

**ADOPTED**

Senators Bethel of the 54th, Harper of the 7th, Tippins of the 37th and Albers of the 56th offered the following amendment:

Amend the committee substitute (LC 34 4167ERS) to SB 363 by inserting after line 45:  
“(c) Nothing in this section shall be construed to require a bank or lending institution to make any payment(s) not authorized by the owner.”