

## Session 126 - (2025-2026)

### **S 0780 General Bill, By Gambrell**

**Summary:** Consumer Home Loans

A BILL TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY AMENDING SECTION 37-23-20, RELATING TO HIGH-COST AND CONSUMER HOME LOANS DEFINITIONS, SO AS TO PROVIDE THAT THE CONVENTIONAL MORTGAGE RATE MEANS THE AVERAGE PRIME OFFER RATE.

**01/13/26 Senate Introduced and read first time (Senate Journal-page 50)**

**01/13/26 Senate Referred to Committee on Banking and Insurance (Senate Journal-page 50)**