## HOUSE COMMITTEE OF REFERENCE REPORT

Chairman of Committee	 Date

Committee on State, Veterans, & Military Affairs.

After consideration on the merits, the Committee recommends the following:

HB10-1328 be amended as follows:

- 1 Amend printed bill, page 20, line 11, after "FACTORS," insert "INCLUDING
- 2 BUT NOT LIMITED TO CREDIT REPORTS, CREDIT SCORES, AND
- 3 LOAN-TO-VALUE RATIOS,".

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