued in Austin, Texas this the 27<sup>th</sup> day of November 2017.



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.005 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	12/11/17-12/17/17	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	12/01/17-12/31/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose. <sup>(3)</sup>For variable rate commercial transactions only.

Issued in Austin, Texas this the 4th day of December 2017.



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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	12/18/17-12/24/17	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

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# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.009 and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	12/25/17-12/31/17	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	01/01/18-01/31/18	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 18th day of December 2017.



# TEXAS CREDIT LETTER

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	01/01/18-01/07/18	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

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