

**NOTICE OF RULE ADOPTION—FINAL RULE**

**STATE OF MISSISSIPPI  
Department of Banking and Consumer Finance  
Consumer Finance Division**

Department of Banking and Consumer Finance  
c/o John S. Allison, Commissioner  
Theresa L. Brady, Deputy Commissioner  
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**Specific Legal Authority Authorizing the promulgation of Rule:** §81-18-29, Miss. Code Ann.

**Reference to Rules repealed, amended or suspended by the Proposed Rule:** This Regulation will amend the regulations for the Mississippi Mortgage Consumer Protection Law which will be effective on July 1, 2006

**Explanation of the Purpose of the Proposed Rule and the reason(s) for proposing the rule:** This agency has determined the necessity to issue these Regulations due to the passage of House Bill 681 during the 2006 Legislative Session, which allows Mortgage Companies to charge for Lock-In Fee Agreements and other minor changes. .

**The Agency Rule Making Record for this rule including any written comments received during the comment period and the record of any oral proceeding is available for public inspection by contacting the Agency at the above address.**

An oral proceeding was held on this rule:

Date:  
Time:  
Place:

An oral proceeding was not held on this rule.

**The Agency has considered the written comments and the presentations made in any oral proceedings, and**

This rule as adopted is without variance from the proposed rule.

This rule as adopted differs from the proposed rule as there are minor editorial changes which affect the form rather than the substance of the rule.

The rule as adopted differs from the proposed rule. The differences however are:  
Within the scope of the matters in the Notice of Proposed Rule Adoption, the logical outgrowth of the contents of the Notice of Proposed Rule Adoption and the comments submitted in response thereto, and  
The Notice of Proposed Rule Adoption provided fair warning that the outcome of the proposed rule adoption could be the rule in question.

The entire text of the Proposed Rule including the text of any rule being amended or changed is attached.

**Effective Date of Rule:** July 1, 2006

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John S. Allison, Commissioner  
**Signature and Title of Person Submitting Rule for Filing**