

SECTION 2. Subsection (d) of section 7 of chapter 140C of the General Laws, as appearing in chapter 517 of the acts of 1969, is hereby amended by adding after item 3 the following item:—

(4) That the annual percentage rate is prospectively subject to change, the conditions under which such rate may be changed, and, if applicable, the maximum and minimum limits of such rate stipulated in the note, contract or other instrument evidencing the obligation.

SECTION 3. This act shall take effect on January the first, nineteen hundred and seventy-one.

*Approved August 27, 1970.*

**Chap. 825.** AN ACT EXPEDITING THE PLACEMENT AND ADOPTION OF CHILDREN.

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

Section 23 of chapter 119 of the General Laws is hereby amended by adding the following subsection:—

F. If the department has in its care a child whose parent or parents have consented to his adoption and the department has been unable to place such child in an adoptive home within sixty days of the receipt of such consent, it shall so notify all children's foster care agencies in the commonwealth licensed to place children for adoption. Said notice shall request each such agency to attempt to find an adoptive home for such child. If one of said agencies locates an adoptive home for such child the department shall cooperate with such agency in the placement of the child in such home and in the supervision of the placement during the one year waiting period.

*Approved August 27, 1970.*

**Chap. 826.** AN ACT REESTABLISHING THE CRIME OF USURY.

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

Chapter 271 of the general laws is hereby amended by adding after section 48 the following section:—

Section 49. (a) Whoever in exchange for either a loan of money or other property knowingly contracts for, charges, takes or receives, directly or indirectly, interest and expenses, the aggregate of which exceeds an amount greater than twenty per centum per annum upon the sum loaned or the equivalent rate for a longer or shorter period, shall be guilty of criminal usury and shall be punished by imprisonment in the state prison for not more than ten years or by a fine of not more than ten thousand dollars, or by both such fine and imprisonment. For the purposes of this section the amount to be paid upon any loan for interest or expenses shall include all sums paid or to be paid by or on behalf of the borrower for interest, brokerage, recording fees, commissions, services, extension of loan, forbearance to enforce payment, and all other sums charged against or paid or to be paid by the borrower for making or securing directly or indirectly the loan, and shall include all such sums when paid by or on behalf of or charged against the borrower for or on account of making or securing the loan, directly or indirectly, to or by any person, other than the