



State of Wisconsin  
2015 - 2016 LEGISLATURE

LRBa1090/1  
ARG:jld

**SENATE AMENDMENT 3,  
TO ASSEMBLY BILL 23**

November 6, 2015 – Offered by Senators LASSA, HANSEN, RINGHAND, BEWLEY and VINEHOUT.

1 At the locations indicated, amend the bill as follows:

2 **1.** Page 2, line 10: delete “No” and substitute “Subject to par. (f), no”.

3 **2.** Page 2, line 22: delete “An” and substitute “Subject to par. (f), an”.

4 **3.** Page 3, line 3: before that line insert:

5 “(f) Paragraphs (b) and (c) apply only if the offer, promise, agreement, or  
6 commitment by a financial institution or its affiliate described in par. (b) also  
7 includes a written disclosure, in bold type and initialed by the party seeking to  
8 enforce the offer, promise, agreement, or commitment, that states all of the following:

9 1. All subsequent oral communication that may seem like a modification of the  
10 offer, promise, agreement, or commitment is not an enforceable modification.

