

1 SB320
2 129338-6
3 By Senator Holley
4 RFD: Governmental Affairs
5 First Read: 05-APR-11

1 SB320

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4 ENROLLED, An Act,

5 Relating to real estate appraisal management
6 companies; to rename the Alabama Real Estate Appraisers Act
7 the Alabama Real Estate Appraisers and Appraisal Management
8 Company Registration Act; to designate existing Chapter 27A,
9 consisting of Sections 34-27A-1 to 34-27A-29, inclusive, of
10 Title 34, Code of Alabama 1975, as Article 1 and add Article
11 2, consisting of Sections 34-27A-50 to 34-27A-63, inclusive,
12 to Chapter 27A of Title 34, Code of Alabama 1975, and amend
13 Sections 34-27A-1, 34-27A-2, and 34-27A-4, Code of Alabama
14 1975, to provide for the registration of real estate appraisal
15 management companies by the State of Alabama Real Estate
16 Appraisers Board; and to include a representative of an
17 appraisal management company on the board.

18 BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

19 Section 1. An article heading is added before
20 Section 34-27A-1 of the Code of Alabama 1975, to read as
21 follows:

22 ARTICLE 1. REAL ESTATE APPRAISERS.

23 Section 2. Sections 34-27A-1, 34-27A-2, and 34-27A-4
24 of the Code of Alabama 1975, are amended to read as follows:

25 "§34-27A-1.

1 "This chapter shall be known and may be cited as the
2 "Alabama Real Estate Appraisers and Appraisal Management
3 Company Registration and Regulation Act."

4 "§34-27A-2.

5 "The following terms as used in this chapter shall
6 have the following meanings:

7 "(1) APPRAISAL. The act or process of developing an
8 opinion of value of real property; an opinion of the value of
9 real property; of or pertaining to appraising real property
10 and related functions such as appraisal practice or appraisal
11 services.

12 "(2) APPRAISAL MANAGEMENT COMPANY. An external third
13 party including, but not limited to, a corporation,
14 partnership, sole proprietorship, subsidiary, or limited
15 liability company, authorized either by a creditor of a
16 consumer credit transaction secured by the principal dwelling
17 of a consumer or by an underwriter of or other principal in
18 the secondary mortgage markets, that oversees a network or
19 panel of more than four certified or licensed appraisers in a
20 state or 25 or more nationally in a given year, that perform
21 appraisal management services.

22 "(3) APPRAISAL MANAGEMENT SERVICES. To directly or
23 indirectly perform any of the following functions for a fee on
24 behalf of a lender, financial institution, or any other
25 entity:

1 "a. Recruit, select, and retain appraisers.

2 "b. Contract with licensed and certified appraisers
3 to perform appraisal assignments.

4 "c. Manage the process of having an appraisal
5 performed, including providing administrative duties such as
6 receiving appraisal orders and appraisal reports, submitting
7 completed appraisal reports to creditors and underwriters,
8 collecting fees from creditors and underwriters for services
9 provided, and reimbursing appraisers for services performed.

10 "d. Review and verify the work of appraisers.

11 "(4) APPRAISAL SUBCOMMITTEE. The appraisal
12 subcommittee of the Federal Financial Institutions Examination
13 Council.

14 "(5) APPRAISAL FOUNDATION. The Appraisal Foundation
15 incorporated as an Illinois not-for-profit corporation on
16 November 30, 1987.

17 "(6) APPRAISAL REPORT. Any communication, written or
18 oral, of an appraisal.

19 "(7) APPRAISER. A person who holds a license or
20 certification to complete a real estate appraisal in the state
21 where real property that is the subject of the appraisal is
22 located.

23 "(8) APPRAISER INDEPENDENCE. The ability of an
24 appraiser to provide an appraisal or appraisal review services
25 in exchange for a customary and reasonable fee without

1 coercion, extortion, collusion, inducement, intimidation,
2 bribery, or any other action by a regulated party intended to
3 influence the opinion rendered by an appraiser.

4 "(9) APPRAISER PANEL. A network of licensed or
5 certified appraisers who are independent contractors of an
6 appraisal management company.

7 "(10) APPRAISAL REVIEW. The act of developing and
8 communicating an opinion about the quality of the work of
9 another appraiser that was performed as part of an appraisal
10 assignment, except that an examination of an appraisal for
11 grammatical, typographical, or other similar errors that do
12 not make a substantive valuation change is not an appraisal
13 review.

14 "(11) BOARD. The State of Alabama Real Estate
15 Appraisers Board established pursuant to this chapter.

16 "(12) CERTIFIED APPRAISAL or CERTIFIED APPRAISAL
17 REPORT. An appraisal or appraisal report given or signed and
18 certified as such by a licensed real property appraiser other
19 than a trainee or registered real property appraiser. When
20 identifying an appraisal or appraisal report as "certified,"
21 the real property appraiser shall indicate which type of
22 license is held. A certified appraisal or appraisal report
23 represents to the public that it meets the appraisal standards
24 defined in this chapter.

1 "(13) EXECUTIVE DIRECTOR. The chief administrative
2 employee of the board.

3 "(14) EXPERIENCE POINTS. The allowable credit for
4 appraisal of particular types of properties.

5 "(15) FEDERALLY RELATED TRANSACTION. Any real
6 estate-related financial transaction which:

7 "a. A federal financial institutions regulatory
8 agency or the resolution trust corporation engages in,
9 contracts for, or regulates; and

10 "b. Requires the services of an appraiser.

11 "(16) FEDERAL FINANCIAL INSTITUTIONS REGULATORY
12 AGENCIES. The Board of Governors of the Federal Reserve
13 System, the Federal Deposit Insurance Corporation, the Office
14 of the Comptroller of the Currency, the Office of Thrift
15 Supervision, and the National Credit Union Administration.

16 "(17) FINANCIAL INSTITUTION. An insured depository
17 institution as defined in Section 3 of the Federal Deposit
18 Insurance Act or an insured credit union as defined in Section
19 101 of the Federal Credit Union Act.

20 "(18) GEOGRAPHIC COMPETENCY. The familiarity of an
21 appraiser with a market or a geographic area applicable to the
22 problem to be addressed in an appraisal or an appraisal review
23 assignment.

1 "(19) PRINCIPAL CONTACT. An individual employed,
2 appointed, or authorized by an appraisal management company to
3 serve as the principal contact for the board.

4 "(20) REAL ESTATE. An identified parcel or tract of
5 land, including improvements, if any.

6 "(21) REAL ESTATE APPRAISAL SERVICES. The practice
7 of accepting an assignment to develop and report an opinion on
8 the value of real property in conformance with the Uniform
9 Standards of Professional Appraisal Practice published by the
10 Appraisal Foundation.

11 "(22) REAL ESTATE-RELATED FINANCIAL TRANSACTION. Any
12 transaction involving any of the following:

13 "a. The sale, lease, purchase, investment in, or
14 exchange of real property, including interests in property, or
15 the financing thereof.

16 "b. The refinancing of real property or interests in
17 real property.

18 "c. The use of real property or interests in
19 property as security for a loan or investment, including
20 mortgage-backed securities.

21 "(23) REAL PROPERTY. One or more defined interests,
22 benefits, and rights inherent in the ownership of real estate.

23 "(24) UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL
24 PRACTICE (USPAP). Standards promulgated by the Appraisal
25 Foundation and adopted by rule pursuant to this chapter.

1 "§34-27A-4.

2 "There is established the Alabama Real Estate
3 Appraisers Board. The board shall consist of nine members, one
4 of whom shall be a qualified individual from the general
5 public, seven of whom shall be real property appraisers, and,
6 beginning on October 1, 2011, one of whom shall be a
7 representative of an appraisal management company. Each member
8 of the board, except for the representative of the appraisal
9 management company, shall be a citizen of this state and no
10 less than two of the nine board members shall be of a minority
11 race. The overall membership of the board shall be inclusive
12 and reflect the racial, gender, geographic, urban/rural, and
13 economic diversity of the state. The Governor shall appoint
14 the members of the Real Estate Appraisers Board. One appraiser
15 member shall be appointed from each United States
16 Congressional District in this state. The term of each board
17 member shall be three years; except that, of the members first
18 appointed, three shall serve three years, three shall serve
19 two years, and three shall serve for one year. The
20 representative of the appraisal management company, whose term
21 begins on October 1, 2011, shall be selected from a list of
22 three candidates submitted to the Governor by the Real Estate
23 Valuation Advocacy Association, or its successor organization.
24 This member shall serve a term of three years. Notwithstanding
25 the foregoing, and notwithstanding the method of electing a

1 chairperson specified below, if the Financial Institutions
2 Reform, Recovery and Enforcement Act of 1989, Pub. L. No.
3 101-73, Title XI - Real Estate Appraisal Reform Amendments and
4 any amendment thereto or regulations issued thereunder -
5 prohibit the board from consisting of a majority of real
6 property appraisers, or require a different method of
7 selecting a chairperson; then the board shall promptly come
8 into compliance with the federal law and at least one
9 representative of an appraisal management company shall hold a
10 position on the board. The board may not exceed a total of
11 nine members, and the chairperson shall be selected as
12 required by Pub. L. No. 101-73 and regulations thereunder. In
13 such event, the existing appraiser members with the shortest
14 remaining terms shall vacate their positions as necessary to
15 achieve the composition of the new board, and if it becomes
16 necessary to vacate a position held by two or more appraiser
17 members with equivalent terms, the Governor shall determine
18 which appraiser member shall vacate the position, but no hold
19 over terms shall extend for more than 180 days. Upon
20 expiration of their terms, members of the board shall continue
21 to hold office until the appointment and qualifications of
22 their successors and confirmation by the state Senate. No
23 person shall serve as a member of the board for more than two
24 consecutive terms. The appointing authority may remove a board
25 member for misconduct, incapacity, incompetence, or neglect of

1 duty after the board member so charged has been served with a
2 written statement of charges and has been given an opportunity
3 to be heard. Absence from any three consecutive meetings
4 without cause acceptable to the Governor and the board shall
5 be deemed cause for removal. The public members of the board
6 and spouses of the members shall not be engaged in the
7 practice of real property appraising. The board shall meet at
8 least once each calendar quarter to conduct its business.
9 Places of future meetings shall be decided by the vote of the
10 members at meetings. Written notice shall be given to each
11 member of the time and place of each meeting of the board at
12 least 10 days before the scheduled date of the meetings. The
13 members of the board shall elect a chairperson from among the
14 members to preside at board meetings. A quorum of the board
15 shall consist of five board members with at least four of such
16 members being appraiser members. Each member of the board
17 shall receive compensation to be set by the board in an amount
18 not to exceed three hundred dollars (\$300) per month for
19 attendance of board meetings. In addition, each member of the
20 board shall be entitled to a per diem allowance on board
21 meeting days as authorized by the board, not to exceed the
22 current per diem allowance for state employees, except that no
23 out-of-state travel or mileage reimbursement for travel beyond
24 Alabama borders shall be made for attendance at board
25 meetings. The board shall be independent, separate, and

1 distinct from any agency, person, or other state official
2 whose responsibilities include licensing real estate brokers,
3 real estate salesmen, or real estate companies."

4 Section 3. Article 2, consisting of Sections
5 34-27A-50 to 34-27A-64, inclusive, is added to Chapter 27A of
6 Title 34, Code of Alabama 1975, to read as follows:

7 ARTICLE 2. REAL ESTATE APPRAISAL MANAGEMENT
8 COMPANIES.

9 §34-27A-50.

10 (a) It is unlawful for any person or entity to
11 engage in or attempt to engage in business as an appraisal
12 management company, perform appraisal management services, or
13 advertise or hold itself out as engaging in or conducting
14 business as an appraisal management company without first
15 being registered by the board pursuant to this article.

16 (b) In the event a registration process is
17 unavailable on the effective date of the act adding this
18 section, an appraisal management company already conducting
19 business in the state may continue to conduct business in
20 accordance with this article for 120 days after a registration
21 process is available.

22 §34-27A-51.

23 (a) Application for registration under this article
24 shall be made in writing to the board on forms prescribed by
25 the board and shall include all of the following:

1 (1) The name of the applicant.

2 (2) The business, physical, and email address of the
3 applicant.

4 (3) A telephone number and other contact information
5 for the applicant.

6 (4) If the applicant is a not an Alabama domestic
7 corporation, the name and contact information for the
8 registered agent of the applicant for service of process in
9 this state.

10 (5) The name, address, and contact information of a
11 principal contact for the applicant.

12 (6) Certification that the applicant verifies that
13 any person added to an appraiser panel of the applicant, for
14 the purpose of appraising property within the state, holds a
15 license in good standing in this state pursuant to Article 1.

16 (7) Certification that the applicant requires that
17 all appraisers shall have geographic competency to perform an
18 appraisal assignment.

19 (8) Certification that the applicant reviews the
20 work of all appraisers that are performing real estate
21 appraisal services for the applicant on a periodic basis to
22 verify that the real estate appraisal services are being
23 conducted in accordance with the Uniform Standards of
24 Professional Appraisal Practice and Article 1.

1 (9) Certification that the applicant maintains
2 records of each service request that it receives and
3 identification of the appraiser that performs the real estate
4 appraisal services for the applicant.

5 (10) Certification that the applicant has a system
6 in place to require that appraisals are conducted
7 independently and free from inappropriate influence and
8 coercion as required by the appraisal independence standards
9 established under Section 129E of the Truth in Lending Act,
10 including the requirement that fee appraisers be compensated
11 at a customary and reasonable rate when the appraisal
12 management company is providing services for a consumer credit
13 transaction secured by the principal dwelling of the consumer.

14 (11) An irrevocable uniform consent to service of
15 process.

16 (12) Any other information required by the board and
17 reasonably necessary to complete registration.

18 (b) Upon receipt of a properly completed application
19 for registration, the board shall issue to the applicant a
20 certificate of registration authorizing the applicant to do
21 business as a real estate appraisal management company in this
22 state.

23 (c) Registration granted by the board pursuant to
24 this article shall be valid for one year from the date on
25 which it is issued.

1 §34-27A-52.

2 (a) An appraisal management company applying for
3 registration in this state may not be owned, in whole or in
4 part, directly or indirectly, by any person who has had an
5 appraiser license or certificate refused, denied, cancelled,
6 surrendered in lieu of revocation, or revoked in any state.
7 For the purposes of this subsection, indirect ownership does
8 not include stock ownership in a publicly traded corporation.
9 Additionally, each person who owns more than 10 percent of an
10 appraisal management company shall, if required by the board,
11 submit to a background investigation.

12 (b) An appraisal management company applying for
13 registration in this state may not employ for the purposes of
14 appraisal review, analysis, or performance evaluation any
15 person who has ever had a registration, license, or
16 certificate to act as an appraiser in this or any other state
17 refused, denied, canceled, or revoked unless a registration,
18 license, or certificate has subsequently been issued or
19 reinstated by the state in which the appraisal registration,
20 license, or certificate had been refused, denied, canceled, or
21 revoked.

22 (c) An employee of an appraisal management company,
23 or any contractor working in any capacity on behalf of an
24 appraisal management company, that has any involvement in the
25 actual performance of appraisal services, or the review and

1 analysis of completed appraisals in Alabama shall be an
2 appraiser certified in Alabama. The license classification
3 shall qualify the employee to perform all applicable job
4 functions.

5 §34-27A-53.

6 An appraisal management company applying for
7 registration in this state shall designate one principal
8 contact for all communication between the board and the
9 appraisal management company.

10 §34-27A-54.

11 The board may adopt rules not inconsistent with this
12 article which are reasonably necessary to implement,
13 administer, and enforce this article. The requirements for an
14 appraisal management company may be revised as necessary to
15 comply with the Dodd-Frank Wall Street Reform and Consumer
16 Protection Act of 2010, Pub. L. No. 111-203, and regulations
17 issued thereto, or any subsequent amendments or regulations
18 issued thereto. The board may revise any appraisal management
19 company requirements permitted by this section by rule adopted
20 pursuant to the Alabama Administrative Procedure Act.

21 §34-27A-55.

22 (a) The board shall establish by rule fees to be
23 charged to an appraisal management company in an amount
24 sufficient to sustain administration of this article. The
25 board may also establish a late filing fee and other fees

1 deemed necessary by the board for the proper administration of
2 this article.

3 (b) In addition to the application fee and late
4 filing fee, where applicable, an applicant for registration
5 shall post with the board a surety bond in the amount of
6 twenty-five thousand dollars (\$25,000). The bond shall be
7 annually maintained on renewal. The bond shall be in a form
8 prescribed by the board by rule and shall accrue to the state
9 for the benefit of a claimant against the registrant to secure
10 the faithful performance of obligations under this article.
11 The aggregate liability of the surety may not exceed the
12 principal sum of the bond.

13 (c) An appropriate deposit of cash or security may
14 be accepted by the board in lieu of the required bond. The
15 face amount of the bond shall annually be restored upon
16 renewal of registration. Annual renewal of registration shall
17 occur before the expiration date of the registration. Failure
18 to timely renew registration shall result in loss of authority
19 to operate an appraisal management company in this state.
20 Request for reinstatement after expiration shall be
21 accompanied by the annual registration fee and any late filing
22 fee established by board rule.

23 §34-27A-56.

24 (a) The board shall issue a unique registration
25 number to each appraisal management company and shall annually

1 publish a list of registered appraisal management companies
2 and their corresponding registration numbers.

3 (b) Each appraisal management company shall include
4 its registration number on all engagement letters for
5 appraisals in Alabama.

6 §34-27A-57.

7 An appraisal management company shall do all of the
8 following:

9 (1) Annually certify to the board, on a form
10 prescribed by the board, that the appraisal management company
11 verifies that any person added to the appraiser panel of the
12 appraisal management company, for the purpose of completing
13 appraisals in this state, is licensed or certified in good
14 standing pursuant to Article 1.

15 (2) Annually certify to the board, on a form
16 prescribed by the board, that the appraisal management company
17 periodically reviews the work of all appraisers performing
18 appraisals and appraisal reviews for the appraisal management
19 company to verify that the appraisals are being conducted in
20 accordance with Uniform Standards of Professional Appraisal
21 Practice.

22 (3) Annually certify to the board, on a form
23 prescribed by the board, that the appraisal management company
24 requires appraisers who receive assignments for appraisals and
25 appraisal review have geographic competency.

1 (4) Maintain a detailed record of each service
2 request received and each appraiser assigned to perform the
3 appraisal. A copy of the record shall be retained for at least
4 five years after the date the appraisal management company
5 forwards the appraisal to the client.

6 §34-27A-58.

7 (a) Before placing an assignment with an appraiser,
8 an appraisal management company shall require that the
9 appraiser confirm in writing or via electronic means that the
10 appraiser receiving the assignment is a competent appraiser
11 for the performance of the appraisal being assigned.

12 (b) An appraisal management company operating in
13 this state, except in cases of a mutually agreed upon payment
14 date, breach of contract, or performance of services that
15 violates Uniform Standards of Professional Appraisal Practice
16 or any published standards of best practices, shall make
17 payment to an appraiser for the completion of an appraisal or
18 valuation assignment within 45 days after the date the
19 appraisal management company, or an assignee, receives a
20 completed appraisal or valuation study.

21 §34-27A-59.

22 An appraisal management company may not remove an
23 appraiser from an appraiser panel without:

24 (1) Providing written notice to the appraiser of the
25 reasons for removal.

1 (2) Providing written notice of the nature of any
2 alleged illegal conduct or violation of Uniform Standards of
3 Professional Appraisal Practice or state licensing standards
4 if such is the reason for removal.

5 (3) Providing an opportunity for the appraiser to
6 respond to the written notice.

7 §34-27A-60.

8 (a) It is unlawful for any employee, director,
9 officer, or agent of an appraisal management company to
10 influence or attempt to influence the development, reporting,
11 or review of an appraisal through coercion, extortion,
12 collusion, compensation, instruction, inducement,
13 intimidation, bribery, or in any other manner including, but
14 not limited to, any of the following:

15 (1) Withholding or threatening to withhold timely
16 payment for an appraisal, unless the appraisal is found to be
17 of substandard quality or noncompliant with the scope of the
18 assignment as defined in the engagement letter.

19 (2) Withholding or threatening to withhold payment
20 for an appraisal if the loan transaction is not completed.

21 (3) Withholding or threatening to withhold future
22 business of, or demoting or terminating the services of, or
23 threatening to demote or terminate the services of an
24 appraiser.

1 (4) Promising future business, promotions, or
2 increased compensation to an appraiser.

3 (5) Conditioning the request for an appraisal, or
4 the payment of an appraisal fee or salary or bonus, on the
5 opinion, conclusion, or valuation to be reached by an
6 appraiser, or on a preliminary estimate or opinion requested
7 from an appraiser.

8 (6) Requesting that an appraiser provide an
9 estimated, predetermined, or desired valuation in an appraisal
10 report, or provide estimated values or comparable sales at any
11 time prior to the completion of an appraisal.

12 (7) Providing to an appraiser an anticipated,
13 estimated, encouraged, or desired value for a subject
14 property, or a proposed or target amount to be loaned to the
15 borrower, except that a copy of the sales contract for
16 purchase transactions may be provided.

17 (8) Providing to an appraiser, or any entity or
18 person related to the appraiser, stock or other financial or
19 nonfinancial benefits.

20 (9) Any other act or practice that impairs or
21 attempts to impair the independence, objectivity, or
22 impartiality of an appraiser.

23 (b) Nothing in subsection (a) shall be construed as
24 prohibiting an appraisal management company from requesting
25 that an appraiser do any of the following:

1 (1) Provide additional information regarding the
2 basis for a valuation.

3 (2) Correct objective factual errors in an appraisal
4 report.

5 (3) Consider additional verifiable information not
6 previously known or considered by the appraiser in completing
7 an assignment.

8 (c) An appraisal management company may not alter,
9 modify, or otherwise change an appraisal report submitted by
10 an appraiser unless required by federal or state guidelines.

11 (d) Any registrant having a good faith belief that
12 a real estate appraiser licensed in this state has violated
13 applicable law or the Uniform Standards of Professional
14 Appraisal Practice, and the violation has had a material
15 impact on the valuation, or has engaged in unethical conduct,
16 shall file a complaint with the board.

17 §34-27A-61.

18 The board may censure, conditionally or
19 unconditionally suspend registration, revoke registration,
20 levy fines, or impose civil penalties not exceeding
21 twenty-five thousand dollars (\$25,000) against any appraisal
22 management company that the board determines is attempting to
23 or has performed any of the following:

24 (1) An act in violation of this article.

1 (2) A violation of any rule adopted by the board in
2 the interest of the public and consistent with this article.

3 (3) The procurement of registration through fraud,
4 misrepresentation, or deceit.

5 §34-27A-62.

6 (a) The board shall conduct adjudicatory proceedings
7 for any violation of this article in accordance with the
8 Administrative Procedure Act. Adjudicatory proceedings shall
9 include, but not be limited to, all of the following due
10 process protections:

11 (1) Before censuring, suspending, or revoking
12 registration under this article, the board shall notify the
13 registrant in writing of any charges at least 20 days before
14 the date set for hearing and shall afford the registrant an
15 opportunity to be heard in person or by counsel.

16 (2) The written notice shall be served by certified
17 mail, return receipt requested, to the principal contact at
18 the address of the registrant on file with the board.

19 (3) The hearing on the charges shall be at a time
20 and place prescribed by the board, in accordance with the
21 Administrative Procedure Act.

22 (4) The hearing may be conducted before a hearing
23 officer designated by the board who shall make findings of
24 fact, conclusions of law, and enter an adjudicatory
25 disposition.

1 (5) The board shall deliver or mail any findings of
2 fact, conclusions of law, and adjudicatory dispositions to the
3 registrant.

4 (b) Nothing in this section shall prevent the
5 resolution of a pending matter through an alternative dispute
6 resolution process or informal settlement process adopted by
7 the board.

8 §34-27A-63.

9 This article does not apply to:

10 (1) A financial institution that is regulated by a
11 federal financial institution regulatory agency or a
12 department, division, or unit thereof. An appraisal management
13 company that is a wholly owned subsidiary of a financial
14 institution may not be considered a department, division, or
15 unit within a financial institution.

16 (2) A person who enters into an agreement with an
17 appraiser for the performance of an appraisal and, upon the
18 completion of the appraisal, the report of the appraiser
19 performing the appraisal is signed by both the appraiser who
20 completed the appraisal and the person who requested the
21 completion of the appraisal.

22 Section 4. This act shall become effective on
23 October 1, 2011, following its passage and approval by the
24 Governor, or its otherwise becoming law.

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President and Presiding Officer of the Senate

Speaker of the House of Representatives

SB320

Senate 24-MAY-11

I hereby certify that the within Act originated in and passed the Senate, as amended.

Patrick Harris
Secretary

House of Representatives
Passed: 09-JUN-11

By: Senator Holley