

## SENATE FLOOR AMENDMENT

Third Reading

BY SENATOR Exum

- 1 Amend revised bill, page 3, line 10, after "(1)(g)" insert "and (6)".
- 2 Page 3, line 11, strike "**exceptions.**" and substitute "**exceptions -**  
3 **repeal.**".
- 4 Page 3, line 15, after "(f)" insert "(I)".
- 5 Page 3, line 17, strike "DEBT; OR" and substitute "DEBT.  
6 (II) THIS SUBSECTION (1)(f) IS REPEALED, EFFECTIVE JULY 1,  
7 2028."
- 8 Page 4, after line 5 insert:  
9 "(6) (a) THE DEPARTMENT OF REVENUE SHALL CONTRACT WITH  
10 ONE OR MORE ENTITIES TO CONDUCT A STUDY TO CONSIDER THE IMPACT  
11 OF SUBSECTION (1)(f) OF THIS SECTION ON CONSUMERS'  
12 CREDITWORTHINESS, ACCESS TO CREDIT, MEDICAL DEBT BURDEN, AND  
13 ECONOMIC STABILITY, INCLUDING CONSIDERATION OF THE IMPACTS OF  
14 SUBSECTION (1)(f) OF THIS SECTION ON PERSONS OF DIFFERENT RACIAL  
15 GROUPS AND INCOME LEVELS. ON OR BEFORE JANUARY 1, 2028, THE  
16 DEPARTMENT OF REVENUE SHALL DELIVER THE CONCLUSIONS OF THE  
17 STUDY TO THE BUSINESS AFFAIRS AND LABOR COMMITTEE OF THE HOUSE  
18 OF REPRESENTATIVES AND THE BUSINESS, LABOR, AND TECHNOLOGY  
19 COMMITTEE OF THE SENATE, OR TO ANY SUCCESSOR COMMITTEES."  
20 (b) THIS SUBSECTION (6) IS REPEALED, EFFECTIVE JULY 1, 2028.
- 21 Page 4, line 8, strike "**representations.**" and substitute "**representations**  
22 **- repeal.**".
- 23 Page 4, line 12, after "(r)" insert "(I)".
- 24 Page 4, after line 24 insert:  
25 "(II) THIS SUBSECTION (1)(r) IS REPEALED, EFFECTIVE JULY 1,  
26 2028."
- 27 Page 5, line 1, strike "**definition.**" and substitute "**definition - repeal.**"  
28 and after "(3) (e)" insert "(I)".
- 29 Page 5, line 10, strike "AUTHORITY." and substitute "AUTHORITY."  
30 (II) THIS SUBSECTION (3)(e) IS REPEALED, EFFECTIVE JULY 1,  
31 2028."

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