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**TITLE 750 DEPARTMENT OF FINANCIAL INSTITUTIONS**

**Emergency Rule**  
LSA Document #13-1(E)

**DIGEST**

Amends [750 IAC 9-2-2](#) concerning the date of applicable federal law. Effective January 2, 2013.

**[750 IAC 9-2-2](#)**

SECTION 1. [750 IAC 9-2-2](#) IS AMENDED TO READ AS FOLLOWS:

**[750 IAC 9-2-2](#) Construction**

**Authority:** [IC 24-4.4-1-101](#)

**Affected:** [IC 24-4.4](#); [IC 24-4.5](#)

Sec. 2. (a) This article shall be liberally construed and applied to promote its underlying purposes and policies.

(b) The underlying purposes and policies of this article are:

- (1) to permit and encourage the development of fair and economically sound mortgage lending practices; and
- (2) to conform the regulation of mortgage lending practices to applicable state and federal laws, rules, regulations, policies, and guidance.

(c) A reference to a requirement imposed by this article includes references to a related law or rule, or to any policy or guidance document of the department adopted under this article.

(d) To carry out the purposes of this article, the director has the broad administrative authority to administer, interpret, and enforce this article.

(e) A reference to a federal law in this article is a reference to the law in effect December 31, ~~2014~~. **2012**.

(Department of Financial Institutions; [750 IAC 9-2-2](#); emergency rule filed Jul 23, 2009, 4:14 p.m.: [20090729-IR-750090577ERA](#); emergency rule filed Feb 11, 2010, 2:49 p.m.: [20100217-IR-750100102ERA](#); emergency rule filed Jan 13, 2011, 2:44 p.m.: [20110119-IR-750110043ERA](#); emergency rule filed Dec 15, 2011, 2:54 p.m.: [20111221-IR-750110778ERA](#); emergency rule filed Jan 2, 2013, 11:29 a.m.: [20130109-IR-750130001ERA](#))

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Filed with Publisher: January 2, 2013, 11:29 a.m.

Posted: 01/09/2013 by Legislative Services Agency

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