

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

LRB-4581/3dn
MDK:jld:rs

February 17, 2006

Rep. Hundertmark:

Note the initial applicability provision that provides that proposed s. 138.056 (4) (c) first applies to loans made on the effective date of the bill. As an alternative, it could apply to changes in interest rates that occur on the effective date of the bill. Let me know if you need any changes.

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