

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

**FISCAL NOTE, 79TH LEGISLATIVE REGULAR SESSION**

**April 21, 2005**

**TO:** Honorable Burt R. Solomons, Chair, House Committee on Financial Institutions

**FROM:** John S. O'Brien, Deputy Director, Legislative Budget Board

**IN RE: HB955** by Solomons (relating to the regulation of financial businesses and practices; providing civil penalties. ), **Committee Report 1st House, Substituted**

<b>No significant fiscal implication to the State is anticipated.</b>
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The Office of the Attorney General, Texas Department of Insurance, Office of Consumer Credit Commissioner, and Savings and Loan Department indicate that any costs associated with the bill's implementation could be absorbed within existing resources.

**Local Government Impact**

No fiscal implication to units of local government is anticipated.

**Source Agencies:** 450 Savings and Loan Department, 451 Department of Banking, 466 Office of Consumer Credit Commissioner, 302 Office of the Attorney General, 329 Real Estate Commission, 454 Department of Insurance, 469 Credit Union Department

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