



**ASSEMBLY AMENDMENT 2,  
TO ASSEMBLY SUBSTITUTE AMENDMENT 1,  
TO 2009 ASSEMBLY BILL 447**

February 16, 2010 – Offered by Representatives FIELDS, SMITH, ZEPNICK, SEIDEL,  
HINTZ and JORGENSEN.

- 1           At the locations indicated, amend the substitute amendment as follows:
- 2           **1.** Page 4, line 12: delete “*Financial*” and substitute “*Payday loan database*  
3           *and financial*”.
- 4           **2.** Page 6, line 23: delete “Not less than 15 minutes before” and substitute  
5           “Before”.
- 6           **3.** Page 7, line 17: delete “and interest” and substitute “, interest, and all other  
7           fees and charges”.
- 8           **4.** Page 11, line 4: before “by returning” insert “or, if the place of business  
9           where the loan is made is open 24 hours, before 5 p.m. on the next day of business  
10           after the loan is made,”.
- 11           **5.** Page 12, line 9: delete “and interest” and substitute “, interest, and all other  
12           fees and charges”.

