

**Amendment No. 2 to HB3178**

**Fitzhugh  
Signature of Sponsor**

<b>FILED</b>
Date _____
Time _____
Clerk _____
Comm. Amdt. _____
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**AMEND Senate Bill No. 3143**

**House Bill No. 3178\***

by adding as a new subsection (c) to Section 1, as amended, the following, and renumbering existing subsections accordingly:

(c) The committee should consider:

(1) Whether the subprime lending market which provides loans to many borrowers who have impaired credit performs a significant service to citizens of Tennessee, particularly those in distressed urban areas and whether prospective legislation is warranted;

(2) Whether legislation and regulation affecting the subprime market should restrict those relatively few lenders who are engaged in patterns and practices of unfair treatment to vulnerable consumers commonly referred to as predatory lending;

(3) Whether the subprime markets should be subject to additional restrictions, prohibitions, remedies, and penalties.