

(e) If the terms of the agreement governing the plan, as originally drawn or as amended provide, any amendment may, on and after the date on which it becomes effective as to a particular borrower, apply to all then outstanding unpaid indebtedness in the borrower's account under the plan, including any indebtedness which shall have arisen out of purchases made or loans obtained prior to the effective date of the amendment.

(f) For purposes of this section, a decrease in the required amount of scheduled payments shall not be deemed an amendment which has the effect of increasing the interest or finance charges to be paid by the borrower.

(g) The procedures for amendment by a credit grantor of the terms of a plan to which a nonconsumer borrower is a party may, notwithstanding the provisions of this section, be as the agreement governing the plan may otherwise provide.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to amendments made on or after the effective date of this Act to agreements governing revolving credit plans in existence on or established after the effective date of this Act.

SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2003.

May 22, 2003

The Honorable Michael E. Busch  
Speaker of the House  
State House  
Annapolis MD 21401

Dear Mr. Speaker:

In accordance with Article II, Section 17 of the Maryland Constitution, today I have vetoed House Bill 332 – Frederick County – Alcoholic Beverages – Stadium License.

This bill authorizes the Frederick County Board of License Commissioners to issue a stadium on-sale license for beer and light wine.

Senate Bill 356, which was passed by the General Assembly and signed by me, accomplishes the same purpose. Therefore, it is not necessary for me to sign House Bill 332.

Sincerely,  
Robert L. Ehrlich, Jr.  
Governor

**House Bill No. 332**

AN ACT concerning

**Frederick County – Alcoholic Beverages – Stadium License**

FOR the purpose of authorizing the Frederick County Board of License