

1 2. An individual who offers or negotiates or modifies terms of
2 a residential mortgage loan with or on behalf of an immediate family
3 member of the individual;

4 3. An individual who offers or negotiates or modifies terms of
5 a residential mortgage loan secured by a dwelling that served as the
6 individual's residence;

7 4. A licensed attorney who negotiates or modifies the terms of
8 a residential mortgage loan on behalf of a client as an ancillary
9 matter to the attorney's representation of the client, unless the
10 attorney is compensated by a lender, a mortgage broker or other
11 mortgage loan originator or by any agent of such lender, mortgage
12 broker, or other mortgage loan originator; ~~or~~

13 5. Entities described in divisions (1), (2) and (3) of
14 subparagraph a of paragraph 18 of Section 2095.2 of this title; or

15 6. Any entity that is an organization recognized by the
16 Internal Revenue Service as a 501c(3) charitable entity that meets
17 the conditions set forth in (B) through (F) of subparagraph (ii),
18 paragraph (7), subsection (e) of Section 1008.103 of Title 12 of the
19 Code of Federal Regulations.

20 SECTION 2. This act shall become effective November 1, 2021.

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22 COMMITTEE REPORT BY: COMMITTEE ON APPROPRIATIONS AND BUDGET, dated
23 04/15/2021 - DO PASS.
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