

Amend Amendment No. 18 to **CSHB 4** by Taylor (page 25 of the pre-filed amendments packet) by striking the text of the amendment and substituting the following:

Amend **CSHB 4** (house committee printing) on page 7 by striking lines 2 through 4 and substituting the following:

(1) a loan bearing an interest rate of not less than the higher of:

(A) 50 percent of the then-current market rate of interest available to the board; or

(B) the highest monthly rate of inflation for the 12 months preceding the month in which the loan is made, as measured by the Consumer Price Index for All Urban Consumers published by the Bureau of Labor Statistics of the United States Department of Labor or, if that index is not available, another index adopted by board rule;