

Amend CSSJR 42 as follows:

(1) Strike Section 50(a)(6)(E), Article XVI, Texas Constitution, and substitute:

(E) does not require the owner or the owner's spouse to pay, in addition to the contract rate of [any] interest on the original principal amount of the extension of credit, fees, points, or other charges to any person that are necessary to originate, evaluate, maintain, record, insure, or service the extension of credit that exceed, in the aggregate, 5.5 [~~three~~] percent of the original principal amount of the extension of credit;

(2) Strike Section 50(g)(E), Article XVI, Texas Constitution, and substitute:

"(E) FEES AND CHARGES TO MAKE THE LOAN MAY NOT EXCEED 5.5 [~~3~~] PERCENT OF THE LOAN AMOUNT;