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agency law, necessary for the immediate preservation of the public convenience.

*Be it enacted, etc., as follows:*

Item 8100-8958 in section 2C of chapter 85 of the acts of 1994 is hereby amended by striking out the wording and inserting in place thereof the following wording:-

For a grant program to provide bullet proof vests, so-called, to police officers subject to the provisions of section ninety-six B of chapter forty-one of the General Laws, full time sworn personnel of the department of state police and certain personnel of other agencies within the executive office of public safety as determined by the secretary of public safety to be administered by the executive office of public safety; provided, further, that all bullet proof vests purchased from this item shall meet or exceed the current national institute of justice standards for type two, two A or three A police body armor; provided, further, that each officer receiving a bullet proof vest attend a mandatory education and training session to be conducted by the executive office of public safety in conjunction with the department of state police and the criminal justice training council; and provided, further, that reimbursement shall be made available from the grant program to any municipal police department which had purchased such bullet proof vests after January first, nineteen hundred and ninety-four upon written proof of purchase.

Approved January 13, 1995.

**Chapter 348. AN ACT RELATIVE TO THE OFFICE OF AUDITOR OF THE TOWN OF BECKET.**

*Be it enacted, etc., as follows:*

Section 2 of chapter 662 of the acts of 1989 is hereby amended by striking out clauses (k) and (l) and inserting in place thereof the following clause:-

(k) constables.

Approved January 13, 1995.

**Chapter 349. AN ACT ESTABLISHING A BOARD OF WATER COMMISSIONERS IN THE TOWN OF WEST STOCKBRIDGE.**

*Be it enacted, etc., as follows:*

**SECTION 1.** There shall be in the town of West Stockbridge a board of water commissioners, consisting of five members who shall be appointed by the board of selectmen, one until the expiration of five years, one until the expiration of four years, one until the expiration of three years, one until the expiration of two years and until the expira-

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tion of one year and thereafter one such commissioner shall be appointed annually for a term of five years. No less than three members shall be users of the water system.

Said board shall have all the powers and duties of water commissioners as provided in section sixty-nine B of chapter forty-one of the General Laws and said board shall have the power of eminent domain.

The board shall, subject to the approval of the board of selectmen, annually fix and collect just and equitable prices and rates for the use of the water system and determine the number and compensation of all employees necessary to operate the water system.

**SECTION 2.** This act shall be submitted for acceptance to the voters of the town of West Stockbridge at an annual or special town meeting in the form of the following question which shall be placed on the official warrant:- "Shall an act passed by the general court in the year nineteen hundred and ninety-four, entitled 'An Act establishing a board of water commissioners in the town of West Stockbridge', be accepted?" If a majority of the votes cast in answer to said question is in the affirmative, this act shall take full effect, but not otherwise.

Approved January 13, 1995.

**Chapter 350. AN ACT RELATIVE TO THE REVISION OF TERMS OF CERTAIN MORTGAGES.**

*Be it enacted, etc., as follows:*

**SECTION 1.** Paragraph B. of section 2 of chapter 167E of the General Laws, as appearing in the 1992 Official Edition, is hereby amended by striking out paragraph 7A and inserting in place thereof the following two paragraphs:-

**7A. Excess of Ninety-five Percent of Value.** - A mortgage loan in excess of ninety-five percent of the value of the real estate in order to refinance an existing mortgage loan; provided, however, that any such mortgage loan is written pursuant to an agreement and in accordance with the requirements of the Federal National Mortgage Association and has been accepted for purchase, without recourse, by said association. The provisions of paragraph 4 of section six relative to loan to value ratio shall not apply to any such mortgage loan.

**7B. Open-End Mortgage Loans.** - Mortgage loans not exceeding in the aggregate eighty percent of the value of the real estate pursuant to an agreement to make loans to the mortgagor from time to time. The aggregate outstanding loans of this class pursuant to a single such agreement shall not exceed one and one-quarter percent of the deposits of such corporation or fifty thousand dollars, whichever is greater. An agreement pursuant to this paragraph shall be deemed a note for the purposes of this section.

**SECTION 2.** Section 63A of chapter 183 of the General Laws, as so appearing, is hereby amended by striking out the first sentence and inserting in place thereof the following sentence:- A mortgagee may, at the request of the owner of the equity of redemption, revise