

## OFFICE OF FISCAL ANALYSIS

Legislative Office Building, Room 5200  
Hartford, CT 06106 ◊ (860) 240-0200  
<http://www.cga.ct.gov/ofa>

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HB-6691

AN ACT CONCERNING CREDIT CARD ACCESS TO HOME  
EQUITY LINES OF CREDIT.

As Amended by House "A" (LCO 9063)

House Calendar No.: 109

Senate Calendar No.: 592

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### ***OFA Fiscal Note***

***State Impact:*** None

***Municipal Impact:*** None

### ***Explanation***

The bill allows mortgagors to access the proceeds from consumer revolving loans by credit card, credit plate, or any similar payment methods, resulting in no fiscal impact to the state or municipalities.

House "A" limits the allowance for mortgagors to access consumer revolving loan proceeds by such payment methods to ones that have single advancements of at least \$1,000, resulting in no fiscal impact.

### ***The Out Years***

***State Impact:*** None

***Municipal Impact:*** None