



House of Representatives *State of Utah*

UTAH STATE CAPITOL COMPLEX • 350 STATE CAPITOL
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February 21, 2025

Mr. President:

The House passed **H.B. 440**, UNIFORM MORTGAGE MODIFICATION ACT, by Representative J. Teuscher, and it is transmitted for consideration.

Respectfully,

A handwritten signature in black ink that reads "Megan S. Allen". The signature is written in a cursive, flowing style.

Megan S. Allen
Chief Clerk