

# DRAFT

## SUMMARY

Requires Department of Consumer and Business Services to study quality of mortgage loans in this state. Directs department to submit findings to interim committees of Legislative Assembly related to banking not later than September 15, 2024.

## A BILL FOR AN ACT

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Relating to loans.

**Be It Enacted by the People of the State of Oregon:**

**SECTION 1. The Department of Consumer and Business Services shall study the quality of mortgage loans in this state. The department shall submit a report in the manner provided by ORS 192.245, and may include recommendations for legislation, to the interim committees of the Legislative Assembly related to banking no later than September 15, 2024.**

**SECTION 2. Section 1 of this 2023 Act is repealed on January 2, 2025.**

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