

TITLE 750 DEPARTMENT OF FINANCIAL INSTITUTIONS

ARTICLE 1. UNIFORM CONSUMER CREDIT CODE

Rule 1. Dollar Amounts

750 IAC 1-1-1 Dollar amounts in consumer credit code Version a

Authority: IC 24-4.5-1-106; IC 24-4.5-6-107

Affected: IC 24-4.5

NOTE: This version of section effective until July 1, 2006. See also following version of section, effective July 1, 2006.

Sec. 1. The dollar amounts in the Indiana uniform consumer credit code which are required to be changed by IC 24-4.5-1-106, as amended, shall, on July 1, 2004, be as set forth in each of the following Indiana uniform consumer credit code sections:

IC 24-4.5 As Amended	Dollar Amounts	Provision Relating To:
2-201(7)	990/3,300	Graduated rate scale (sales)
2-201(8)	39	Minimum credit service charge
2-203.5(5)	16.50	Delinquency charge (sales)
2-407(4)	990/3,300	Security interest (sales or leases)
3-201(7)	39	Minimum loan finance charge
3-203.5(5)	16.50	Delinquency charge (loans)
3-508(6)	990/3,300	Graduated rate scale (supervised loans)
3-508(6)	39	Minimum loan finance charge
3-510(2)	3,300	Land as security (loans)
3-511(2)	990/3,300	Maximum loan term
4-301(4)	990	Property insurance
5-103(7)	3,300	Deficiency judgment

(Department of Financial Institutions; Uniform Consumer Credit Reg No. 1, Sec 1; filed Jul 6, 1978, 9:30 a.m.: 1 IR 393, eff Jul 1, 1978; filed Oct 15, 1980, 2:30 p.m.: 3 IR 2189, eff Jul 1, 1980; filed Apr 20, 1982: 5 IR 1194, eff Jul 1, 1982; filed Apr 11, 1984, 2:45 p.m.: 7 IR 1257, eff Jul 1, 1984; emergency rule filed Apr 25, 1986, 3:40 p.m.: 9 IR 2210, eff Jul 1, 1986; emergency rule filed Sep 5, 1986, 10:05 a.m.: 10 IR 81, eff Sep 5, 1986; filed Jan 6, 1987, 10:10 a.m.: 10 IR 1083; emergency rule filed Mar 28, 1988, 1:37 p.m.: 11 IR 2905, eff Jul 1, 1988; emergency rule filed May 14, 1992, 2:00 p.m.: 15 IR 2267, eff Jul 1, 1992; emergency rule filed Mar 21, 1994, 10:30 a.m.: 17 IR 1917, eff Jul 1, 1994; emergency rule filed Mar 18, 1996, 10:05 a.m.: 19 IR 2092, eff Jul 1, 1996; emergency rule filed Mar 17, 1998, 11:20 a.m.: 21 IR 3026, eff Jul 1, 1998; emergency rule filed Mar 14, 2002, 1:38 p.m.: 25 IR 2540, eff Jul 1, 2002; emergency rule filed Feb 16, 2004, 11:24 a.m.: 27 IR 2297, eff Jul 1, 2004)

750 IAC 1-1-1 Dollar amounts in consumer credit code Version b

Authority: IC 24-4.5-1-106; IC 24-4.5-6-107

Affected: IC 24-4.5; IC 24-9-2-8

NOTE: This version of section effective July 1, 2006. See also preceding version of section, effective until July 1, 2006.

Sec. 1. The dollar amounts in the Indiana Uniform Consumer Credit Code which are required to be changed by IC 24-4.5-1-106, as amended, shall, on July 1, 2006, be as set forth in each of the following Indiana Uniform Consumer Credit Code sections:

IC 24-4.5 as Amended	Dollar Amounts	Provision Relating To:
2-201(7)	1,020/3,400	Graduated rate scale (sales)
2-201(8)	39	Minimum credit service charge
2-203.5(5)	17	Delinquency charge (sales)
2-407(4)	1,020/3,400	Security interest (sales or leases)
3-201(7)	39	Minimum loan finance charge
3-203.5(5)	17	Delinquency charge (loans)
3-508(6)	1,020/3,400	Graduated rate scale (supervised loans)

DEPARTMENT OF FINANCIAL INSTITUTIONS

3-508(6)	39	Minimum loan finance charge
3-510(2)	3,400	Land as security (loans)
3-511(2)	1,020/3,400	Maximum loan term
4-301(4)	1,020	Property insurance
5-103(7)	3,400	Deficiency judgment
IC 24-9-2-8	40,000	High cost home loan

(Department of Financial Institutions; Uniform Consumer Credit Reg No. 1, Sec I; filed Jul 6, 1978, 9:30 a.m.: 1 IR 393, eff Jul 1, 1978; filed Oct 15, 1980, 2:30 p.m.: 3 IR 2189, eff Jul 1, 1980; filed Apr 20, 1982: 5 IR 1194, eff Jul 1, 1982; filed Apr 11, 1984, 2:45 p.m.: 7 IR 1257, eff Jul 1, 1984; emergency rule filed Apr 25, 1986, 3:40 p.m.: 9 IR 2210, eff Jul 1, 1986; emergency rule filed Sep 5, 1986, 10:05 a.m.: 10 IR 81, eff Sep 5, 1986; filed Jan 6, 1987, 10:10 a.m.: 10 IR 1083; emergency rule filed Mar 28, 1988, 1:37 p.m.: 11 IR 2905, eff Jul 1, 1988; emergency rule filed May 14, 1992, 2:00 p.m.: 15 IR 2267, eff Jul 1, 1992; emergency rule filed Mar 21, 1994, 10:30 a.m.: 17 IR 1917, eff Jul 1, 1994; emergency rule filed Mar 18, 1996, 10:05 a.m.: 19 IR 2092, eff Jul 1, 1996; emergency rule filed Mar 17, 1998, 11:20 a.m.: 21 IR 3026, eff Jul 1, 1998; emergency rule filed Mar 14, 2002, 1:38 p.m.: 25 IR 2540, eff Jul 1, 2002; emergency rule filed Feb 16, 2004, 11:24 a.m.: 27 IR 2297, eff Jul 1, 2004; emergency rule filed Mar 13, 2006, 1:25 p.m.: 29 IR 2583, eff Jul 1, 2006)

*