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By Mr. Lewis, a petition (accompanied by bill, Senate, No. 31) of Arthur Joseph Lewis, Jr., for legislation to prohibit the charging of points by banks for the granting of a loan or mortgage. Banks and Banking.

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**The Commonwealth of Massachusetts**

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In the Year One Thousand Nine Hundred and Eighty-Six.

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AN ACT TO PROHIBIT THE CHARGING OF POINTS BY BANKS FOR THE GRANTING OF A LOAN OR MORTGAGE.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 Chapter 167 of the General Laws is hereby amended by adding  
2 the following section: —

3 Section 2B. Notwithstanding any general or special law or rule  
4 or regulation of the commissioner to the contrary no bank doing  
5 business within the commonwealth shall charge "points" so called  
6 or any other like fee for the granting of a loan or mortgage.

The following is a list of the names of the persons who have been elected to the office of Justice of the Peace for the year 1877. The names are given in the order in which they were elected.

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