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**Fiscal Note**  
**Bill Number HB0277s1**

**Residential Mortgage Practices Amendments**

*05-Mar-03*

*2:53 PM*

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**SENATE SUBSTITUTE**

**State Impact**

This bill can be handled within existing budgets.

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**Individual and Business Impact**

The bill requires mortgage officers to obtain continuing education. This should reduce mortgage fraud.

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**Office of the Legislative Fiscal Analyst**