

**SUBSTITUTE FOR
HOUSE BILL NO. 4598**

A bill to amend 1931 PA 328, entitled
"The Michigan penal code,"
(MCL 750.1 to 750.568) by adding section 219f.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 SEC. 219F. (1) A PERSON SHALL NOT RECEIVE WITH THE INTENT
2 TO FORWARD, POSSESS WITH THE INTENT TO FORWARD, OR FORWARD AN
3 APPLICATION FOR A LOAN OR OTHER EXTENSION OF CREDIT ON BEHALF OF
4 A PERSON TO ANOTHER PERSON KNOWING OR HAVING REASON TO KNOW THE
5 APPLICATION HAS BEEN PREPARED OR IS BEING SUBMITTED IN VIOLATION
6 OF THIS CHAPTER.

7 (2) A PERSON SHALL NOT RECEIVE WITH THE INTENT TO FORWARD,
8 POSSESS WITH THE INTENT TO FORWARD, OR FORWARD TO ANOTHER PERSON
9 ANY INSTRUMENT OR DEVICE FOR ACCESSING THE PROCEEDS OF A LOAN OR
10 OTHER EXTENSION OF CREDIT KNOWING OR HAVING REASON TO KNOW THE

HB4598, As Passed House, June 1, 1999

House Bill No. 4598

2

1 INSTRUMENT OR DEVICE WAS OBTAINED AS A RESULT OF A VIOLATION OF
2 THIS CHAPTER.

3 (3) A PERSON WHO VIOLATES THIS SECTION IS GUILTY OF A FELONY
4 PUNISHABLE BY IMPRISONMENT FOR NOT MORE THAN 4 YEARS OR A FINE OF
5 NOT MORE THAN \$100,000.00, OR BOTH.

6 (4) SUBSECTIONS (1) AND (2) DO NOT APPLY TO A FINANCIAL
7 INSTITUTION OR AN AFFILIATE OF A FINANCIAL INSTITUTION OR TO A
8 DIRECTOR, OFFICER, OR EMPLOYEE OF A FINANCIAL INSTITUTION OR AN
9 AFFILIATE OF A FINANCIAL INSTITUTION WHO DOES ANY OF THE
10 FOLLOWING:

11 (A) RECEIVES WITH THE INTENT TO FORWARD, POSSESSES WITH THE
12 INTENT TO FORWARD, OR FORWARDS AN APPLICATION IN ANOTHER PERSON'S
13 NAME WITHOUT PRIOR ACTUAL KNOWLEDGE THAT THE APPLICATION WAS PRE-
14 PARED IN VIOLATION OF THIS CHAPTER.

15 (B) FORWARDS AN APPLICATION PREPARED IN ANOTHER PERSON'S
16 NAME TO A FEDERAL, STATE, OR LOCAL LAW ENFORCEMENT AGENCY OR
17 REGULATORY AGENCY.

18 (C) FORWARDS AN APPLICATION PREPARED IN ANOTHER PERSON'S
19 NAME TO A CREDIT REPORTING BUREAU OR OTHER PERSON TO DETERMINE
20 WHETHER THE APPLICATION WAS PREPARED IN VIOLATION OF SUBSECTION
21 (1) OR ANY OTHER LAW OR REGULATION.

22 (D) RECEIVES WITH INTENT TO FORWARD, POSSESSES WITH INTENT
23 TO FORWARD, OR FORWARDS AN INSTRUMENT OR DEVICE WITHOUT PRIOR
24 ACTUAL KNOWLEDGE THAT THE INSTRUMENT OR DEVICE WAS OBTAINED AS A
25 RESULT OF A VIOLATION OF THIS CHAPTER.

26 (5) AS USED IN THIS SECTION, "FINANCIAL INSTITUTION" MEANS
27 ANY OF THE FOLLOWING:

HB4598, As Passed House, June 1, 1999

Sub. H.B. 4598 (H-2) as amended June 1, 1999

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1 (A) A REGULATED LENDER AS DEFINED IN SECTION 2 OF THE CREDIT
2 REFORM ACT, 1995 PA 162, MCL 445.1852.

3 (B) A PERSON LICENSED UNDER THE MICHIGAN BIDCO ACT, 1986 PA
4 89, MCL 487.1101 TO 487.2001.

5 (C) A PERSON LICENSED OR REGISTERED UNDER THE MORTGAGE BRO-
6 KERS, LENDERS, AND SERVICERS LICENSING ACT, 1987 PA 173, MCL
7 445.1651 TO 445.1684.

8 (D) A PERSON LICENSED OR REGISTERED UNDER THE SECONDARY
9 MORTGAGE LOAN ACT, 1981 PA 125, MCL 493.51 TO 493.81.

10 (E) A PERSON SUBJECT TO THE RETAIL INSTALLMENT SALES ACT,
11 1966 PA 224, MCL 445.851 TO 445.873.

[(F) A PERSON SUBJECT TO THE MOTOR VEHICLE SALES FINANCE ACT,
1950 PA 27, MCL 492.101 TO 492.141.]

12 Enacting section 1. This amendatory act does not take
13 effect unless all of the following bills of the 90th Legislature
14 are enacted into law:

15 (a) House Bill No. 4413.

16 [(b) House Bill No. 4670.

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