

Annapolis, Maryland, August 20, 1973.

The House met at 8:00 o'clock P.M.

Prayer by Delegate Joseph Long.

Present at roll call were the following members :

Delegates—

Mr. Speaker, Mitchell, Athey, Thomason, Burkhead, Fallon, Helms, Allen, A. T., Hagner, Weidemeyer, Dantoni, Alperstein, Needle, Rynd, Hopkins, Price, Boozer, Latshaw, Linton, Hutchinson, Jones, Peters, Schirano, Einschütz, Heffner, Rush, Arnick, D'Anna, Minnick, Dize, Merryweather, Mackie, Dorman, Menes, Foley, Hull, King, Lombardi, Pesci, Sullivan, Blumenthal, Donovan, Miller, Rummage, Hickman, C. M., Hickman, R. O., Delphey, Hutton, Virts, Cox, Greer, Livezey, Hargreaves, Bonvegna, Dabrowski, Dypski, Krysiak, Silk, Walters, Antonelli, Brown, Chester, Douglass, J. W., Heintz, Curran, Harrison, Robey, Brailey, Conaway, Dixon, Randolph, Abramson, Cardin, Dean, Howell, Webster, Avara, Baumann, Murphy, Hoffman, Wagaman, Glaser, Allen, W. M., Doolan, Levitan, Maddox, McInerney, Robertson, Shore, Becker, Bell, Docter, Koss, Maurer, Ruben, Zander, Owens, Wisner, Byrnes, Reed, Sloan, Williams, Beck, Matthews, Burgess, Nichols, Laws, Long, Bolden. Total—109

The journal of August 16, 1973 was read and approved.

## ORDER

By the Speaker :

Please excuse the following delegate from today's legislative session:  
Delegate J. Malone, Baltimore County, illness.

## INTRODUCTION OF BILL

House Bill No. 25—By Delegate Rummage :

AN ACT concerning

Interest and Usury—Mortgages and Deeds of Trust

FOR the purpose of removing the lawfully permissible rate of interest on loans prohibiting the imposition and enforcement of prepayment penalties; removing the exception declaring that a prepayment penalty or charge is not considered interest; prohibiting a mortgagee from requiring that a mortgagor permit the mortgagee from assuming the responsibility of collecting taxes on real property; and invalidating alienation clauses in mortgages after a certain date.

BY repealing and re-enacting, with amendments,

Article 21—Real Property

Section 7-107

Annotated Code of Maryland (1973 Replacement Volume).

BY adding to

Article 21—Real Property

Section 7-109

Annotated Code of Maryland (1973 Replacement Volume).