

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

LRBs0234/2dn  
MDK:nwn:rs

February 5, 2010

Rep. Seidel:

This version is identical to the previous version, except for the following:

1. Proposed s. 138.09 (8) (h) is created to prohibit licensed lenders from requiring “balloon payments.” Note that I created language based on s. 422.402 (1) (intro.), rather than cross-referencing that section.
2. Proposed s. 138.14 (1) (g) 1. and 2. are revised to refer to one or more checks or electronic fund transfers.

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