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**H.B. 197 - Residential Mortgage Loan Closing Act**

**Fiscal Note**

2008 General Session

State of Utah

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**State Impact**

Enactment of this bill will not require additional appropriations.

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**Individual, Business and/or Local Impact**

Enactment of this bill likely will not result in direct, measurable costs and/or benefits for local governments. Businesses may be impacted due to new regulations and may be subject to disciplinary actions. Individuals may have to pay additional fees when closing on a home.

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*2/15/2008, 2:19:26 PM, Lead Analyst: Schoenfeld, J.D.*

**Office of the Legislative Fiscal Analyst**