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## **APPLYING FOR A LOAN IN ANOTHER'S NAME**

**House Bill 4413**

**Sponsor: Rep. Bob Brown**

**Committee: Insurance and Financial  
Services**

**Complete to 4-23-99**

### **A SUMMARY OF HOUSE BILL 4413 AS INTRODUCED 3-11-99**

The bill would amend the Michigan Penal Code to make it a felony to:

- 1) prepare or submit an application for a loan or other financial credit in another person's name without authorization from that other person; or
- 2) forward an application for a loan or other financial credit on behalf of a person to another person knowing or having reason to know the application had been prepared or was being submitted in another's name without his or her authorization.

The first-cited offense would be punishable by imprisonment for not more than four years or a fine of not more than \$2,500, or both. The second-cited offense would be punishable by imprisonment for not more than four years or a fine of not more than \$100,000, or both.

MCL 750.219e and 750.219f

**House Bill 4413 (4-23-99)**

Analyst: C. Couch

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■ This analysis was prepared by nonpartisan House staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.