LEGISLATIVE BUDGET BOARD Austin, Texas

FISCAL NOTE, 79TH LEGISLATIVE REGULAR SESSION

March 19, 2005

TO: Honorable Helen Giddings, Chair, House Committee on Business & Industry

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

IN RE: HB1710 by Alonzo (Relating to use of a credit score by a business or lender.), As Introduced

No significant fiscal implication to the State is anticipated.

The Office of Attorney General and the Savings and Loan Department indicate that any costs associated with the bill could be absorbed within existing resources.

The bill would take effect September 1, 2005.

Local Government Impact

No fiscal implication to units of local government is anticipated.

Source Agencies: 302 Office of the Attorney General, 450 Savings and Loan Department, 451 Department

of Banking, 469 Credit Union Department

LBB Staff: JOB, JRO, MW, RB