

## Amendment No. 2—

On line 11 on page 1 of the first reader, being the function paragraph of the Title, after "Section 13" insert ", 14 and 15". On line 15 after "new" strike "Section 13 be and it is" and insert in lieu thereof "Sections 13, 14 and 15 be and they are".

*Which amendment was read and adopted.*

## Amendment No. 3—

After line 12 of Amendment No. 8 on page 2 of the Amendments by the Committee, insert:

"14. NO LENDER WHO RENEWS A LOAN SECURED BY A MORTGAGE OR DEED OF TRUST, WHICH EXISTED PRIOR TO THE EFFECTIVE DATE OF THIS ACT, ON RESIDENTIAL REAL PROPERTY, FOR THE SAME BORROWER, USING THE SAME PROPERTY AS SECURITY, SHALL BE EXEMPT FROM SECTION 3 OF THIS ARTICLE."

*Which amendment was read and adopted.*

## Amendment No. 4—

After line 12 of Amendment No. 8 on page 2 of the Amendments by the Committee, insert:

"15. NO LENDER SHALL MAKE A LOAN SECURED BY A MORTGAGE OR DEED OF TRUST ON RESIDENTIAL REAL PROPERTY TO THE SAME BORROWER, USING THE SAME PROPERTY AS SECURITY, FOR A PERIOD LESS THAN THE SCHEDULED AMORTIZATION TIME PERIOD."

*Which amendment was read and adopted.*

## AMENDMENTS TO HOUSE BILL NO. 21

By Delegate Helms offered from floor:

## Amendment No. 1—

In line 8 of the title on page 1 of the printed bill following the word "usury" add the following: "; and making provision for the duration of this Act and its automatic repeal".

## Amendment No. 2—

Following line 6 of Section 13 on page 2 of the printed bill, insert the following new section:

"Section 2. And be it further enacted, That automatically and with no further action required by the General Assembly, this Act shall expire at the end of February 28, 1974. As of the beginning of March 1, 1974, unless there is a further effective amendment to this Act or to Section 3 of Article 49 of the Annotated Code of Maryland, the effect of Section 3 of Article 49 shall be as it was immediately prior to the effective date of this Act."