

---

Senate Fiscal Agency  
P. O. Box 30036  
Lansing, Michigan 48909-7536

**SFA****BILL ANALYSIS**

Telephone: (517) 373-5383  
Fax: (517) 373-1986  
TDD: (517) 373-0543

---

House Bill 4670 (Substitute S-1 as reported)  
Sponsor: Representative Samuel Thomas III  
House Committee: Criminal Law and Corrections  
Senate Committee: Banking and Financial Institutions

**CONTENT**

The bill would amend the Code of Criminal Procedure to include those felonies proposed in House Bills 4413 (S-1) and 4598 (S-1) in the Code's sentencing guidelines. The bill would categorize the proposed offenses as Class F felonies against property, with a statutory maximum sentence of four years' imprisonment.

The bill would take effect 90 days after it was enacted. The bill is tie-barred to House Bill 4413 (S-1) and House Bill 4598 (S-1), which would make it a felony to apply for a loan or other extension of credit in another person's name.

MCL 777.161

Legislative Analyst: G. Towne

**FISCAL IMPACT**

House Bills 4413 (S-1), 4598 (S-1), and 4670 (S-1) would have an indeterminate fiscal impact on State and local government.

There are no data available to indicate how many people could be convicted of preparing or submitting a loan application for another individual without authorization from that individual, or submitting such an application to a financial institution. These property crimes would be a Class F felonies, which have a minimum sentence range from 0-3 months to 17-30 months.

Assuming that 10 people a year would be found guilty of this offense and would be sentenced to prison for a minimum of 30 months, given that the average cost of incarceration is \$22,000 annually, the cost of incarcerating these offenders would be \$550,000 per year. Assuming that 10 people a year were convicted of this offense and that they each received a sentence within the lower minimum range, costs for incarceration would be incurred by local units of government.

Date Completed: 10-12-99

Fiscal Analyst: K. Firestone