

Amend CSSB 275 (House Committee Printing) by adding the following appropriately numbered SECTIONS to the bill and renumbering the SECTIONS of the bill appropriately:

SECTION \_\_\_\_\_. Section 481.408(d), Government Code, is amended to read as follows:

(d) On receipt of a certification made under Subsection (c) and subject to Section 481.409, the department shall deposit in the institution's reserve account for each capital access loan made by the institution:

(1) an amount equal to the amount deposited by the institution for each loan if the institution:

(A) has assets of more than \$1 billion; or

(B) has previously enrolled loans in the program that in the aggregate are more than \$2 million;

(2) an amount equal to 150 percent of the total amount deposited under Subsection (b) for each loan if the institution is not described by Subdivision (1); or

(3) notwithstanding Subdivisions (1) and (2), an amount equal to 200 percent of the total amount deposited under Subsection (b) for each loan if:

(A) the borrower is located in or financing a project, activity, or enterprise in an area designated as an enterprise zone under Chapter 2303; [or]

(B) the borrower is a small or medium-size business or a nonprofit organization that operates or proposes to operate a day-care center or a group day-care home, as those terms are defined by Section 42.002, Human Resources Code; or

(C) the participating financial institution is a community development financial institution, as that term is defined by 12 U.S.C. Section 4702, as amended.

SECTION \_\_\_\_\_. Section 481.409(b), Government Code, is amended to read as follows:

(b) The maximum amount the department may deposit into a reserve account for each capital access loan made under this subchapter is the lesser of \$35,000 or an amount equal to:

(1) eight percent of the loan amount if:

(A) the borrower is located in or financing a

project, activity, or enterprise in an area designated as an enterprise zone under Chapter 2303; [or]

(B) the borrower is a small or medium-size business or a nonprofit organization that operates or proposes to operate a day-care center or a group day-care home, as those terms are defined by Section 42.002, Human Resources Code; or

(C) the participating financial institution is a community development financial institution, as that term is defined by 12 U.S.C. Section 4702, as amended; or (2) six percent of the loan amount for any other borrower.