

Summer 2003

# TLTA's Legislative Report

## Your guide to the 78<sup>th</sup> Legislative Session

The Texas Land Title Association lobby team and volunteers worked hard this session to ensure that our members' interests were well represented.

Through our efforts, legislation passed that ensures your continued access to county clerk's records, the prompt production of public records and a clean re-write of the title insurance code.

At the same time, we worked to defeat several measures that would have adversely affected the title insurance industry, such as:

- **Confidentiality of social security numbers**
- **Redacting of public records**
- **Predatory lending legislation**
- **Repeal of sales tax exemptions**
- **Increased responsibility and liability on the title company at closings**
- **Increased obligations on the notary public**
- **Interest on escrow and trust fund accounts**
- **Changes to the durable power of attorney act**
- **Mandatory transfer of contested cases to the State Office of Administrative Hearings (SOAH)**
- **Sellers to disclose the sell price**

Our biggest victory was passing legislation that ensures your continued access to public records maintained by the county clerk. There is a growing trend for protecting one's right to privacy which often competes with the concept of open government.


Unfortunately for those in the real estate industry, the fastest growing crime in the U.S. is identity theft. Although reports show that identity theft more often occurs from stolen purses/wallets and digging in trash cans, the government continues to pursue quick fixes such as shutting down access to public records. It is hard to convince those of us in the title industry that criminals are scanning documents at the court house in order to commit identity theft. However, we are seeing legislative initiatives limiting access to real estate data and records not only in Texas but nationwide. This is why TLTA took a proactive approach to file legislation that will guarantee unfettered access to the official public record which is critical to all in the real estate industry.

A privacy problem we were trying to resolve from last session became a controversial issue between TLTA, the county clerks and the Combined Law Enforcement Associations of Texas (CLEAT). SB 1388, a TLTA and county clerk supported bill, almost died a violent death on the last day a bill could be heard because of CLEAT's opposition and strong grassroots connections. This bill would have fixed a problem created after last session that allowed anyone in law enforcement to have their name, address and family members names redacted from official public

records. After hours of negotiation with CLEAT, we successfully convinced them to work with us during the interim to find an agreed upon solution.

Insurance Reform was the legislature's top priority this session; therefore our main goal was to make sure the title insurance industry did not become a target in the insurance reform debate. The lobby team focused on educating legislators about the title industry and our regulatory system. Although some legislation filed did include sections that would have looped in title insurance in the debate, we were successful at convincing the authors to take us out.

Overall, the title insurance industry escaped an emotional and, at times, a temperamental legislative session. This was the first session in 130 years in which Republicans controlled the House, Senate and Executive office. State officials were hit at the beginning of the session with a near \$10 billion deficit and most legislators won their elections with a "no new tax" pledge. When the session ended, a budget was passed without raising any taxes, insurance reform was enacted and the Texas Land Title Association had an excellent record on bills we supported, opposed and amended.

To help you locate the information you are interested in, we've grouped bills by subject matter. A  next to a bill means the bill passed and will become law on the effective date noted. An **X** next to a bill means the bill was not approved.

For a copy of any of the bills listed below, you can click on the capitol website at [www.capitol.state.tx.us](http://www.capitol.state.tx.us) and search by bill number.

## Privacy

✓ *Relates to the confidentiality of certain personal information in real property records filed with the county clerk.* (HB 2930 by G. Lewis). Current law does not specify what kinds of information filed in the real property records in a county clerk's office can be removed from the instrument prior to filing. This bill provides for the eventual elimination of certain personal information from the public record in certain documents, and requires instruments to carry a notice informing a person filing the instrument that the person may strike certain information from the instrument prior to its filing in the public record. Effective date: Sept. 1, 2003.

✓ *Relating to excepting military discharge records from required public disclosure.* (HB 545 by Wohlgemuth). This bill provides that DD-214 forms filed with a county clerk after Sept. 1, 2003, or with certain state agencies, is confidential for 75 years. It authorizes certain people to access the DD-214 and authorizes veterans to direct the county clerk, with whom the veteran's DD-214 is filed, to destroy all copies within the clerk's control. It also includes a provision ensuring the public's continued access to the real property records of the county. Effective date: Sept. 1, 2003.

✓ *Exempting all records filed with the county clerk.* (SB 1388 by Armbrister). This bill provides that

under certain circumstances, former employees will be given protection from disclosure of sensitive personnel information that is similar to the protection that is now provided to current employees. However, there is a provision to exempt all documents filed with a county and district clerk. Effective date: June 20, 2003.

✓ *Confidentiality of certain information held by appraisal districts.* (HB 2819 by Driver). This bill will allow victims of domestic violence to remove their home address from appraisal records. Effective date: June 20, 2003.

X *Privacy rights.* (HJR 18 by Hupp). This bill would have recognized that a right to privacy may not be infringed upon unless the state has a compelling interest.

X *Confidentiality of certain information held by appraisal districts.* (HB 203 by Berman). This bill would have added another protected party by exempting Justice of the Peace and trial court judges' home address information from appraisal records.

X *Prohibit disclosure of social security number.* (HB 1015 by Miller). This bill would have prohibited a governmental body from disclosing a person's social security number to a member of the public without the person's written consent.

X *Prohibit disclosure of social security number.* (HB 1053 by Rodriguez). This bill would have exempted a governmental body as defined under Section 552 of the Government Code and it did not apply to documents that were required or permitted by state or federal law to be recorded in public records or required to be collected, used or disclosed to the public by state or federal law. *Vetoed.*

X *Relating to the prevention of, prosecution of, and punishment of identity theft.* (SB 405 by Hinojosa). This bill would have prohibited the disclosure of social security numbers by governmental entities.


X *Relating to the Privacy and Security Act.* (HB 2125 by Hupp). This bill would have automatically exempted, for everyone, disclosure of home address, martial status/history, social security numbers and other relevant information.


## Title Industry


✓ *Charges for public information.* (SB 653 by Wentworth). This bill clarifies that the cost of copying, for 50 or fewer pages of the paper record, may not include costs of materials, labor or overhead. It also provides that a request for public information is not considered to be withdrawn if the requestor has filed a timely complaint with the Texas Building and Procurement Commission alleging that the requestor has been overcharged. Also clarifies the timeline to be followed by a governmental body in responding to written questions from the Commission concerning complaints of overcharging. Effective date: Sept. 1, 2003


✓ *Prompt production of public information.* (SB 84 by Wentworth). This bill will pin down custodians of public records as to what a "reasonable" time to respond means, without unduly tying a custodian's hands. Amends Section 552.221 of the Government Code to define "promptly" as that term is applied to the time period for release of information in response to an open records request.

"Promptly" is defined to mean as soon as possible under the circumstances, that is, within a reasonable time, without delay. Effective date: June 20, 2003.

 *Increase in recording fees.* (SB 1731 by Gallego). This bill provides for a fee not to exceed \$5 to be imposed for filing public documents in county clerk offices in any county for the purpose of preserving, restoring, and managing county records. Currently counties adjacent to an international boundary have the ability to charge the records archive fee. Effective date: Sept. 1, 2003.

 *Increase in recording fees for district clerk's records.* (HB 1905 by Farrar). This bill allows for the district clerk to collect a records management and preservation fee, not to exceed \$5, for specific records and management and preservation including automation purposes. Effective date: Sept. 1, 2003.

 *Recodification of Chapter 9 of the Insurance Code.* (HB 2922 by Marchant). This bill makes a nonsubstantive revision to statutes relating to the Texas Department of Insurance, the business of insurance, and certain related businesses, including conforming amendments, repeals and penalties. Title Insurance will now be under Title 11 of the Insurance Code. Effective date: April 1, 2005.

 *Clarify the existence the existence of a public interest in a certain road.* (HB 1117 by Keefer). This bill amends the Transportation Code to authorize the commissioner's court to court to propose a county road map to help clarify the existence of a public interest in a certain road.

The commissioner's court must hold a public meeting. The meeting notice must be published in the newspaper. The county must include a notice of the adoption of the county road map with ad valorem tax statements for two years after the county adopts the map. Effective date: Sept. 1, 2003.

**X** *Increase in charges for public information.* (SB 453 by Hinojosa). The bill would have required a county clerk to charge a \$1.00 per page for non-certified copies of documents whether such copies be in paper or any other form such as microfilm.

**X** *Relating to major changes in the title insurance industry.* (HB 3532 by Laubenberg). This bill included a number of provisions that would have negatively impacted the day-to-day business of the title insurance industry. Specifically it would have amended the definitions of title insurance, person and closing the transaction. It would have repealed Art. 9.09A which prohibits unmarketability of title insurance and it would have prevented the Commissioner from authorizing a rate for an owner's policy different from a rate for a lender's policy containing area and boundary coverage. It would have prohibited title insurance companies from providing services of any kind, including insurance services or products, to any producer of business. It would have required interest on escrow and trust fund accounts held by title companies and agent to be paid to TDHCA unless directed otherwise by the owner of the funds.

**X** *Relating to an increase in fees.* (SB 706 by Jackson). This bill would have increased the Records Management and Preservation fee from the current \$5 per instrument to \$10 per instruments.

**X** *Increase in filing fees.* (HB 1667 by J. Jones). This bill would have authorized a \$4 per instrument filing fee to be used for housing repair for the elderly.

**X** *Residence homestead exemption.* (SB 1883 by Lucio). This bill would have required those who prepare closing documents for a single-family residence to provide the purchaser of the property a copy of the form prescribed by the Comptroller for applying for a homestead exemption. If the purchaser requests assistance in filling out the form, the person assisting with the closing shall prepare the form on behalf of the purchaser and file the application with the appraiser.

**X** *Repeals 281 of the Transportation Code.* (HB 1116 by Keefer). This bill would have repealed 281 of the Transportation Code referring to the acquisition of public interest in private road by certain counties. This section allows roads in counties of 50,000 or less to only be acquired by purchase, condemnation, dedication, or a court judgment of adverse possession.

### Just the Facts

Number of days in the regular session: 140

Number of bills & joint resolutions filed: 5,754

Number of bills passed: 1,404

Number of bills vetoed: 48

Number of bills TLTA was involved in passing, amending, fighting or monitoring: 810

**Insurance Reform**

✓ *Homeowner's insurance reform.* (SB 14 by Jackson). This is the major insurance overhaul bill relating to homeowner's insurance. This bill will require insurance companies to be regulated by TDI using the file and use approach. This will allow the commissioner to disapprove of rates that are not justified by actuarial risk data. It also modifies the use of credit scoring by not being able to deny coverage simply because a homeowner has a bad credit history. It will also prevent insurance companies from being able to cancel a policy once a binder has been issued if the homeowner has given the insurance company an acceptable home inspection report by a TREC licensed home inspector. Once a binder has been issued, the insurance company must reject the inspection report within 10 days of receiving it or the company cannot cancel the binder. Effective date: June 11, 2003.

X *Prohibiting race-based practices.* (SB 226 by Ellis). This bill would have prohibited race-based practices by legal entities engaged in the business of insurance. Title insurance companies were included in the bill under Section 21.21-6 of the Insurance Code.

X *Relates to the discrimination in the sale of insurance.* (SB 1604 by Ellis). This bill applied to title companies and provided a private cause of action against insurance companies for unfair discrimination. Now the penalty is administrative at TDI.

X *Public access to underwriting guidelines.* (SB 228 by Ellis). The bill would have allowed public access to underwriting guidelines. Title insurance companies were included in this bill under Section 21.21-6 of the Insurance Code.

X *Public access to underwriter guidelines.* (SB 400 by Van de Putte). This bill related to the regulation of insurance and provides that insurer underwriter guidelines shall be available to the public. This bill would have applied to title insurance.

**Real Estate/Banking**

✓ *Relating to a reverse mortgage.* (HJR 23 by Hochberg). This bill proposes a constitutional amendment that permits refinancing of a home equity loan with a reverse mortgage. Election date: Sept. 13, 2003

✓ *Relating to home equity loans.* (SJR 42/SB 1067 Sen. Carona). This bill authorizes lines of credit, interpretive authority, and cure provisions. Election date: Sept. 13, 2003.

✓ *Relating to mechanic's lien.* (HB 208 by Puente). This bill allows a person who performs labor as part of, or who furnishes materials for, the demolition of a structure on real property under a written contract with the owner of the property or the owner's agent to have a lien on the property. The priority of the lien is to be established by recordation date just as is done for landscaping, architects, engineers and surveyors. Effective date: Sept. 1, 2003.

✓ *Relating to a purchaser's right to cure default under an executory contract for conveyance.* (SB 1527 by Brimer). Prior to 2001, a seller under a contract for deed could recover his property when a default occurred within 15 days if the equity was 10 percent or less, or longer if the equity was more. In 2001, this changed to 60 days regardless of the amount of equity. This bill decreases to 30 days the period in which to cure a default. Effective date: Sept. 1, 2003.

✓ Changes to the creation of agricultural development districts. (HB 3383 by Swinford). This bill requires an agricultural development district to file relevant information with the county clerk in the county in which the district is located and with the Department of Agriculture. Effective date: Sept. 1, 2003

**Just the Facts**

The number of propositions on the ballot to amend the constitution: 21

Record number of amendments proposed in any one election year: 25 (1987)

Election date: September 13, 2003

X *Relating to lenders & mechanic's liens.* (SB 551 by Harris). This bill would have provided that the time of inception of a mechanic's lien is the agreed commencement date of the work stated in an affidavit of commencement. This bill also required an affidavit of commencement to be filed if the owner obtains third-party financing.

X *Relating to contingent pay clauses in construction contracts.* (SB 256 by Harris). This bill would have prohibited contingent payors from enforcing contingent payment clauses (defined as a provision in a construction contract providing that the contingent payor's receipt of payment from another is a condition precedent to the contingent payor's obligation to make payment to the contingent payee) in certain circumstances and would further prohibit a contingent payment clause from

being used as a basis for invalidating the enforceability or perfection of a mechanic's lien and; would create the assertion of a contingent payment clause as an affirmative defense to a civil action for payment under a contract.

**X** *Relating to non-judicial release of mechanic's lien.* (HB 688 by Coleman). This bill would have created a process for non-judicial release of a mechanic's lien by the owner of property against which the lien is claimed.

**X** *Relating to sales price disclosure.* (HB 1179 by Y. Davis, HB 3183 by Hill). These bills would have required sellers to disclose sales price to an appraisal district; potentially causing an additional burden on title companies.

**X** *Relating to predatory lending.* (HB 1205 by Dukes, SB 1112 by Shapleigh). These bills would have imposed a number of new restrictions such as: the advance collection of a premium for credit life, unemployment or property insurance on a single premium basis, prohibit lenders from recommending default on a loan in connection with a refinance, prohibit lenders from influencing appraisers with respect to property values and void home loan documents with blanks when signed.

**X** *Relating to predatory lending and home equity.* (SJR 52 by Ellis). This bill would have required some new paperwork, an additional waiting period prior to closing home equity loans, and would also prohibit certain lending practices.

**X** *Relating to home equity loans and the interpretation of certain constitutional provisions by certain state agencies.* (HB 1841 by Solomons). This bill would have

authorized the home equity lines of credit however it would have prohibited payment directly to the borrower and would restrict line of credit payments to certain education institutions and medical facilities. It would have also required a new disclosure for certain home equity refinance loans that would have detailed certain rights the homeowner would be giving up by refinancing their home equity loan. It would have also required a borrower seeking refinancing to execute this notice twice-both at time of application and at closing.

**X** *Relating to attaching certificate to a deed.* (HB 2515 by Turner). This bill would have required that a deed have attached a certificate by the chief appraiser that a property conveyance report was filed. The report must state when the deal had closed.

**X** *Relating to foreclosure dates.* (SB 906 by Lindsay). This bill would have changed the date for foreclosure to the third Tuesday of the month.

## **Tax/Property**

**✔** *Relating to public sales of real property.* (HB 335 by Hamric). This bill prohibits a purchaser at a judicial execution or tax foreclosure sale that owes delinquent county or school district or municipality ad valorem taxes from receiving the property. Effective date: Sept. 1, 2003.

**✔** *Relates to changes in the foreclosure process.* (HB 1493 by Solomons). This bill defines several terms used in the statutes governing the foreclosure process and authorizes a mortgage servicer to administer the foreclosure process on behalf of the mortgagee, establishing the framework for that process. Effective date: Jan. 1, 2004.

**✔** *Rendition of business property.* (SB 340 by Staples). This bill creates a penalty for the failure to render business properties and provides criteria for the information that is required to be included in the rendition statement. Currently, Section 22.01 of the Tax Code requires the rendering of personal property used in the production of income for ad valorem tax purpose. However, no penalty exists for the failure to render such property. This bill requires the mandatory rendition of personal property used in the production of income if greater than \$20,000 in value. A criminal penalty (Class A misdemeanor) is created and fines are levied for failure to comply with the new law. If business personal property is less than \$20,000 in value, then the only requirement is to provide name and address of property owner, general description of property, and physical location of property. Effective date: Jan. 1, 2004.

**✔** *Technical changes to tax laws.* (HB 2424 by McCall). This bill codifies policies, facilitates enforcement, and makes technical corrections to state law. There were a number of technical changes to the insurance code relating to examination fee tax credit limitations, gross premiums receipt tax and maintenance tax premiums. Effective date: Oct. 1, 2003.

**✔** *Redemption of mineral interests.* (HB 1125/HJR 51 by Flores). Under current law, the redemption period concerning mineral tax rolls give the foreclosed owner six months to reclaim lost property. This bill extends the redemption period to two years from the date on which the deed of the taxing unit is filed for record. Effective date: Jan. 1, 2004.

✓ *Deferral of delinquent property taxes for over-65.* (HB 3504 by J. Davis). This bill allows for the deferral of property taxes before they become delinquent. It also provides that the additional penalty cannot be imposed and collected, a suit to collect may not be filed, or a move to foreclose may not occur until the expiration of 181 days after the qualifying individual no longer owns and occupies the property as a residence. It also clarifies that a taxing unit may not foreclose the tax lien through tax sale until the expiration of 181 days after the qualifying individual no longer owns and occupies the property as a residence homestead. It also allows for the surviving spouse who is 55 years or older and occupies the property as a residence homestead to qualify for the continuation of the deferral or abatement. Effective date: Sept. 1, 2003.

✓ *Procedures for payment of delinquent taxes.* (HB 3419 by J. Davis). This bill amends the Tax Code to include extensive notice provisions regarding the intention to seize abandoned property. It provides for more information for the tax assessor-collector to rely on in considering whether the property qualifies for a tax warrant rather than the traditional lawsuit of judicial foreclosure process. The bill also clarifies several inconsistent definitions. Effective date: June 18, 2003.

✓ *Relating to the repurchase of real property acquired by a governmental entity through eminent domain.* (SB 1708 by Wentworth). This bill requires the government to contact the last owner and offer the person the property back, other than a bidding process, whose property was acquired by the government through eminent domain. Effective date: Jan. 1, 2004.

X *Relating to tax sales and authorizing a sale by on-line auction.* (HB 2176 by Elkins). This bill would have provided a pilot program for the option of using the Internet as a bidding method in selling business property that has been seized for failure to pay taxes, and also provide for the use of professional auctioneers. It would have also allowed a county to have flexibility to conduct the auction in a manner that best suits the county and the individuals seeking to participate. It would have also allowed for real property sales to be held at an alternate location within the county if the commissioners court deemed it appropriate for security, safety or other reasons.

X *Relating to adverse possession.* (SB 79 by Zaffirini). The bill would have prevented persons from claiming by adverse possession if taxes were paid by the existing owner.

## General Issues

✓ *Relating to manufactured housing.* (SB 521 by Staples). This bill restores consumer choice related to financing options while maintaining acquisition requirements and further clarifying when manufactured housing is to be defined as real property. The bill establishes requirements for taxation and the escrow of taxes on manufactured housing. The bill reduces legalese in disclosure documents and establishes provisions requiring certification and continuing education. It also clarifies the process for obtaining statements of ownership and location and declaring a manufactured home and the property on which it is installed from personal to real property. Effective date: June 18, 2003.

✓ *Registration of homebuilders.* (HB 730 by Ritter). This bill creates the Texas Residential


Construction Commission. It prohibits a person from acting as a builder unless the person holds a certificate of registration. The bill also establishes certain performance standards for residential construction and establishes a state-sponsored inspection and dispute resolution process that assists consumers in resolving construction issues with homebuilders. The Commission will be paid for by the builders. Effective date: Sept. 1, 2003.


✓ *Relating to the Veteran Land Board.* (HB 2396 by Corte ). This bill reduces the minimum acreage requirements of Veteran Land Board land loans from five acres to one acre. This bill also changes provisions bringing the board closer to industry standards and streamlines processes, including increasing the loan amount and making title insurance corrections. Effective date: Sept. 1, 2003.


✓ *Relating to powers of property owner's associations.* (HB 1454 by Eiland). This bill authorizes residents in counties with a population of 2.8 million or more, or a county with a population of 250,000 or more that is adjacent to a county with a population of 2.8 million or more and that is adjacent to the Gulf of Mexico, to amend the restrictions on residential real estate subdivisions. Effective date: Sept. 1, 2003.

✓ *Relating to tort reform.* (HB 4/HJR 3 by Nixon). This is comprehensive tort reform bill that is aimed to overhaul the Texas civil justice system. Some of the major components of the bill makes changes to: class action lawsuits, offer of settlement, multidistrict litigation, venue, forum non conveniens, proportionate responsibility, products liability reform, judgment interest, appeal bonds, evidence regarding the use of seat belts and health care reform liability reform. Effective date for HB 4: June 11, 2003.

HJR 3 will be placed on the September ballot allowing voters to decide whether or not to allow the legislature to place limits on non-economic damages in lawsuits against health care providers and whether or not to impose limits on non-economic damages in any other kind of lawsuit. The limits that are the subject of this constitutional amendment relate only to non-economic damages, such as pain and suffering and mental anguish. The caps do not apply to economic damages such as medical care and lost wages. Effective date: upon adoption of constitutional amendment.

 Relating to unsolicited electronic email. (HB 1282 by McCall). This bill provides a legal option for industry and consumers to challenge entities that send unsolicited commercial electronic email. Effective date: Sept. 1, 2003.

 *Relating to the rights of spouses in relation to separate and community property.* (HB 885 by Dutton). This bill provides that property that is the subject of a partition or exchange agreement does include future earnings and income, and provides that in a decree for divorce or annulment, property acquired in another state, or property acquired by the person in exchange for real or personal property, be treated as separate property if that property would have been deemed separate property in Texas at the time of acquisition. Effective date: Sept. 1, 2003.

 *Relating to probate matters.* (HB 1473 by Hartnett). This bill makes statutory changes to the Texas Probate Code such as jurisdiction with respect to probate proceeding and matters appertaining and incident to an estate. Effective date: Sept. 1, 2003.

**X** *Relating to notice of certain purchases of land.* (SB 1341 by Jackson). This bill would have required a seller of tract of land of less than 10 acres that is the direct product of a subdivision of land, to give written notice of the sale to the department that oversees engineering for the county in which the tract of land is located, within a certain time frame. It also authorizes an administrative penalty for violation of the requirement and establishes the process for calculating the penalty and for appealing the penalty.

**X** *Relates to durable powers of attorney.* (HB 710 by Thompson). This bill would have made several changes in the statutory form format prospectively, including a requirement of two credible witnesses.

**X** *Relating to notary public.* (HB 1488 by Martinez-Fischer). This bill would have imposed new obligations on the notary public when relating to vacancy or expiration of notary commission.

**X** *Relating to legislative intent.* (HB 425 by Christian). This bill would have required a state agency writing rules to review senate and house journal for the discussion which occurred in both related to the related to the law requiring rule-making. It would have also required the state agency to inform each author and sponsor of a pending rule at the agency; deliver a copy of the rule to the member at least seven days before final adoption of the rule; ask for the member's comments; and invite the member to participate on any advisory committee. *Vetoed.*

**T**he TLTA lobby team would like to thank the Legislative Committee for all their input and hard work. The committee spent hours reviewing bills and recommending positions of either support or oppose. The 2002 – 2003 Legislative Committee members are listed below:

**Chairman Bickford Shaw, Austin**  
**John Cook, Breckenridge**  
**Drew Darby, San Angelo**  
**Foster Edwards, Corpus Christi**  
**James Farrar, Eastland**  
**Celia Goode-Haddock, College Station**  
**James Gosdin, Houston**  
**Jerel Hill, Houston**  
**Merritt Hopson, Dallas**  
**Spencer Kendrick, Dallas**  
**Roland Love, Dallas**  
**Bert Massey, II, Brownwood**  
**David Parnell, Dallas**  
**Jack Rogers, San Antonio**  
**Kim Seal, II, Dallas**  
**James Sibley, Houston**  
**George Stablein, Houston**  
**Randall Stegall, Fort Worth**  
**John Voyles, Austin**

**TLTA Lobby Team:**  
**Mindy Carr, Director of Government Affairs**  
**Allen Place, Legislative Consultant**  
**Robert Sneed, Legislative Counsel**  
**Tom Rutledge, TLTA General Counsel**

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