#### FISCAL IMPACT OF PROPOSED LEGISLATION

Seventy-Eighth Oregon Legislative Assembly – 2015 Regular Session Legislative Fiscal Office

Only Impacts on Original or Engrossed Versions are Considered Official

Measure: HB 2637 - A

Prepared by: John Terpening Reviewed by: John Borden Date: 3-31-2015

## **Measure Description:**

Provides that material misrepresentations in commercial communications about mortgage credit products constitutes unlawful trade practice.

## **Government Unit(s) Affected:**

Department of Justice

### Analysis:

The proposed legislation has been determined to have

# MINIMAL EXPENDITURE IMPACT

on state or local government.

While this individual measure has a "Minimal" fiscal impact, an agency may incur a net fiscal impact greater than minimal depending on the cumulative impact of all measures enacted into law that affect the agency.

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