

Dear Mr. Speaker:

In accordance with Article II, Section 17 of the Maryland Constitution, I have today vetoed House Bill 683.

This bill is for the purpose of eliminating a requirement that an applicant for a loan from the Maryland Home Financing Program apply to and be rejected by two private lending institutions.

The Attorney General has advised me that the title of House Bill 683 is defective and therefore in contravention of Article III, Section 29 of the Maryland Constitution. A copy of the Attorney General's bill review letter dated May 16, 1980 is attached and should be considered a part of this veto message.

For this reason I have decided to veto House Bill 683.

Sincerely,
Harry Hughes
Governor

May 16, 1980

Honorable Harry Hughes
Governor of Maryland
State House
Annapolis, Maryland 21404

Re: House Bill 683

Dear Governor Hughes:

We have reviewed House Bill 683, dealing with the Maryland Home Financing Program. Because of a title which does not adequately describe the contents of the bill, we do not approve it for constitutionality.

The bill in part amends Code, Financial Institutions Article, § 13-312, dealing with applications to the Maryland Home Financing Program for loans. It apparently intends the following changes:

1. One rejection letter from a private mortgage lending institution is required, rather than evidence of denial by two such institutions.

2. The requirement of payment of an application fee set by the Department is eliminated, and the bill provides that any fees shall be determined by the Banking Commissioner.