



# House of Representatives *State of Utah*

UTAH STATE CAPITOL COMPLEX • 350 STATE CAPITOL  
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February 19, 2016

Mr. President:

The House passed, as substituted, **1st Sub. H.B. 177**, MORTGAGE LENDING AMENDMENTS, by Representative J. Stanard, and it is transmitted for consideration.

Respectfully,

A handwritten signature in cursive script that reads "Sandy D. Tenney".

Sandy D. Tenney  
Chief Clerk