



747392

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
03/30/2023	.	
	.	
	.	
	.	

The Committee on Banking and Insurance (Gruters) recommended the following:

Senate Amendment (with title amendment)

Delete lines 229 - 277
and insert:

For purposes of this subsection, assistance programs may include, but are not limited to, deferments, forbearance, waiver of late fees, payment modification, or changing payment due dates.

Section 6. Section 516.38, Florida Statutes, is created to



747392

11 read:

12 516.38 Annual reports by licensees.-

13 (1) By March 15, 2024, and each March 15 thereafter, a
14 licensee shall file a report with the office in a form and
15 manner prescribed by commission rule. The report must include
16 each of the items specified in subsection (2) for the preceding
17 calendar year using aggregated and anonymized data and without
18 reference to any borrower's nonpublic personal information.

19 (2) The report must include the following information for
20 the preceding calendar year:

21 (a) The number of locations held by the licensee under this
22 chapter as of December 31 of the preceding calendar year.

23 (b) The number of loan originations by the licensee from
24 all licenses held under this chapter during the preceding
25 calendar year.

26 (c) The total dollar amount of loans and the number of
27 loans outstanding with the licensee from all licenses held under
28 this chapter as of December 31 of the preceding calendar year.

29 (d) The total dollar amount of loans and the number of
30 loans in which the licensee holds a security interest in
31 collateral as of December 31 of the preceding calendar year.

32 (e) The total dollar amount of loans and the number of
33 unsecured loans as of December 31 of the preceding calendar
34 year.

35 (f) The total number of loans, separated by principal
36 amount, in the following ranges as of December 31 of the
37 preceding calendar year:

38 1. Up to and including \$5,000.

39 2. Five thousand and one dollars to \$10,000.



747392

- 40 3. Ten thousand and one dollars to \$15,000.
- 41 4. Fifteen thousand and one dollars to \$20,000.
- 42 5. Twenty thousand and one dollars to \$25,000.
- 43 (g) The total dollar amount of loans and the number of
44 loans charged off as of December 31 of the preceding calendar
45 year.
- 46 (h) The total dollar amount of loans and the number of
47 loans with delinquency status listed as:
- 48 1. Current or less than 30 days past due.
- 49 2. From 30 to 59 days past due.
- 50 3. From 60 to 89 days past due.
- 51 4. At least 90 days past due.
- 52 (3) A licensee claiming that any information submitted in
53 the report contains a trade secret must submit to the office an
54 accompanying affidavit in accordance with s. 655.0591 and
55 designate the information claimed to be a trade secret pursuant
56 to s. 655.0591.
- 57 (4) The office may publish a report of information
58 submitted pursuant to this section, provided that all data
59 published in the report is anonymized and aggregated from all
60 licensees.
- 61 Section 7. Section 516.39, Florida Statutes, is created to
62 read:
- 63 516.39 Suspension of penalties and remedial measures after
64 federal disaster declaration.—If the Federal Emergency
65 Management Agency issues a major disaster declaration for a
66 county, a licensee operating in that county designated in the

67
68 ===== T I T L E A M E N D M E N T =====



747392

69 And the title is amended as follows:
70 Delete line 19
71 and insert:
72 timeframe; providing construction; creating s. 516.38,
73 F.S.; requiring