

**LEGISLATIVE BUDGET BOARD**  
**Austin, Texas**

**FISCAL NOTE, 78TH LEGISLATIVE REGULAR SESSION**

**April 16, 2003**

**TO:** Honorable Troy Fraser, Chair, Senate Committee on Business & Commerce

**FROM:** John Keel, Director, Legislative Budget Board

**IN RE:** SB1211 by Van de Putte (relating to collateral protection insurance. ), **Committee Report**  
**1st House, Substituted**

**No fiscal implication to the State is anticipated.**

The Savings and Loan Department, the Credit Union Department, the Department of Banking, and the Office of Consumer Credit Commissioner all indicate the bill would have no cost to the state.

**Local Government Impact**

No fiscal implication to units of local government is anticipated.

**Source Agencies:** 450 Savings and Loan Department, 466 Office of Consumer Credit Commissioner, 469  
Credit Union Department, 451 Department of Banking

**LBB Staff:** JK, JRO, RT, RB