

# FAILED



NORTH CAROLINA GENERAL ASSEMBLY  
AMENDMENT  
Senate Bill 489

AMENDMENT NO. A7  
(to be filled in by  
Principal Clerk)

S489-ASU-30 [v.2]

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Comm. Sub. [NO]  
Amends Title [NO]  
Third Edition

Date \_\_\_\_\_, 2013

Senator Robinson

- 1 moves to amend the bill on page 4, line 50, by rewriting the line to read:  
 2 "...  
 3 (1) Require Credit Counseling for Certain Borrowers. – Unless a borrower has written  
 4 notice from a credit counselor approved by the Commissioner certifying that the borrower has  
 5 received consumer credit counseling in the last 24 months, and the counseling included the  
 6 advisability, characteristics, and appropriateness of loans permitted under this Article, a  
 7 licensee shall not make a loan to the borrower if he or she has done any of the following in the  
 8 18 months immediately preceding the date of the loan application:  
 9 (1) Been late on more than two payments or deferred a payment on a loan made  
 10 under this Article.  
 11 (2) Defaulted on a loan.  
 12 (3) Refinanced an existing loan to the borrower made under this Article."

SIGNED \_\_\_\_\_  
Amendment Sponsor

SIGNED \_\_\_\_\_  
Committee Chair if Senate Committee Amendment

ADOPTED \_\_\_\_\_ FAILED \_\_\_\_\_ TABLED \_\_\_\_\_

**The official copy of this document, with signatures  
and vote information, is available in the  
Senate Principal Clerk's Office**



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