

Amend **CSHB 955** on page 5, line 20, by inserting a new SECTION 2.03, which adds Section 303.017 to read as follows:

Sec. 303.017. VARIOUS CHARGES ON CONSUMER LOANS MADE BY PARTICULAR LENDERS. Notwithstanding section 342.005, a bank, savings association, savings bank, or credit union making a loan primarily for personal, family or household use under authority of this chapter may charge all reasonable expenses and fees incurred in connection with making, closing, disbursing, extending, readjusting, or renewing a loan not secured by real property, whether or not those expenses or fees are paid to third parties. Those reasonable expenses and fees paid to third parties are not interest.

Amend **CSHB 955** on page 15, Line 8, by inserting the following:

SECTION 2.20. Section 342.308(a)(4), Finance Code, is amended to read as follows:

(4) reasonable fees for an appraisal to real property offered as security for the loan prepared by an an [~~licensed or certified~~] appraiser who is not a salaried employee of the lender;