

Bill No. SB 2446

Barcode 910152

CHAMBER ACTION

Senate

House

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The Committee on Banking and Insurance (Campbell) recommended the following **substitute for amendment** (950688):

Senate Amendment (with title amendment)

Delete everything after the enacting clause

and insert:

Be It Enacted by the Legislature of the State of Florida:

Section 1. An employee of a financial institution or of an entity licensed under chapter 516 or 520, Florida Statutes, who denies loans or restricts the number of loans made to the residents of a particular geographic area of a community based on the race or national origin of the residents of that area is guilty of a felony of the third degree, punishable as provided in section 775.082, section 775.083, or section 775.084, Florida Statutes.

Section 2. The Office of Financial Regulation, in consultation with the Department of Community Affairs, shall conduct a study to evaluate the lending practices and the

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1 availability of credit to minorities in Florida. The office
 2 shall report their findings and recommendations to the
 3 President of the Senate and the Speaker of the House of
 4 Representatives by January 1, 2006.

5 Section 3. This act shall take effect July 1, 2005.
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8 ===== T I T L E A M E N D M E N T =====

9 And the title is amended as follows:

10 On page 1, line 9,
 11

12 insert:

13 after the semicolon requiring a study of
 14 lending practices;
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