

# FISCAL NOTE

H.B. 234

SHORT TITLE: Credit Reporting Amendments

SPONSOR: Nielson, J.

2012 GENERAL SESSION

## STATE GOVERNMENT (UCA 36-12-13(2)(b))

Enactment of this bill likely will not materially impact the state budget.

## LOCAL GOVERNMENTS (UCA 36-12-13(2)(c))

Enactment of this bill likely will not result in direct, measurable costs for local governments.

## DIRECT EXPENDITURES BY UTAH RESIDENTS AND BUSINESSES (UCA 36-12-13(2)(d))

Businesses engaged in in-house lending may incur additional costs of reporting to credit rating agencies.