

**DRAFTER'S NOTE  
FROM THE  
LEGISLATIVE REFERENCE BUREAU**

LRB-2362/2dn  
RJM:jlg:km

March 26, 1999

1. Please review the definition of directly to ensure that it is consistent with your intent.
2. In order to clarify the effect of this draft upon an application for credit filed but not yet approved before the effective date of the draft, I have added an initial applicability section. Please contact me if this section is not consistent with your intent.

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