

3. "A list of minimal assets and certification of income limits" is to be included with the application.

4. "Other available verification of income" is made an additional requirement, rather than an alternative, to a certified copy of the applicant's latest State income tax return.

The description corresponding to these changes in the purpose clause of the title is "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."

Giving the bill the benefit of every doubt, and recognizing that the changes which it makes may make little substantive difference to the operation of the Maryland Home Financing Program, in view of other unamended sections of the subtitle, we still cannot conclude that this title provision satisfies the requirements of Article III, Sec. 29 of the Constitution.

Additionally, the bill deletes from Code, Financial Institutions Article, §§ 5-507 and 9-902 provisions authorizing the use of a written rejection from a bank or savings and loan association for purposes of the Maryland Home Financing Program. While these provisions are adequately described by the bill's title, we do not believe that the General Assembly would have made these changes independent of the defective portion of the bill. Accordingly, we cannot approve even this portion of the bill. See, Somerset County v. Pocomoke Bridge Co., 109 Md. 1 (1908).

Very truly yours,
Stephen H. Sachs
Attorney General

House Bill No. 689

AN ACT concerning

Homeowners' Tax Credit Program - Corrective

FOR the purpose of making a correction by providing that as to applications received by May 1 preceding the taxable year in which the credit is sought, the Department shall have the tax bill prepared, by the county or Baltimore City, to reflect the final tax liability
