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**Fiscal Note****Utah Consumer Credit Code Amendments***01-Feb-05***Bill Number: SB0157***1:07 PM*

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**State Impact**

No fiscal impact.

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**Individual and Business Impact**

The amount of savings or costs would depend on the number of individuals who elect to take a closed-end, second mortgage loan with a prepayment clause and if market rates go up or down.

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**Office of the Legislative Fiscal Analyst**