

WHICH CAN BE GIVEN EFFECT WITHOUT THE INVALID PROVISIONS OR APPLICATION, AND TO THIS END ALL THE PROVISIONS OF THIS ACT ARE DECLARED TO BE SEVERABLE. SECTION 3.”

Which amendment was read and adopted.

Favorable report, as amended, adopted by roll call.

The following members were excused from voting on motion to adopt favorable report, House Bill No. 21, under the rules, as amended.

The Speaker and Delegates Allen, Rush, Wagaman, Weidemeyer, Merryweather, Peters, Athey, Livezey, Mitchell, McCarty, R. Hickman, Matthews Delphey and Latshaw.

Affirmative

Delegates—

Sachs, Burkhead, Nimmerrichter, Arata, Malone, Alperstein, Rynd, Hopkins, Price, Stroble, Linton, Hutchinson, Schirano, Einschütz, Heffner, Arnick, Minnick, Startt, Mackie, Dorman, Menes, Ross, Foley, Hull, Pesci, Redding, Donovan, Miller, Rummage, Wolfgang, Hutton, Virts, Krysiak, Silk, Brown, Heintz, Raymond, Curran, Abramson, Cardin, Sklar, Grumbacher, Allen, W. M., Doolan, Levitan, Maddox, McInerney, Robertson, Shore, Becker, Bell, Docter, Koss, Maurer, Owens, Sloan, Bolden.

Total—57

Negative

Delegates—

Thomason, Fallon, Helms, Hagner, D'Anna, King, Knoll, Greer, Bonvegna, Dabrowski, Dypski, Walters, Antonelli, Douglass, J. W., Harrison, Robey, Boswell, Brailey, Conaway, Dixon, Lee, Randolph, Dean, Howell, Resnick, Baumann, Murphy, Rutkowski, Weisengoff, Wyatt, Hoffman, Glaser, Ruben, Zander, Williams, Burgess.

Total—36

AMENDMENT TO HOUSE BILL NO. 21

By Delegate Blumenthal offered from floor:

After line 6 and before line 7 on page 2 of the printed bill, insert the following:

“(D) ANY BORROWER MAY CANCEL HIS UNEXECUTED CONTRACT WITH A MARYLAND LENDING INSTITUTION AND OBTAIN A REFUND OF THE DEPOSIT GIVEN TO THE PERSON SELLING A HOUSE TO THE BORROWER WHEN THE INTEREST RATE FOR THE LOAN IS STIPULATED BY THE LENDER TO BE EITHER EIGHT PERCENT OR THE LEGALLY PERMISSIBLE INTEREST RATE AT SETTLEMENT, WHICHEVER IS HIGHER. IF THE CONTRACTUAL INTEREST RATE IS EIGHT PERCENT, THE PROVISIONS OF THIS SUBSECTION DO NOT APPLY.”

Which amendment was withdrawn.

AMENDMENTS TO THE AMENDMENTS TO HOUSE BILL NO. 21

By Delegate Hutton offered from floor:

Amendment No. 1—

In line 7 on page 1 of the first reader, being the Purpose Paragraph of the Title, after “therefor,” insert “of limiting certain increases.”

Which amendment was read and adopted.