

Bill	Sponsor	Short Statement
HB2079	Representative Konopnicki	This bill seeks to require that escrow agents not disburse funds from an escrow account to mortgage brokers or mortgage bankers that are not licensed in this state.
HB2083	Representative Konopnicki	This is a Bill introduced by Representative Konopnicki. It may contain alternative language at a later date.
HB2084	Representative Konopnicki	This is a Bill introduced by Representative Konopnicki. It may contain alternative language at a later date.
HB2140	Representatives Ableser: Campbell CH	This bill seeks to create an agency relationship between a mortgage broker or mortgage banker and the borrower.
HB2148	Representatives Ableser, Farley: Senator McCune Davis	This bill seeks to define payday lender and payday loans; and establish who may make and collect such payday loans and clarify that such payday loans shall not be made in an amount equal to or less than \$3,000.00.
HB2347	Representatives Konopnicki, Campbell CH, Crandall, Mason, Reagan, Senator O'Halleran: Representatives Adams, McComish, Senator Arzberger	This bill seeks to establish a Mortgage Fraud Prosecution fund to be administered by DFI from a \$1 surcharge on the recording cost of a Deed of Trust.
HB2348	Representatives Konopnicki, Campbell CH, Crandall, Mason, Reagan: Adams, McComish, Senators Arzberger, Gray C	This bill seeks to establish authority to make public a Cease and Desist order that is issued by the Superintendent that relates to unlicensed activity.
HB2349	Representatives Konopnicki, Crandall, Mason: Adams, Burns J, Campbell CH, McComish, Senator Arzberger	Loan Officer Origination licensing.....
HB2350	Representative Konopnicki	This Bill seeks to change the renewal date for Mortgage Broker and Mortgage Banker licenses.
HB2375	Rep. Crump, Konopnicki, Adams, Pearce	A financial institution shall not release or disclose any financial record to any government authority unless the customer has given written consent or the institution has been served with a court order subpoena or valid search warrant. After a subpoena is served or received, the customer has 14 days to file a motion to quash, and records shall not be disclosed for 21 days.

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HB2428	Rep. Gallardo	<p>In order to give a tax refund anticipation loan or check, one must be registered as a facilitator (defined) with the superintendent of financial institutions and shall post a bond (does not apply to banks and similar institutions). Regulates facilitators and refund anticipation loans, including regulations regarding registration, fees, advertising and prohibited practices. Grants the Dept of Financial Institutions the power to adopt related rules. More. Due to the increase in state revenue, this bill requires a 2/3 majority for passage.</p>
HB2506	<p>Rep. Konopnicki, Rep. Anderson, Rep. Brown, Rep. Burns, Rep. Chabin, Rep. Crandell, Rep. Desimone, Rep. Driggs, Rep, Stump, Rep. Thrasher</p>	<p>Regulations for reverse mortgages are established, including requiring financial counseling for the borrower before an application for a reverse mortgage can be accepted; requiring reverse mortgage creditors to prominently disclose interest rates and other fees to be charged when the mortgage becomes due; requiring reverse mortgages to allow prepayment without penalty; allowing reverse mortgages to provide fixed or adjustable interest rates, costs and fees charged by the creditor; and specifying instances when reverse mortgages may become due and payable. Prohibits certain reverse mortgage practices, including reducing advances to a borrowers or requiring the purchase of an annuity. These regulations are enforceable through private action and prosecution by the attorney general.</p>
HB2512	Rep. Konopnicki	<p>Monies received by the Dept of Financial Institutions from licensing loan originators is deposited in the department's Revolving Fund, a portion of which may be transferred to the department's Receivership Revolving Fund. The list of permitted uses of the Revolving Fund is expanded to include licensing administration and examination. Provision which required any unencumbered monies in the Revolving Fund in excess of \$50,000 to be deposited in the Receivership Revolving Fund is deleted. Additionally, beginning July 1, 2009, the Department is required to deposit civil penalties it receives in the general fund. Enactment conditional of passage of a bill relating to loan originator licensing. [Capitol Reports note: the bill number of the companion bill is unspecified in the original but presumably is H2349</p>

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HB2517	Rep. Ableser, Rep. Alvarez, Rep. Bradley, Rep. Cajero Bedford, Rep. Chad Campbell, Rep. Cloves Campbell, Jr., Rep. Chabin, Rep. Gallardo, Rep. Lopez, Rep. Meza, Rep. Rios, Rep. Schapira, Rep. Sinema, Rep. Tobin	The list of prohibited acts for mortgage brokers is expanded to include making or providing a residential mortgage loan: without verifying the borrower's reasonable ability to pay, that does not provide a reasonable net benefit to the borrower, with the intent that it will not be repaid and the broker will obtain title, or that is of a lower investment grade than the borrower's credit score.
SB1006	Senator Waring	This Bill seeks to provide that a license, certificate or registration issued pursuant to this title to any member of the Arizona National Guard or the United States Armed Forces Reserves shall not expire while the member is serving on federal active duty and shall be extended for a period not to exceed one hundred eighty days after the member returns from federal active duty.
SB1043	Senator Tibshraeny	This Bill seeks to require a Title Insurance agent that is also an Escrow Agent to disclose whether insurance is available to cover liens and claims that accrue after closing and in its disclosure, the title insurance agent shall state whether or not it offers coverage for postpossession liens or claims for that transaction.
SB1074	Senator Gorman	This is a Bill introduced by Senator Gorman. It may contain alternative language at a later date.