

76-6-1202 Definitions.

As used in this part:

- (1) "Mortgage lending process" means the process through which a person seeks or obtains a mortgage loan, including solicitation, application, or origination, negotiation of terms, third-party provider services, underwriting, signing and closing, and funding of the loan.
- (2) "Mortgage loan":
 - (a) means a loan or agreement made to extend credit to a person when the loan is secured by a deed, security deed, mortgage, security interest, deed of trust, or other document representing a security interest or lien upon any interest in one-to-four family residential property; and
 - (b) includes the renewal or refinancing of any loan.
- (3) "Pattern of unlawful activity" has the same definition as in Section 76-10-1602.
- (4) "Sensitive personal identifying information" includes:
 - (a) the following information regarding an individual's:
 - (i) Social Security number;
 - (ii) driver license number or other government issued identification number;
 - (iii) financial account number or credit or debit card number;
 - (iv) password or personal identification number or other identification required to gain access to a financial account or a secure website;
 - (v) automated or electronic signature; and
 - (vi) unique biometric data; and
 - (b) any other information that can be used to gain access to an individual's financial accounts or to obtain goods or services.
- (5) "Value" means the value of the property, money, or thing obtained or sought to be obtained.

Enacted by Chapter 370, 2008 General Session