



# 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	01/10/11-01/16/11	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	01/01/11-01/31/11	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 2011.



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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	01/17/11-01/23/11	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 January 2011.



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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	01/24/11-01/30/11	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	02/01/11-02/28/11	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 of January 2011.



# 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	01/31/11-02/06/11	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 January 2011.



# 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	02/07/11-02/13/11	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	02/01/11-02/28/11	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 February 2011.

## Report on Legislation

Status: 01/31/11 H=House S=Senate

HB 212—Rodriguez—Relating to the regulation of a credit services organization-SAME AS SB 143-11/08/10 H Filed  
 HB 237—Flynn—Relating to the composition of the Finance Commission of Texas-SAME AS SB 249-11/10/10 H Filed  
 HB 410—Craddick—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 656, SB 251, and SB 253-12/10/10 H Filed  
 HB 558—Deshotel—Relating to payoff statements provided in connection with certain home loans-01/07/11 H Filed  
 HB 656—Farias—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410, HB 661, SB 251, and SB 253-01/13/11 H Filed  
 HB 661—Rodriguez—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 656-01/13/11 H Filed  
 HB 754—Flynn—Relating to the regulation of credit reporting bureaus-01/20/11 H Filed  
 HB 953—Lozano—Relating to consumer debt owed by certain military servicemembers-01/27/11 H Filed  
 SB 141—Eltife—Relating to the regulation of debt management services providers; providing a penalty-11/08/10 S Filed  
 SB 143—West—Relating to the regulation of a credit services organization-SAME AS HB 212-11/08/10 S Filed  
 SB 249—Estes—Relating to the composition of the Finance Commission of Texas-SAME AS HB 237-12/07/10 S Filed  
 SB 251—West—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410 and HB 656-12/09/10 S Filed  
 SB 253—Davis, Wendy—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410 and HB 656-12/10/10 S Filed.  
 SB 254—Davis, Wendy—Relating to the extension of consumer credit to certain members of the Texas National Guard and armed forces of the United States and their dependents-12/10/10 S Filed.

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.



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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	02/14/11-02/20/11	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 February 2011.

## Report on Legislation

Status: 02/07/11      H=House      S=Senate

SB 141—Eltife—Relating to the regulation of debt management services providers; providing a penalty-01/31/11 S Introduced and referred to S Business and Commerce Committee.

SB 143—West—Relating to the regulation of a credit services organization-SAME AS HB 212-01/31/11 S Introduced and referred to S Business and Commerce Committee.

SB 249—Estes—Relating to the composition of the Finance Commission of Texas-SAME AS HB 237-01/31/11 S Introduced and referred to S Business and Commerce Committee.

SB 251—West—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410 and HB 656-01/31/11 S Introduced and referred to S Business and Commerce Committee.

SB 253—Davis, Wendy—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410 and HB 656-01/31/11 S Introduced and referred to S Business and Commerce Committee.

SB 254—Davis, Wendy—Relating to the extension of consumer credit to certain members of the Texas National Guard and armed forces of the United States and their dependents-01/31/11 S Introduced and referred to S Business and Commerce Committee.

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.



# 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	02/21/11-02/27/11	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 14th day of February 2011.

## Report on Legislation

Status: 02/14/11      H=House      S=Senate

HB 212—Rodriguez—Relating to the regulation of a credit services organization-SAME AS SB 143-02/14/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HB 237—Flynn—Relating to the composition of the Finance Commission of Texas-SAME AS SB 249-02/15/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HB 410—Craddick—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 656, HB 1323, SB 251, and SB 253-12/10/10 H Filed

HB 1222—Anchia—Relating to the regulation of debt management services providers-SAME AS SB 141-02/09/11 H Filed

HB 1323—Johnson—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410, HB 656, HB 661, SB 251, and SB 253-02/14/11 H Filed

HJR 90—Hartnet—Relating to an amendment providing for an exception from the limitation on the maximum principal amount of home equity loans and home equity lines of credit for the refinancing of certain loans secured by the homestead-02/10/11 H Filed

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.



# 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	02/28/11-03/06/11	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	03/01/11-03/31/11	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 22<sup>nd</sup> of February 2011.

## Report on Legislation

Status: 02/22/11      H=House      S=Senate

HB 410—Craddick—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 656, HB 1323, SB 251, and SB 253-02/17/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HB 558—Deshotel—Relating to payoff statements provided in connection with certain home loans-02/18/11 H Introduced and referred to H Business and Industry Committee

HB 656—Farias—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410, HB 661, HB 1323, SB 251, and SB 253-02/21/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HB 661—Rodriguez—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 656 and HB 1323-02/21/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HB 754—Flynn—Relating to the regulation of credit reporting bureaus-02/22/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HB 1442—Davis, Yvonne—Relating to certain disclosures regarding the terms of a credit card agreement-02/16/11 H Filed

SB 141—Eltife—Relating to the regulation of debt management services providers; providing a penalty-02/22/11 S Voted favorably with S Business and Commerce Committee substitute

SB 251—West—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410, HB 656, and HB 1323-02/22/11 S Business and Commerce Committee action pending

SB 253—Davis, Wendy—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410, HB 656, and HB 1323-02/22/11 S Business and Commerce Committee action pending

SB 254—Davis, Wendy—Relating to the extension of consumer credit to certain members of the Texas National Guard and armed forces of the United States and their dependents-02/22/11 S Business and Commerce Committee action pending

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.





# 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	03/07/11-03/13/11	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	03/01/11-03/31/11	18.00%	18.00%
Standard Quarterly Rate - Sec. 303.008, TEX. FIN. CODE	04/01/11-06/30/11	18.00%	18.00%
Retail Credit Card Quarterly Rate - Sec. 303.009, TEX. FIN. CODE <sup>(1)</sup>	04/01/11-06/30/11	18.00%	N.A.
Lender Credit Card Quarterly Rate - Sec. 346.101, TEX. FIN. CODE <sup>(1)</sup>	04/01/11-06/30/11	18.00%	N.A.
Standard Annual Rate - Sec. 303.008, TEX. FIN. CODE <sup>(4)</sup>	04/01/11-06/30/11	18.00%	18.00%
Retail Credit Card Annual Rate - Sec. 303.009, TEX. FIN. CODE <sup>(1)</sup>	04/01/11-06/30/11	18.00%	N.A.
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	03/01/11-03/31/11	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 Sec. 301.002(14), TEX. FIN. CODE.

Issued in Austin, Texas this the 1st day of March 2011.

## Report on Legislation

Status: 03/01/11      H=House      S=Senate

HB 558—Deshotel—Relating to payoff statements provided in connection with certain home loans-02/28/11 H Business and Industry Committee action pending

HB 953—Lozano—Relating to consumer debt owed by certain military servicemembers-02/28/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HB 1681—Harless—Relating to the composition of the Finance Commission of Texas-SAME AS SB 920-02/23/11 H Filed

HB 1796—Paxton—Relating to the transfer of an ad valorem tax lien- SAME AS SB 762-02/24/11 H Filed

SB 141—Eltife—Relating to the regulation of debt management services providers; providing a penalty-SAME AS HB 1222-03/01/11 S Place on Intent Calendar

SB 762—Carona—Relating to the transfer of an ad valorem tax lien-SAME AS HB 1796-02/23/11 S Introduced and referred to S Business and Commerce Committee

SB 920—Deuell—Relating to the composition of the Finance Commission of Texas-SAME AS HB 1681-02/24/11 S Filed

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.



# 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	03/14/11-03/20/11	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 March 2011.

## Report on Legislation

Status: 03/07/11      H=House      S=Senate

HB 1222—Anchia—Relating to the regulation of debt management services providers-03/01/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee  
 HB 1323—Johnson—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410, HB 656, HB 661, SB 251, and SB 253-03/01/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee  
 HB 1442—Davis, Yvonne—Relating to certain disclosures regarding the terms of a credit card agreement-03/01/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee  
 HB 1681—Harless—Relating to the composition of the Finance Commission of Texas-SAME AS SB 920-03/03/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee  
 HB 1796—Paxton—Relating to the transfer of an ad valorem tax lien- SAME AS SB 762-03/03/11 H Introduced and referred to H Ways and Means Committee  
 HJR 90—Hartnett—Amendment providing for an exception from the limitation on the maximum principal amount of home equity loans and home equity lines of credit for the refinancing of certain loans secured by the homestead-03/01/11 H Introduced and referred to H Business and Industry Committee  
 SB 141—Eltife—Relating to the regulation of debt management services providers; providing a penalty-SAME AS HB 1222-03/08/11 S Place on Intent Calendar  
 SB 762—Carona—Relating to the transfer of an ad valorem tax lien-SAME AS HB 1796-03/08/11 S Business and Commerce Committee meeting set  
 SB 920—Deuell—Relating to the composition of the Finance Commission of Texas-SAME AS HB 1681-03/08/11 S Introduced and referred to S Business and Commerce Committee

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.



# 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.

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	03/21/11-03/27/11	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 14th day of March 2011.

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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 \$1,890.00 and \$15,750.00, respectively.  
 The amounts of brackets in TEX. FIN. CODE §342.201(e) are changed to \$3,150.00, \$6,615.00, and \$15,750.00, respectively.  
 The ceiling amount in TEX. FIN. CODE §§342.251 and 342.259 are changed to \$630.00 and \$1,260.00, respectively.  
 The amounts of the brackets in TEX. FIN. CODE §345.055 are changed to \$3,150.00 and \$6,300.00, respectively.  
 The amounts of the bracket in TEX. FIN. CODE §345.103 is changed to \$3,150.00.  
 The ceiling amount of TEX. FIN. CODE §371.158 is changed to \$15,750.00.  
 The amounts of the brackets in TEX. FIN. CODE §371.159 are changed to \$189.00, \$1,260.00, and \$1,890.00, respectively.

The above dollar amounts of the brackets and ceilings shall govern all applicable credit transactions and loans made on or after July 1, 2011, and extending through June 30, 2012.

<sup>(1)</sup>Computation method: The Reference Base Index (the Index for December 1967) = 101.6. The December 2010 Index = 641.200. The percentage of change is 631.10%. This equates to an increase of 630% after disregarding the percentage of change in excess of multiples of 10%.

Issued in Austin, Texas, this the 15th day of March 2011.

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## Report on Legislation

Status: 03/14/11 H=House S=Senate

HB 1222—Anchia—Relating to the regulation of debt management services providers-SAME AS SB 141-03/15/11 H  
 Pensions/Investments/Financial Services Committee hearing set  
 HB 2248—Truitt—Relating to licensing and regulation of certain persons involved in residential mortgage lending pursuant to the Texas Secure  
 and Fair Enforcement for Mortgage Licensing Act of 2009-SAME AS SB 1124-03/15/11 H Pensions/Investments/Financial Services  
 Committee hearing set  
 HB 2328—McClendon—Relating to the registration, monitoring, and investigation of and handling of funds by property owners' association  
 boards-03/10/11 H Introduced and referred to H Business and Industry Committee  
 HB 2410—Miles—Relating to mortgage loans-03/10/11 H Introduced and referred to H Business and Industry Committee  
 HB 2490—Solomons—Relating to the regulation of certain metal dealers-03/14/11 H Introduced and referred to H Environment Regulation  
 Committee  
 HB 2550—Elkins—Relating to the process under which state agencies and other entities are periodically reviewed under the Texas Sunset Act-  
 03/08/11 H Filed  
 HB 2559—Truitt—Relating to commercial motor vehicle installment sales-03/08/11 H Filed  
 HB 2592—Truitt—Relating to notice and disclosure requirements for credit services organizations regarding charges and consumer borrowing-  
 03/08/11 H Filed

HB 2593–Truitt—Relating to restrictions on amounts, fees, renewals, and payment of deferred presentment transactions and certain loans secured by motor vehicle certificates of title-03/08/11 H Filed

HB 2594–Truitt—Relating to the registration and regulation of credit services organizations that obtain for consumers certain extensions of credit-03/08/11 Filed

HB 2657–King, Tracy—Relating to nonsubstantive additions and corrections in enacted codes, the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-SAME AS SB 1303-03/09/11 H Filed

HB 2713–Thompson—Relating to refinancing low-rate home loans involving natural disaster recovery funds-SAME AS SB 1391-03/09/11 H Filed

HB 2931–Woolley—Relating to debt cancellation agreements-03/10/11 H Filed

HB 2982–Orr—Relating to the composition of the Finance Commission of Texas-SAME AS SB 1008-03/10/11 H Filed

HB 3021–Creighton—Relating to best practices for credit services organizations-03/10/11 H Filed

HB 3045–Lucio III—Relating to the regulation of the location of pawnshops in certain counties-03/10/11 H Filed

HB 3139–Anchia—Relating to fees paid to the consumer credit commissioner and to fees and interest charged in connection with consumer credit transactions-SAME AS SB 1127-03/08/11 H Filed

HB 3225–Hernandez, Luna—Relating to the renewal of a deferred presentment transaction-03/10/11 H Filed

HB 3226– Hernandez, Luna—Relating to the regulation of, including fee and installment plan assistance, certain small loans made to consumers-03/10/11 H Filed

HB 3453–Anchia—Relating to the regulatory authority of the consumer credit commissioner-SAME AS SB 1126-03/11/11 H Filed

HB 3760–Oliveira—Relating to home loans that are not federally related mortgage loans-SAME AS SB 1319-03/11/11 H Filed

HB 3786–Craddick—Relating to the requirements for certain extensions of credit to consumers-SAME AS SB 1862-03/11/11 H Filed

SB 141–Eltife—Relating to the regulation of debt management services providers; providing a penalty-SAME AS HB 1222-03/15/11 S Place on Intent Calendar

SB 762–Carona—Relating to the transfer of an ad valorem tax lien-SAME AS HB 1796-03/09/11 S Recommended for Local/Uncontested Calendar

SB 920–Deuell—Relating to the composition of the Finance Commission of Texas-SAME AS HB 1681-03/08/11 S Introduced and referred to S Business and Commerce Committee

SB 1303–West—Relating to nonsubstantive additions to and corrections in enacted codes, to the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-SAME AS HB 2657-03/08/11 S Filed

SB 1319–Lucio—Relating to home loans that are not federally related mortgage loans-SAME AS HB 3760-03/11/11 S Filed

SB 1391–Gallegos—Relating to refinancing low-rate home loans involving natural disaster recovery funds-SAME AS HB 2713-03/09/11 S Filed

SB 1852–Davis, Wendy—Relating to the requirements for certain extensions of credit to consumers-SAME AS HB 3786-03/11/11 S Filed

*To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.*



# 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	03/28/11-04/03/11	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	04/01/11-04/30/11	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 of March 2011.

## Report on Legislation

Status: 03/21/11      H=House      S=Senate

HB 410—Craddick—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 656, HB 661, HB 1323, SB 251, and SB 253-03/22/11 H Pensions/Investments/Financial Services Committee hearing set

HB 656—Farias—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410, HB 661, HB 1323, SB 251, and SB 253-03/22/11 H Pensions/Investments/Financial Services Committee hearing set

HB 661—Farias—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410, HB 656, HB 1323, SB 251, and SB 253-03/22/11 H Pensions/Investments/Financial Services Committee hearing set

HB 1222—Anchia—Relating to the regulation of debt management services providers-SAME AS SB 141-03/15/11 H Pensions/Investments/Financial Services Committee action pending

HB 1323—Johnson—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410, HB 656, HB 661, SB 251, and SB 253-03/22/11 H Pensions/Investments/Financial Services Committee hearing set

HB 2248—Truitt—Relating to licensing and regulation of certain persons involved in residential mortgage lending pursuant to the Texas Secure and Fair Enforcement for Mortgage Licensing Act of 2009-SAME AS SB 1124-03/15/11 H Pensions/Investments/Financial Services Committee action pending

HB 2550—Elkins—Relating to the process under which state agencies and other entities are periodically reviewed under the Texas Sunset Act-03/15/11 H Introduced and referred to H State Affairs Committee

HB 2559—Truitt—Relating to commercial motor vehicle installment sales-03/15/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HB 2592—Truitt—Relating to notice and disclosure requirements for credit services organizations regarding charges and consumer borrowing-03/22/11 H Pensions/Investments/Financial Services Committee meeting set

HB 2593—Truitt—Relating to restrictions on amounts, fees, renewals, and payment of deferred presentment transactions and certain loans secured by motor vehicle certificates of title-03/22/11 H Pensions/Investments/Financial Services Committee meeting set

HB 2594—Truitt—Relating to the registration and regulation of credit services organizations that obtain for consumers certain extensions of credit-03/22/11 H Pensions/Investments/Financial Services Committee meeting set

HB 2657—King, Tracy—Relating to nonsubstantive additions and corrections in enacted codes, the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-SAME AS SB 1303-03/16/11 H Introduced and referred to H Government Efficiency and Reform Committee

HB 2713—Thompson—Relating to refinancing low-rate home loans involving natural disaster recovery funds-SAME AS SB 1391-03/16/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HB 2931—Woolley—Relating to debt cancellation agreements-03/17/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HB 2982—Orr—Relating to the composition of the Finance Commission of Texas-SAME AS SB 1008-03/17/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HB 3021—Creighton—Relating to best practices for credit services organizations-03/22/11 H Pensions/Investments/Financial Services Committee meeting set

HB 3045—Lucio III—Relating to the regulation of the location of pawnshops in certain counties-03/17/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HB 3139—Anchia—Relating to fees paid to the consumer credit commissioner and to fees and interest charged in connection with consumer credit transactions-SAME AS SB 1127-03/18/11 H Introduced and referred to Pensions/Investments/Financial Services Committee

HB 3225—Hernandez, Luna—Relating to the renewal of a deferred presentment transaction-03/18/11 H Introduced and referred to Pensions/Investments/Financial Services Committee

HB 3226—Hernandez, Luna—Relating to the regulation of, including fee and installment plan assistance, certain small loans made to consumers-03/18/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HB 3453—Anchia—Relating to the regulatory authority of the consumer credit commissioner-SAME AS SB 1126-03/18/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HCR 94—Flynn—Urging the United States Congress to repeal the Dodd-Frank Wall Street Reform and Consumer Protection Act-03/18/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

SB 141—Eltime—Relating to the regulation of debt management services providers; providing a penalty-SAME AS HB 1222-03/16/11 H Received not referred

SB 249—Estes—Relating to the composition of the Finance Commission of Texas-SAME AS HB 237-03/22/11 S Business and Commerce Committee meeting set

SB 1008—Carona—Relating to the composition of the Finance Commission of Texas-SAME AS HB 2982-03/22/11 S Business and Commerce Committee meeting set

SB 1124—Carona—Relating to licensing and regulation of certain person involved in residential mortgage lending pursuant to the Texas Secure and Fair Enforcement for Mortgage Licensing Act of 2009-SAME AS HB 2248-03/22/11 S Business and Commerce Committee meeting set

SB 1126—Eltime—Relating to the regulatory authority of the consumer credit commissioner-SAME AS HB 3453-03/16/11 S Introduced and referred to S Business and Commerce Committee

SB 1127—Eltime—Relating to fees paid to the consumer credit commissioner and to fees and interest charged in connection with consumer credit transactions-SAME AS HB 3139-03/16/11 S Introduced and referred to S Business and Commerce Committee

SB 1303—West—Relating to nonsubstantive additions to and corrections in enacted codes, to the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-SAME AS HB 2657-03/16/11 S Introduced and referred to S Committee on Administration

*To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.*



# 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	04/04/11-04/10/11	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 28th day of March 2011.

## Report on Legislation

Status: 03/29/11      H=House      S=Senate

HB 410—Craddick—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 656, HB 661, HB 1323, SB 251, and SB 253-03/22/11 H Pensions/Investments/Financial Services Committee action pending

HB 656—Farias—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410, HB 661, HB 1323, SB 251, and SB 253-03/22/11 H Pensions/Investments/Financial Services Committee action pending

HB 661—Farias—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410, HB 656, HB 1323, SB 251, and SB 253-03/22/11 H Pensions/Investments/Financial Services Committee action pending

HB 1323—Johnson—Relating to the regulation of activities with respect to certain extensions of consumer credit-SAME AS HB 410, HB 656, HB 661, SB 251, and SB 253-03/22/11 H Pensions/Investments/Financial Services Committee action pending

HB 2248—Truitt—Relating to licensing and regulation of certain persons involved in residential mortgage lending pursuant to the Texas Secure and Fair Enforcement for Mortgage Licensing Act of 2009-SAME AS SB 1124-03/22/11 Voted favorably from H Pensions/Investments/Financial Services Committee as substituted

HB 2328—McClendon—Relating to the registration, monitoring, and investigation of and handling of funds by property owners' association boards-03/28/11 H Business and Industry Committee meeting set

HB 2559—Truitt—Relating to commercial motor vehicle installment sales-03/29 /11 H Pensions/Investments/Financial Services Committee meeting set

HB 2592—Truitt—Relating to notice and disclosure requirements for credit services organizations regarding charges and consumer borrowing-03/22/11 H Pensions/Investments/Financial Services Committee action pending

HB 2593—Truitt—Relating to restrictions on amounts, fees, renewals, and payment of deferred presentment transactions and certain loans secured by motor vehicle certificates of title-03/22/11 H Pensions/Investments/Financial Services Committee action pending

HB 2594—Truitt—Relating to the registration and regulation of credit services organizations that obtain for consumers certain extensions of credit-03/22/11 H Pensions/Investments/Financial Services Committee action pending

HB 2931—Woolley—Relating to debt cancellation agreements-03/29/11 H Pensions/Investments/Financial Services Committee meeting set

HB 3021—Creighton—Relating to best practices for credit services organizations-03/22/11 H Pensions/Investments/Financial Services Committee action pending

HB 3760—Oliveira—Relating to home loans that are not federally related mortgage loans-SAME AS SB 1319-03/23/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HB 3786—Craddick—Relating to the requirements for certain extensions of credit to consumers-SAME AS SB 1862-03/23/11 H Introduced and referred to H Pensions/Investments/Financial Services Committee

HJR 90—Hartnett—Amendment providing for an exception from the limitation on the maximum principal amount of home equity loans and home equity lines of credit for the refinancing of certain loans secured by the homestead-03/28/11 H Business and Industry Committee meeting set

SB 249—Estes—Relating to the composition of the Finance Commission of Texas-SAME AS HB 237-03/22/11 S Placed on S Local/Uncontested Calendar

SB 762—Carona—Relating to the transfer of an ad valorem tax lien-SAME AS HB 1796-03/24/11 S Passed

SB 1008—Carona—Relating to the composition of the Finance Commission of Texas-SAME AS HB 2982-03/22/11 S Recommended for S Local/Uncontested Calendar

SB 1124—Carona—Relating to licensing and regulation of certain persons involved in residential mortgage lending pursuant to the Texas Secure and Fair Enforcement for Mortgage Licensing Act of 2009-SAME AS HB 2248-03/24/11 S Reported from S Business and Commerce Committee as substituted

SB 1303—West—Relating to nonsubstantive additions to and corrections in enacted codes, to the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-SAME AS HB 2657-03/28/11 S Committee on Administration meeting set

SB 1319—Lucio—Relating to home loans that are not federally related mortgage loans-SAME AS HB 3760-03/23/11 S Introduced and referred to S Business and Commerce Committee

SB 1391—Gallegos—Relating to refinancing low-rate home loans involving natural disaster recovery funds-SAME AS HB 2713-03/22/11 S Introduced and referred to S Subcommittee on Flood and Evacuations

SB 1862—Davis, Wendy—Relating to the requirements for certain extensions of credit to consumers-SAME AS HB 3786-03/24/11 S Introduced and referred to S Business and Commerce Committee

*To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.*





# 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	04/11/11-04/17/11	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	04/01/11-04/30/11	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 April 2011.

## Report on Legislation

Status: 04/05/11 H=House S=Senate

HB 558—Deshotel—Relating to payoff statements provided in connection with certain home loans-04/01/11 Reported from H Business & Industry Committee as substituted

HB 1796—Paxton—Relating to the transfer of an ad valorem tax lien-SAME AS SB 762-04/04/11 H Ways and Means Committee action pending

HB 2248—Truitt—Relating to licensing and regulation of certain persons involved in residential mortgage lending pursuant to the Texas Secure and Fair Enforcement for Mortgage Licensing Act of 2009-SAME AS SB 1124-03/28/11 Reported from H Pensions/Investments/Financial Services Committee as substituted

HB 2328—McClendon—Relating to the registration, monitoring, and investigation of and handling of funds by property owners' association boards-03/28/11 H Business and Industry Committee action pending

HB 2559—Truitt—Relating to commercial motor vehicle installment sales-03/29 /11 H Pensions/Investments/Financial Services Committee action pending

HB 2931—Woolley—Relating to debt cancellation agreements-03/29/11 H Pensions/Investments/Financial Services Committee action pending

HCR 94—Flynn—Urging the United States Congress to repeal the Dodd-Frank Wall Street Reform and Consumer Protection Act-04/07/11 H Select Committee on State Sovereignty meeting set

HJR 90—Hartnett—Amendment providing for an exception from the limitation on the maximum principal amount of home equity loans and home equity lines of credit for the refinancing of certain loans secured by the homestead-03/28/11 H Business and Industry Committee action pending

SB 141—Eltime—Relating to the regulation of debt management services providers; providing a penalty-SAME AS HB 1222-03/29/11 Referred to H Pensions/Investments/Financial Services Committee

SB 249—Estes—Relating to the composition of the Finance Commission of Texas-SAME AS HB 237-03/28/11 Placed on S Local/Uncontested Calendar

SB 762—Carona—Relating to the transfer of an ad valorem tax lien-SAME AS HB 1796-04/04/11 Referred to H Ways and Means Committee

SB 1008—Carona—Relating to the composition of the Finance Commission of Texas-SAME AS HB 2982-03/31/11 H Received but not Referred

SB 1124—Carona—Relating to licensing and regulation of certain persons involved in residential mortgage lending pursuant to the Texas Secure and Fair Enforcement for Mortgage Licensing Act of 2009-SAME AS HB 2248-03/31/11 S Passed

SB 1303—West—Relating to nonsubstantive additions to and corrections in enacted codes, to the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-SAME AS HB 2657-03/30/11 Recommended for S Local/Uncontested Calendar

SB 1862—Davis, Wendy—Relating to the requirements for certain extensions of credit to consumers-SAME AS HB 3786-04/05/11 S Business and Commerce Committee meeting set

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.



# 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	04/18/11-04/24/11	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 11th day of April 2011.

## Report on Legislation

Status: 04/12/11      H=House      S=Senate

**HB 237**—Flynn—Relating to the composition of the Finance Commission of Texas-SAME AS SB 249-04/12/11 H Pensions/Investments/Financial Services Committee meeting set

**HB 558**—Deshotel—Relating to payoff statements provided in connection with certain home loans-04/12/11 Set for H Calendar

**HB 1681**—Harless—Relating to the composition of the Finance Commission of Texas-SAME AS SB 920-04/12/11 H Pensions/Investments/Financial Services Committee meeting set

**HB 2490**—Solomons—Relating to the regulation of certain metal dealers-04/13/11 H Environmental Regulation Committee meeting set

**HB 2559**—Truitt—Relating to commercial motor vehicle installment sales-04/11/11 H Reported from H Pensions/Investments/Financial Services Committee as substituted

**HB 2592**—Truitt—Relating to notice and disclosure requirements for credit services organizations regarding charges and consumer borrowing-04/07/11 H Voted favorably from H Pensions/Investments/Financial Services Committee as substituted

**HB 2593**—Truitt—Relating to restrictions on amounts, fees, renewals, and payment of deferred presentment transactions and certain loans secured by motor vehicle certificates of title-04/07/11 H Voted favorably from H Pensions/Investments/Financial Services Committee as substituted

**HB 2594**—Truitt—Relating to the registration and regulation of credit services organizations that obtain for consumers certain extensions of credit-04/07/11 H Voted favorably from H Pensions/Investments/Financial Services Committee as substituted

**HB 2657**—King, Tracy—Relating to nonsubstantive additions and corrections in enacted codes, the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-SAME AS SB 1303-04/14/11 H Government Efficiency and Reform Committee meeting set

**HB 2713**—Thompson—Relating to refinancing low-rate home loans involving natural disaster recovery funds-SAME AS SB 1391-04/12/11 H Pensions/Investments/Financial Services Committee meeting set

**HB 2982**—Orr—Relating to the composition of the Finance Commission of Texas-SAME AS SB 1008-04/12/11 H Pensions/Investments/Financial Services Committee meeting set

**HB 3139**—Anchia—Relating to fees paid to the consumer credit commissioner and to fees and interest charged in connection with consumer credit transactions-SAME AS SB 1127-04/12/11 H Pensions/Investments/Financial Services Committee meeting set

**HB 3453**—Anchia—Relating to the regulatory authority of the consumer credit commissioner-SAME AS SB 1126-04/12/11 H Pensions/Investments/Financial Services Committee meeting set

**HCR 94**—Flynn—Urging the United States Congress to repeal the Dodd-Frank Wall Street Reform and Consumer Protection Act-04/07/11 H Select Committee on State Sovereignty action pending

**SB 141**—Eltime—Relating to the regulation of debt management services providers; providing a penalty-SAME AS HB 1222-04/05/11 H Voted favorably from H Pensions/Investments/Financial Services Committee as substituted

**SB 249**—Estes—Relating to the composition of the Finance Commission of Texas-SAME AS HB 237-04/11/11 H Referred to H Pensions/Investments/Financial Services Committee

**SB 1008**—Carona—Relating to the composition of the Finance Commission of Texas-SAME AS HB 2982-04/11/11 H Referred to H Pensions/Investments/Financial Services Committee

**SB 1124**—Carona—Relating to licensing and regulation of certain persons involved in residential mortgage lending pursuant to the Texas Secure and Fair Enforcement for Mortgage Licensing Act of 2009-SAME AS HB 2248-04/11/11 H Referred to H Pensions/Investments/Financial Services Committee

**SB 1319**—Lucio—Relating to home loans that are not federally related mortgage loans-SAME AS HB 3760-04/12/11 S Business and Commerce Committee meeting set

**SB 1391**—Gallegos—Relating to refinancing low-rate home loans involving natural disaster recovery funds-SAME AS HB 2713-04/13/11 S Subcommittee on Flood and Evacuations Committee meeting set

**SB 1862**—Davis, Wendy—Relating to the requirements for certain extensions of credit to consumers—SAME AS HB 3786-04/11/11 S Reported from S Business and Commerce Committee as substituted

*To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.*



# 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	04/25/11-05/01/11	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	05/01/11-05/31/11	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 of April 2011.

## Report on Legislation

Status: 4/18/11 H=House S=Senate

HB 237—Flynn—Relating to the composition of the Finance Commission of Texas-SAME AS SB 249-04/12/11 H Pensions/Investments/Financial Services Committee action pending

HB 558—Deshotel—Relating to payoff statements provided in connection with certain home loans-04/14/11 S Received but not referred

HB 1681—Harless—Relating to the composition of the Finance Commission of Texas-SAME AS SB 920-04/12/11 H Pensions/Investments/Financial Services Committee action pending

HB 2328—McClendon—Relating to the registration, monitoring, and investigation of and handling of funds by property owners' association boards-04/13/11 H Voted favorably from H Business & Industry Committee as substituted

HB 2490—Solomons—Relating to the regulation of certain metal dealers-04/13/11 H Environmental Regulation Committee action pending

HB 2559—Tritt—Relating to commercial motor vehicle installment sales-04/18/11 Set on H Calendar

HB 2657—King, Tracy—Relating to nonsubstantive additions and corrections in enacted codes, the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-SAME AS SB 1303-04/14/11 H Government Efficiency and Reform Committee action pending

HB 2713—Thompson—Relating to refinancing low-rate home loans involving natural disaster recovery funds-SAME AS SB 1391-04/12/11 H Pensions/Investments/Financial Services Committee action pending

HB 2982—Orr—Relating to the composition of the Finance Commission of Texas-SAME AS SB 1008-04/12/11 H Pensions/Investments/Financial Services Committee action pending

HB 3139—Anchia—Relating to fees paid to the consumer credit commissioner and to fees and interest charged in connection with consumer credit transactions-SAME AS SB 1127-04/12/11 H Pensions/Investments/Financial Services Committee action pending

HB 3453—Anchia—Relating to the regulatory authority of the consumer credit commissioner-SAME AS SB 1126-04/12/11 H Pensions/Investments/Financial Services Committee action pending

HCR 94—Flynn—Urging the United States Congress to repeal the Dodd-Frank Wall Street Reform and Consumer Protection Act-04/14/11 H Voted favorably from H Select Committee on State Sovereignty as substituted

SB 141—Eltife—Relating to the regulation of debt management services providers; providing a penalty-SAME AS HB 1222-04/12/11 H Reported from H Pensions/Investments/Financial Services Committee as substituted

SB 1319—Lucio—Relating to home loans that are not federally related mortgage loans-SAME AS HB 3760-04/12/11 S Voted favorably from S Business and Commerce Committee as substituted

SB 1391—Gallegos—Relating to refinancing low-rate home loans involving natural disaster recovery funds-SAME AS HB 2713-04/13/11 S Voted favorably from Subcommittee on Flood and Evacuations Committee as substituted

SB 1862—Davis, Wendy—Relating to the requirements for certain extensions of credit to consumers-SAME AS HB 3786-04/18/11 S Placed on S Intent Calendar

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.



# 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	05/02/11-05/08/11	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 25th day of April 2011.

## Report on Legislation

Status: 04/21/11      H=House      S=Senate

HB 558—Deshotel—Relating to payoff statements provided in connection with certain home loans-04/20/11 S Referred to S Business and Commerce Committee

HB 2328—McClendon—Relating to the registration, monitoring, and investigation of and handling of funds by property owners' association boards-04/19/11 H Reported from H Business & Industry Committee as substituted

HB 2490—Solomons—Relating to the regulation of certain metal dealers-04/18/11 H Voted favorably from Environmental Regulation Committee as substituted

HB 2559—Truitt—Relating to commercial motor vehicle installment sales-04/20/11 S Received but not referred

HB 2592—Truitt—Relating to notice and disclosure requirements for credit services organizations regarding charges and consumer borrowing-04/18/11 H Reported from H Pensions/Investments/Financial Services Committee as substituted

HB 2593—Truitt—Relating to restrictions on amounts, fees, renewals, and payment of deferred presentment transactions and certain loans secured by motor vehicle certificates of title-04/18/11 H Reported from H Pensions/Investments/Financial Services Committee as substituted

HB 2594—Truitt—Relating to the registration and regulation of credit services organizations that obtain for consumers certain extensions of credit-04/18/11 H Reported from H Pensions/Investments/Financial Services Committee as substituted

HB 3453—Anchia—Relating to the regulatory authority of the consumer credit commissioner-SAME AS SB 1126-04/19/11 H Voted favorably from Pensions/Investments/Financial Services Committee as substituted

HCR 94—Flynn—Urging the United States Congress to repeal the Dodd-Frank Wall Street Reform and Consumer Protection Act-04/18/11 H Reported from H Select Committee on State Sovereignty as substituted

SB 1303—West—Relating to nonsubstantive additions to and corrections in enacted codes, to the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-SAME AS HB 2657-04/21/11 H Received but not referred

SB 1319—Lucio—Relating to home loans that are not federally related mortgage loans-SAME AS HB 3760-04/18/11 S Recommended for Local/Uncontested Calendar

SB 1862—Davis, Wendy—Relating to the requirements for certain extensions of credit to consumers-SAME AS HB 3786-04/20/11 S Placed on S Intent Calendar

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.



# 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	05/09/11-05/15/11	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	05/01/11-05/31/11	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 May 2011.

## Report on Legislation

Status: 05/02/11 H=House S=Senate

HB 558—Deshotel/Carona—Relating to payoff statements provided in connection with certain home loans-05/05/11 S Set on S Local Calendar  
 HB 1222—Anchia—Relating to the regulation of debt management services providers-SAME AS SB 141-04/28/11 H Voted favorably from H Pensions/Investments/Financial Services Committee as substituted  
 HB 2490—Solomons—Relating to the regulation of certain metal dealers-05/03/11 H Set on H Local Calendar  
 HB 2559—Truitt/Harris—Relating to commercial motor vehicle installment sales-05/03/11 S Business & Commerce Committee meeting set  
 HB 2657—King, Tracy—Relating to nonsubstantive additions and corrections in enacted codes, the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-SAME AS SB 1303-04/26/11 H Recommended for H Local and Consent Calendar  
 HB 3453—Anchia—Relating to the regulatory authority of the consumer credit commissioner-SAME AS SB 1126-04/26/11 H Recommended for H Local and Consent Calendar  
 SB 1124—Carona/Truitt—Relating to licensing and regulation of certain persons involved in residential mortgage lending pursuant to the Texas Secure and Fair Enforcement for Mortgage Licensing Act of 2009-SAME AS HB 2248-05/02/11 H Reported favorably from H Pensions/Investments/Financial Services Committee  
 SB 1303—West—Relating to nonsubstantive additions to and corrections in enacted codes, to the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-SAME AS HB 2657-05/03/11 H Government Efficiency and Reform Committee meeting set  
 SB 1319—Lucio—Relating to home loans that are not federally related mortgage loans-SAME AS HB 3760-04/29/11 H Referred to H Pensions/Investments/Financial Services Committee  
 SB 1862—Davis, Wendy—Relating to the requirements for certain extensions of credit to consumers-SAME AS HB 3786-05/03/11 S Placed on S Intent Calendar

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.



# 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	05/16/11-05/22/11	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 May 2011.

## Report on Legislation

Status: 05/09/11      H=House      S=Senate

HB 558—Deshotel/Carona—Relating to payoff statements provided in connection with certain home loans-05/05/11 S Passed on S Local Calendar

HB 1222—Anchia—Relating to the regulation of debt management services providers-SAME AS SB 141-05/07/11 H Set on H Calendar

HB 2490—Solomons—Relating to the regulation of certain metal dealers-05/05/11 S Referred to S Business and Commerce Committee

HB 2559—Truitt/Harris—Relating to commercial motor vehicle installment sales-05/03/11 S Recommended for S Local/Uncontested Calendar

HB 2657—King, Tracy—Relating to nonsubstantive additions and corrections in enacted codes, the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-SAME AS SB 1303-05/05/11 H Laid on the table-subject to call—See SB 1303

SB 1303—West—Relating to nonsubstantive additions to and corrections in enacted codes, to the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-SAME AS HB 2657-05/05/11 H Passed on H Local Calendar

SB 1862—Davis, Wendy—Relating to the requirements for certain extensions of credit to consumers-SAME AS HB 3786-05/05/11 S Placed on S Intent Calendar

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.





# 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	05/23/11-05/29/11	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	06/01/11-06/30/11	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 of May 2011.

## Report on Legislation

Status: 5/16/11 H=House S=Senate

**HB 237**—Flynn—Relating to the composition of the Finance Commission of Texas- SAME AS SB 249-05/06/11 H Reported favorably from H Pensions/Investments/Financial Services Committee

**HB 558**—Deshotel/Carona—Relating to payoff statements provided in connection with certain home loans-05/06/11 Sent to the Governor

**HB 1222**—Anchia—Relating to the regulation of debt management services providers-SAME AS SB 141-05/11/11 H Set on H Calendar

**HB 1681**—Harless—Relating to the composition of the Finance Commission of Texas-SAME AS SB 920-05/16/11 S Referred to S Business and Commerce Committee

**HB 2490**—Solomons—Relating to the regulation of certain metal dealers-05/17/11 S Business and Commerce Committee meeting set

**HB 2559**—Truitt/Harris—Relating to commercial motor vehicle installment sales-05/11/11 Sent to the Governor

**HB 2592**—Truitt—Relating to notice and disclosure requirements for credit services organizations regarding charges and consumer borrowing-05/17/11 S Business and Commerce Committee meeting set

**HB 2593**—Truitt—Relating to restrictions on amounts, fees, renewals, and payment of deferred presentment transactions and certain loans secured by motor vehicle certificates of title-05/12/11 H postponed on second reading until 5:00 p.m. 05/12/11

**HB 2594**—Truitt—Relating to the registration and regulation of credit services organizations that obtain for consumers certain extensions of credit-05/16/11 S Received by not referred

**HB 2931**—Woolley—Relating to debt cancellation agreements-05/16/11 S Referred to S Business and Commerce Committee

**HB 2982**—Orr—Relating to the composition of the Finance Commission of Texas-SAME AS SB 1008-05/17/11 S Business and Commerce Committee meeting set

**HB 3139**—Anchia—Relating to fees paid to the consumer credit commissioner and to fees and interest charged in connection with consumer credit transactions-SAME AS SB 1127-05/07/11 H Recommended for H Local and Consent Calendar

**HB 3453**—Anchia—Relating to the regulatory authority of the consumer credit commissioner-SAME AS SB 1126-05/16/11 S Referred to S Business and Commerce Committee

**HCR 94**—Flynn—Urging the United States Congress to repeal the Dodd-Frank Wall Street Reform and Consumer Protection Act-05/17/11 Set on H Calendar

**SB 141**—Eltime/Anchia—Relating to the regulation of debt management services providers-SAME AS HB 1222-05/13/11 H Passed

**SB 762**—Carona—Relating to the transfer of an ad valorem tax lien-SAME AS HB 1796-05/12/11 H Voted favorably from H Ways and Means Committee as substituted

**SB 1126**—Eltime—Relating to the regulatory authority of the consumer credit commissioner-SAME AS HB 3453-05/17/11 S Business and Commerce Committee meeting set

**SB 1127**—Eltime—Relating to fees paid to the consumer credit commissioner and to fees and interest charged in connection with consumer credit transactions-SAME AS HB 3139-05/17/11 S Business and Commerce Committee meeting set

**SB 1303**—West—Relating to nonsubstantive additions to and corrections in enacted codes, to the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-SAME AS HB 2657-05/09/11 Sent to the Governor

**SB 1319**—Lucio—Relating to home loans that are not federally related mortgage loans-SAME AS HB 3760-05/10/11 H Pensions/Investments/Financial Services Committee action pending

**SB 1862**—Davis, Wendy—Relating to the requirements for certain extensions of credit to consumers-SAME AS HB 3786-05/17/11 S Placed on S Intent Calendar

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.





# 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	05/30/11-06/05/11	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 May 2011.

## Report on Legislation

Status: 05/23/11      H=House      S=Senate

HB 558—Deshotel/Carona—Relating to payoff statements provided in connection with certain home loans-09/01/11 Earliest effective date  
 HB 2490—Solomons/Carona—Relating to the regulation of certain metal dealers-05/23/11 S Passed  
 HB 2559—Truitt/Harris—Relating to commercial motor vehicle installment sales-09/01/11 Earliest effective date  
 HB 2592—Truitt/Carona—Relating to notice and disclosure requirements for credit services organizations regarding charges and consumer borrowing-05/23/11 S Passed  
 HB 2594—Truitt/Carona—Relating to the registration and regulation of credit services organizations that obtain for consumers certain extensions of credit-05/23/11 S Passed  
 HB 2931—Woolley/Van de Putte—Relating to debt cancellation agreements-05/25/11 Set on S Local Calendar  
 HB 2982—Orr/Carona—Relating to the composition of the Finance Commission of Texas-SAME AS SB 1008-05/18/11 S Recommended for S Local/Uncontested Calendar  
 HB 3453—Anchia/Eltife—Relating to the regulatory authority of the consumer credit commissioner-SAME AS SB 1126-05/25/11 Set on S Local Calendar  
 HCR 94—Flynn—Urging the United States Congress to repeal the Dodd-Frank Wall Street Reform and Consumer Protection Act-05/19/11 S Referred to S Business and Commerce Committee  
 SB 141—Eltife/Anchia—Relating to the regulation of debt management services providers-SAME AS HB 1222-05/23/11 S Concurred in H amendments  
 SB 652—Hegar/Bonnen—Relating to governmental entities subject to the sunset review process-05/23/11 S Refused to concur in H amendments  
 SB 762—Carona—Relating to the transfer of an ad valorem tax lien-SAME AS HB 1796-05/23/11 H Passed  
 SB 1124—Carona/Truitt—Relating to licensing and regulation of certain persons involved in residential mortgage lending pursuant to the Texas Secure and Fair Enforcement for Mortgage Licensing Act of 2009-SAME AS HB 2248-05/23/11 H Passed  
 SB 1303—West/Fletcher—Relating to nonsubstantive additions to and corrections in enacted codes, to the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-SAME AS HB 2657-09/01/11 Earliest effective date  
 SB 1319—Lucio/Oliveira—Relating to home loans that are not federally related mortgage loans-SAME AS HB 3760-05/19/11 H Reported from H Pensions/Investments/Financial Services Committee as substituted  
 SB 1862—Davis, Wendy—Relating to the requirements for certain extensions of credit to consumers-SAME AS HB 3786-05/19/11 S Placed on S Intent Calendar

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.



# TEXAS CREDIT LETTER

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Volume 30, Number 48, June 1, 2011

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Subscription \$50.00/Year

## 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	06/06/11-06/12/11	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	06/01/11-06/30/11	18.00%	18.00%
Standard Quarterly Rate - Sec. 303.008, TEX. FIN. CODE	07/01/11-09/30/11	18.00%	18.00%
Retail Credit Card Quarterly Rate - Sec. 303.009, TEX. FIN. CODE <sup>(1)</sup>	07/01/11-09/30/11	18.00%	N.A.
Lender Credit Card Quarterly Rate - Sec. 346.101, TEX. FIN. CODE <sup>(1)</sup>	07/01/11-09/30/11	18.00%	N.A.
Standard Annual Rate - Sec. 303.008, TEX. FIN. CODE <sup>(4)</sup>	07/01/11-09/30/11	18.00%	18.00%
Retail Credit Card Annual Rate - Sec. 303.009, TEX. FIN. CODE <sup>(1)</sup>	07/01/11-09/30/11	18.00%	N.A.
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	06/01/11-06/30/11	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 Sec. 301.002(14), TEX. FIN. CODE.

Issued in Austin, Texas this the 31st day of May 2011.

## Report on Legislation

Status: 05/31/11      H=House      S=Senate

HB 558—Deshotel/Carona—Relating to payoff statements provided in connection with certain home loans-09/01/11 Earliest effective date  
 HB 2490—Solomons/Carona—Relating to the regulation of certain metal dealers-05/29/11 S Adopted conference report  
 HB 2559—Truitt/Harris—Relating to commercial motor vehicle installment sales-09/01/11 Earliest effective date  
 HB 2592—Truitt/Carona—Relating to notice and disclosure requirements for credit services organizations regarding charges and consumer borrowing-05/30/11 Sent to the Governor  
 HB 2594—Truitt/Carona—Relating to the registration and regulation of credit services organizations that obtain for consumers certain extensions of credit-05/30/11 Sent to the Governor  
 HB 2931—Woolley/Van de Putte—Relating to debt cancellation agreements-05/27/11 H Concurred in S amendments  
 HB 3453—Anchia/Eltife—Relating to the regulatory authority of the consumer credit commissioner-05/27/11 H Concurred in S amendments  
 SB 141—Eltife/Anchia—Relating to the regulation of debt management services providers-05/25/11 Sent to the Governor  
 SB 652—Hegar/Bonnen—Relating to governmental entities subject to the sunset review process-05/31/11 Sent to the Governor  
 SB 762—Carona—Relating to the transfer of an ad valorem tax lien-05/27/11 Sent to the Governor  
 SB 1124—Carona/Truitt—Relating to licensing and regulation of certain persons involved in residential mortgage lending pursuant to the Texas Secure and Fair Enforcement for Mortgage Licensing Act of 2009-05/27/11 Sent to the Governor  
 SB 1303—West/Fletcher—Relating to nonsubstantive additions to and corrections in enacted codes, to the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-09/01/11 Earliest effective date

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.



# 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	06/13/11-06/19/11	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 6th day of June 2011.

## Report on Legislation

Status: 06/06/11      H=House      S=Senate

HB 558—Deshotel/Carona—Relating to payoff statements provided in connection with certain home loans-09/01/11 Earliest effective date  
 HB 2490—Solomons/Carona—Relating to the regulation of certain metal dealers-05/30/11 Sent to the Governor  
 HB 2559—Truitt/Harris—Relating to commercial motor vehicle installment sales-09/01/11 Earliest effective date  
 HB 2592—Truitt/Carona—Relating to notice and disclosure requirements for credit services organizations regarding charges and consumer borrowing-05/30/11 Sent to the Governor  
 HB 2594—Truitt/Carona—Relating to the registration and regulation of credit services organizations that obtain for consumers certain extensions of credit-05/30/11 Sent to the Governor  
 HB 2931—Woolley/Van de Putte—Relating to debt cancellation agreements-05/30/11 Sent to the Governor  
 HB 3453—Anchia/Eltife—Relating to the regulatory authority of the consumer credit commissioner-05/30/11 Sent to the Governor  
 SB 141—Eltife/Anchia—Relating to the regulation of debt management services providers-05/25/11 Sent to the Governor  
 SB 652—Hegar/Bonnen—Relating to governmental entities subject to the sunset review process-05/31/11 Sent to the Governor  
 SB 762—Carona—Relating to the transfer of an ad valorem tax lien-05/27/11 Sent to the Governor  
 SB 1124—Carona/Truitt—Relating to licensing and regulation of certain persons involved in residential mortgage lending pursuant to the Texas Secure and Fair Enforcement for Mortgage Licensing Act of 2009-05/27/11 Sent to the Governor  
 SB 1303—West/Fletcher—Relating to nonsubstantive additions to and corrections in enacted codes, to the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-09/01/11 Earliest effective date

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.



# 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	06/20/11-06/26/11	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 June 2011.

## Report on Legislation

Status: 06/13/11      H=House      S=Senate

HB 558—Deshotel/Carona—Relating to payoff statements provided in connection with certain home loans-09/01/11 Earliest effective date  
HB 2490—Solomons/Carona—Relating to the regulation of certain metal dealers-05/30/11 Sent to the Governor  
HB 2559—Truitt/Harris—Relating to commercial motor vehicle installment sales-09/01/11 Earliest effective date  
HB 2592—Truitt/Carona—Relating to notice and disclosure requirements for credit services organizations regarding charges and consumer borrowing-05/30/11 Sent to the Governor  
HB 2594—Truitt/Carona—Relating to the registration and regulation of credit services organizations that obtain for consumers certain extensions of credit-05/30/11 Sent to the Governor  
HB 2931—Woolley/Van de Putte—Relating to debt cancellation agreements-05/30/11 Sent to the Governor  
HB 3453—Anchia/Eltife—Relating to the regulatory authority of the consumer credit commissioner-05/30/11 Sent to the Governor  
SB 141—Eltife/Anchia—Relating to the regulation of debt management services providers-05/25/11 Sent to the Governor  
SB 652—Hegar/Bonnen—Relating to governmental entities subject to the sunset review process-05/31/11 Sent to the Governor  
SB 762—Carona—Relating to the transfer of an ad valorem tax lien-05/27/11 Sent to the Governor  
SB 1124—Carona/Truitt—Relating to licensing and regulation of certain persons involved in residential mortgage lending pursuant to the Texas Secure and Fair Enforcement for Mortgage Licensing Act of 2009-05/27/11 Sent to the Governor  
SB 1303—West/Fletcher—Relating to nonsubstantive additions to and corrections in enacted codes, to the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-09/01/11 Earliest effective date

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.



# 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	06/27/11-07/03/11	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	07/01/11-07/31/11	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 of June 2011.

## Report on Legislation

Status: 6/21/11 H=House S=Senate

HB 558—Deshotel/Carona—Relating to payoff statements provided in connection with certain home loans-09/01/11 Earliest effective date  
 HB 2490—Solomons/Carona—Relating to the regulation of certain metal dealers-09/01/11 Earliest effective date  
 HB 2559—Truitt/Harris—Relating to commercial motor vehicle installment sales-09/01/11 Earliest effective date  
 HB 2592—Truitt/Carona—Relating to notice and disclosure requirements for credit services organizations regarding charges and consumer borrowing-01/01/12 Earliest effective date  
 HB 2594—Truitt/Carona—Relating to the registration and regulation of credit services organizations that obtain for consumers certain extensions of credit-01/01/12 Earliest effective date  
 HB 2931—Woolley/Van de Putte—Relating to debt cancellation agreements-09/01/11 Earliest effective date  
 HB 3453—Anchia/Eltife—Relating to the regulatory authority of the consumer credit commissioner-09/01/11 Earliest effective date  
 SB 141—Eltife/Anchia—Relating to the regulation of debt management services providers-09/01/11 Earliest effective date  
 SB 652—Hegar/Bonnen—Relating to governmental entities subject to the sunset review process-06/17/11 Earliest effective date  
 SB 762—Carona—Relating to the transfer of an ad valorem tax lien-09/01/11 Earliest effective date  
 SB 1124—Carona/Truitt—Relating to licensing and regulation of certain persons involved in residential mortgage lending pursuant to the Texas Secure and Fair Enforcement for Mortgage Licensing Act of 2009-09/01/11 Earliest effective date  
 SB 1303—West/Fletcher—Relating to nonsubstantive additions to and corrections in enacted codes, to the nonsubstantive codification or disposition of various laws omitted from enacted codes, and to conforming codifications enacted by the 81<sup>st</sup> Legislature-09/01/11 Earliest effective date

To inquire as to the status of a bill, call (512) 463-2182 or toll-free (877) 824-7038 or check Texas Legislature ONLINE at [www.capitol.state.tx.us](http://www.capitol.state.tx.us). Copies of legislation may be acquired by calling (512) 463-1144 for the House and (512) 463-0252 for the Senate.



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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	07/04/11-07/10/11	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 June 2011.



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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	07/11/11-07/17/11	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	07/01/11-07/31/11	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, 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	07/18/11-07/24/11	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	07/25/11-07/31/11	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	08/01/11-08/31/11	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 of July 2011.



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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	08/01/11-08/07/11	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, 303.005, 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	08/08/11-08/14/11	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, 303.005, 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	08/15/11-08/21/11	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	08/22/11-08/28/11	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	09/01/11-09/30/11	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 15th of August 2011.



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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	08/29/11-09/04/11	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, 303.005, 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	09/05/11-09/11/11	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	08/01/11-08/31/11	18.00%	18.00%
Standard Quarterly Rate - Sec. 303.008, TEX. FIN. CODE	10/01/11-12/31/11	18.00%	18.00%
Retail Credit Card Quarterly Rate - Sec. 303.009, TEX. FIN. CODE <sup>(1)</sup>	10/01/11-12/31/11	18.00%	N.A.
Lender Credit Card Quarterly Rate - Sec. 346.101, TEX. FIN. CODE <sup>(1)</sup>	10/01/11-12/31/11	18.00%	N.A.
Standard Annual Rate - Sec. 303.008, TEX. FIN. CODE <sup>(4)</sup>	10/01/11-12/31/11	18.00%	18.00%
Retail Credit Card Annual Rate - Sec. 303.009, TEX. FIN. CODE <sup>(1)</sup>	10/01/11-12/31/11	18.00%	N.A.
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	09/01/11-09/30/11	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 Sec. 301.002(14), TEX. FIN. CODE.

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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	09/12/11-09/18/11	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	09/19/11-09/25/11	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	09/26/11-10/02/11	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	10/01/11-10/31/11	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, 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	10/03/11-10/09/11	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, 303.005, 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	10/10/11-10/16/11	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	10/01/11-10/31/11	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, 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	10/17/11-10/23/11	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	10/24/11-10/30/11	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	11/01/11-11/30/11	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 of October 2011.



# 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	10/31/11-11/06/11	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, 303.005, 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	11/07/11-11/13/11	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	11/01/11-11/30/11	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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# 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	11/14/11-11/20/11	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, 303.005, 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	11/21/11-11/27/11	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	11/28/11-12/04/11	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	12/01/11-12/31/11	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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## 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	12/05/11-12/11/11	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	11/01/11-11/30/11	18.00%	18.00%
Standard Quarterly Rate - Sec. 303.008, TEX. FIN. CODE	01/01/12-03/31/12	18.00%	18.00%
Retail Credit Card Quarterly Rate - Sec. 303.009, TEX. FIN. CODE <sup>(1)</sup>	01/01/12-03/31/12	18.00%	N.A.
Lender Credit Card Quarterly Rate - Sec. 346.101, TEX. FIN. CODE <sup>(1)</sup>	01/01/12-03/31/12	18.00%	N.A.
Standard Annual Rate - Sec. 303.008, TEX. FIN. CODE <sup>(4)</sup>	01/01/12-03/31/12	18.00%	18.00%
Retail Credit Card Annual Rate - Sec. 303.009, TEX. FIN. CODE <sup>(1)</sup>	01/01/12-03/31/12	18.00%	N.A.
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	12/01/11-12/31/11	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 Sec. 301.002(14), TEX. FIN. CODE.

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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	12/12/11-12/18/11	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	12/01/11-12/31/11	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, 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	12/19/11-12/25/11	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	12/26/11-01/01/12	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	01/01/12-01/31/12	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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## 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	01/02/12-01/08/12	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 December 2011.