

**LEGISLATIVE SERVICES AGENCY  
OFFICE OF FISCAL AND MANAGEMENT ANALYSIS  
FISCAL IMPACT STATEMENT**

**LS 6567**  
**BILL NUMBER: SB 169**

**NOTE PREPARED:** Dec 22, 2025  
**BILL AMENDED:**

**SUBJECT:** Reorganization of Consumer Lending Laws.

**FIRST AUTHOR:** Sen. Baldwin  
**FIRST SPONSOR:**

**BILL STATUS:** As Introduced

**FUNDS AFFECTED:**     **GENERAL**  
                              **DEDICATED**  
                              **FEDERAL**

**IMPACT:** No Fiscal Impact

**Summary of Legislation:** This bill repeals the statutes governing first lien mortgage lending, small loans, mortgage rescue protection fraud, and home loan practices and the Uniform Consumer Credit Code. It recodifies the repealed statutes in a new title of the Indiana Code concerning consumer lending (Title 37). It conforms the structure and organization of the recodified statutes to the requirements of the General Assembly's drafting manual. It also makes conforming changes to cross-references.

**Effective Date:** July 1, 2026.

**Explanation of State Expenditures:**

**Explanation of State Revenues:**

**Explanation of Local Expenditures:**

**Explanation of Local Revenues:**

**State Agencies Affected:**

**Local Agencies Affected:**

**Information Sources:**

**Fiscal Analyst:** Nate Bodnar, 317-234-9476.