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## DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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Hines

HB No. 279

**Abstract:** Requires a residential mortgage lender to give due consideration to an applicant's ability to repay the loan.

Proposed law requires a residential mortgage lender to consider an applicant's ability to repay a loan as represented by the applicant's income, obligations, employment status, and other financial resources other than the applicant's equity in the collateral.

(Adds R.S. 6:1096(J))