1	State of Arkansas
2	80th General Assembly A Bill
3	Regular Session, 1995 HOUSE BILL 1949
4	By: Representatives Ferrell and K. Wood
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7	For An Act To Be Entitled
8	"AN ACT TO AMEND VARIOUS SECTIONS OF THE ARKANSAS
9	MANUFACTURED HOMES STANDARDS ACT; AND FOR OTHER PURPOSES."
10	
11	Subtitle
12	"AN ACT TO AMEND VARIOUS SECTIONS OF THE
13	ARKANSAS MANUFACTURED HOMES STANDARDS
14	ACT."
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17	BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:
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19	SECTION 1. Arkansas Code 20-25-101 is amended to read as follows:
20	"20-25-101. Title.
21	(a) This chapter shall be known and may be cited as the _Arkansas
22	Manufactured Homes Standards Act
23	(b) The Arkansas General Assembly recognizes the need for quality
24	affordable housing, and that manufactured housing is one type of affordable
25	housing. The Arkansas General Assembly further recognizes that affordability
26	extends beyond the initial cost of the house. The Arkansas General Assembly
27	further recognizes that manufactured homes are generally purchased by low to
28	low-moderate income consumers, that the purchase of a manufactured home is a
29	major consumer acquisition, and that a defective manufactured home
30	undoubtedly creates a hardship for the consumer. It is the intent of the
31	Arkansas General Assembly that regulations are adopted that will insure that
32	manufactured homes meet standards of safety, quality, durability and energy-
33	efficiency that yield levels of performance comparable to other forms of
34	housing, while considering the importance of affordability. It is the
35	further intent of the Arkansas General Assembly that a good faith

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1 manufactured housing warranty and installation complaint by a consumer be 2 resolved by the manufacturer, dealer or installer within a reasonable period 3 of time. However, nothing in this chapter shall in any way limit the rights or remedies which are otherwise available to a consumer under any other law." 4 5 6 SECTION 2. Arkansas code 20-25-102 is amended to read as follows: "§ 20-25-102. Definitions. 7 As used in this chapter, unless the context otherwise requires: 8 (1) Authorized representative_ means any person or employee approved 9 or hired by the director to perform inspection services; 10 11 (2) Code means standards adopted by the Arkansas Manufactured Home Commission; 12 Commission means the Arkansas Manufactured Home Commission; (3) 13 (4) Condition means a general problem that may be attributable to a 14 defect in one or more parts; 15 16 (5) Consumer means the purchaser of a new or used manufactured home, or any other person entitled by the terms of the warranty to enforce the 17 18 obligations of the warranty during the duration of the manufactured home 19 quality assurance period, provided the purchaser has titled and registered the manufactured home as prescribed by law; 20 21 (6) Consummation of sale means that a purchaser has received all goods and services that the dealer agreed to provide at the time the contract 22 was entered into or the transfer of title; 23 (7) Dealer means any person in the business of accepting on 24 25 consignment, buying for resale, selling, or exchanging manufactured homes or 26 offering them to the public for sale, exchange, or lease-purchase, whether for himself or on behalf of any other person not certified as a dealer under 27 28 this chapter; (8) Defect means a failure to comply with an applicable federal 29 30 manufactured home construction and safety standard that renders the 31 manufactured home or any part of the home unfit for the ordinary use of which 32 it was intended, but does not result in an imminent risk of death or severe 33 personal injury to occupants of the affected home; (9) Director means the Director of the Arkansas Manufactured Home 34 35 Commission;

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1 (10) 'Habitable' as applied to manufactured housing is limited to and 2 means that there is no defect, damage, or deterioration to the home which 3 creates a dangerous or unsafe situation or condition; that the plumbing, 4 heating, and electrical systems are in safe working order; that the walls, 5 floor, and roof are free from any openings not designed and are structurally 6 sound; and that all exterior doors and windows are in place;

7 (11) _Imminent safety hazard_ means a hazard that presents an imminent 8 and unreasonable risk of death or severe personal injury that may or may not 9 be related to failure to comply with an applicable federal manufactured home 10 construction or safety standard;

11 (12) _Installer_ means any person who engages in the business of 12 performing installations of manufactured homes;

13 (13) Label_ means a label issued by the Department of Housing and 14 Urban Development or its contract agency to be affixed on the exterior of the 15 manufactured home to assure compliance with the federal standards;

16 (14) _Licensee_ means any dealer, manufacturer, installer or 17 salesperson;

18 (15) _Manufacturer_ means any person who manufactures manufactured 19 homes;

(16) _Manufactured home_ means a structure, transportable in one (1) or more sections, which, in the traveling mode, is eight (8) body feet or more in width, or forty (40) body feet or more in length, or, when erected on site, is three hundred twenty (320) or more square feet, and which is built on a permanent chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air conditioning, and electrical systems contained therein. This term shall include any structure which meets all the requirements of this subdivision except the size requirements and with prespect to which the manufacturer voluntarily files a certification required by the Secretary of the Department of Housing and Urban Development and complies with the federal standards;

32 (17) Nonconformity means any defect of condition or any 33 concurrent combination of defects or conditions that:

34 (A) Impairs the use, market value, or safety of a manufactured35 home; or

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(B) Renders the manufactured home nonconforming to the terms of
 an applicable manufacturer_s express warranty or implied warranty of
 merchantability;

4 (18) _Person_ means an individual, partnership, corporation, or other 5 legal entity;

6 (19) _Purchase price_ means the cash price paid for the manufactured 7 home appearing in the purchase agreement or contract, including any net 8 allowance for a trade-in manufactured home;

9 (20) _Purchaser_ means any person purchasing a manufactured home in 10 good faith for purposes other than resale;

11 (21) _Serious defect_ means any failure to comply with an applicable 12 federal manufactured home construction and safety standard that renders the 13 manufactured home or any part thereof not fit for the ordinary use for which 14 it was intended and which results in an unreasonable risk of injury or death 15 to occupants of the affected manufactured home;

16 (22) _Service representative_ means any person who is employed by or 17 contracts with a manufacturer to service manufactured homes as defined under 18 this chapter;

19 (23) _Used Manufactured Home_ means any unit regulated by this chapter 20 which is sold, bargained, exchanged, leased or given away from a manufacturer 21 or dealer who first acquired the unit which was titled in the name of such 22 purchaser, or a dealer;

23 (24) _Warranty_ means any written warranty issued by the manufacturer, 24 or any affirmation of fact or promise made by the manufacturer or dealer in 25 connection with the sale of a manufactured home to a consumer which relates 26 to the nature of the design, material or workmanship and affirms or promises 27 that such design, material or workmanship is free of defects;

28 (25) _Workmanship_ means a minimum standard of construction or 29 installation reflecting a journeyman quality of the work of the various 30 trades."

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32 SECTION 3. Arkansas code 20-25-104(a) is amended to read as follows:
33 "(a) It shall be deemed a violation of this chapter:

34 (1) For any manufacturer or dealer of manufactured homes to fail35 to correct a code violation within a reasonable time, not to exceed thirty

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(30) days, of being ordered to do so in writing by an authorized
 representative of the director if the manufacturer or dealer manufactured or
 sold the manufactured home after March 14, 1977; or

4 (2) Whenever a manufacturer, dealer, or installer fails to 5 correct the code violations within the time prescribed the commission shall 6 conduct an inspection within thirty (30) days.

7 (3) For any person to interfere with, obstruct, or hinder any 8 authorized representative of the director in performance of his duty. In 9 seeking to determine whether a manufacturer or dealer has violated the 10 provisions of this chapter, the director shall have full authority to convene 11 hearings and issue orders pursuant to the provisions of the Arkansas 12 Administrative Procedure Act, § 25-15-201 et seq., which is incorporated by 13 reference."

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15 SECTION 4. Arkansas code 20-25-105(a) is amended to read as follows: 16 "(a)(1) There is *hereby* created the Arkansas Manufactured Home Commission, consisting of ten (10) members. Members shall be appointed by the 17 Governor, to be confirmed by the Senate, and appointments shall be made in 18 such a manner as to result in at least one (1) member residing in each 19 congressional district as the congressional districts now and hereafter 20 21 exist. The members shall be representative of the following interests: 22 (A) Five (5) members shall be representative of the public at large, and shall not have been engaged in or retired from the industry of 23 manufactured homes, nor associated with or affiliated with any person engaged 24 in or retired from the industry of manufactured homes; 25 (B) Four (4) members shall be representative of the 26 industry, but not more than one shall be a manufacturer of manufactured 27 28 homes, or have five percent (5%) or more interest in a manufactured home 29 plant; and 30 (C) One (1) member shall be sixty (60) years of age or 31 older and represent the elderly. He or she shall not be actively engaged in 32 or retired from the industry of manufactured homes, nor associated with or 33 affiliated with any person engaged in or retired from the industry of 34 manufactured homes.

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1 (2) Each member shall be appointed for a five-year term, except 2 that a person appointed to fill a vacancy shall serve only the unexpired 3 portion of the term. Each member's term shall extend until his successor is 4 appointed and qualified.

5 (3) The members shall not receive compensation for their 6 services as members but shall receive reimbursement for necessary expenses 7 incurred in connection with the performance of their duties as commission 8 members.

9 (4) Membership on the commission shall not constitute holding a 10 public office, and no member shall be disqualified from holding any public 11 office or employment by reason of membership on the commission; nor shall the 12 member forfeit such office or employment by reason of his appointment 13 hereunder, notwithstanding any law to the contrary."

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SECTION 5. Arkansas Code 20-25-106 is amended to read as follows: 8 20-25-106. Arkansas Manufactured Home Commission - Powers and 17 duties.

(a)(1) The commission shall by regulation set uniform reasonable
 standards for the proper installation of manufactured homes including, but
 not limited to, foundation, supports, anchoring, and underpinning of
 manufactured homes installed in this state.

22 (2) The commission shall by regulation set requirements for and 23 require licensing and certification of manufacturers of manufactured homes in 24 this state and manufacturers of manufactured homes in other states selling 25 them in this state.

(3) The commission by regulation shall set the requirements and
require licensing and certification of any dealer, manufactured home
salesman, and others engaged in the sale, installation, anchoring, and
servicing of manufactured homes for sale in this state.

30 (4) The commission shall by regulation require an installation 31 and anchoring test of dealers and installers to insure strict compliance with 32 the established rules and regulations relating to installation and anchoring 33 of manufactured homes.

34 (b) The commission shall have the following powers, functions, and35 duties:

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1 (1) The commission shall have the power to suspend, revoke, or 2 refuse to renew the license or certification under this chapter of any person 3 who is found to have been guilty of: (A) Fraud, misrepresentation, or deception in obtaining a 4 license or certification; 5 6 (B) Accepting a manufactured home, directly or indirectly, from a manufacturer not certified by the state pursuant to this chapter; 7 (C) Selling or delivering, directly or indirectly, a 8 9 manufactured home to a dealer not certified by the state pursuant to this chapter; 10 11 (D) Violating any provision of this chapter or rules or regulations promulgated thereunder. 12 (c)(1) In lieu of suspension, revocation, or refusal to renew a 13 license certifcation, the commission shall have the authority to impose a 14 15 monetary penalty and may suspend, refuse to renew, or revoke the license or 16 certification until the penalty is paid to the commission. The penalty shall be imposed only if the commission finds that the public welfare would not be 17 impaired by the imposition of a monetary penalty rather than suspension, 18 refusal to renew, or a revocation and payment of same should achieve the 19 desired disciplinary purpose. 20 21 (2) No monetary penalty imposed by the director shall exceed one 22 thousand dollars (\$1000) per violation. Each separate act shall constitute a 23 separate violation. (3) Regarding any violation of this chapter of Section 20-29-101 24 25 et seq., the commission shall have the power to issue subpoenas to require 26 the attendance of witnesses and the production of books. These subpoenas shall be effective in any part of this state. Any circuit court, either in 27 term time or vacation, by order duly entered may require the attendance of 2.8 witnesses or the production of relevant books subpoenaed by the commission, 29 and the court may compel obedience to its order by proceedings for contempt. 30 31 (d)In the conduct of any hearing the commission shall have the power: (1) To examine, or cause to be examined, under oath, any person, 32 33 and examine or cause to be examined books and records of any licensee; To hear testimony and to take proffered material for his or 34 (2)

35 her information and the discharge of his or her duties thereunder;

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(3) To administer or cause to be administered oaths;

2 (4) To prepare findings of fact, assess penalties, and issue 3 orders in cases of violations of this chapter or of the code.

4 (e) The commission shall require all manufacturers of manufactured 5 homes doing business in this state to have product liability insurance of not 6 less than one million dollars (\$1,000,000). The commission shall require 7 bonding or other reasonable methods to assure that dealers and others 8 licensed or certified under this chapter will be financially responsible to 9 comply with the code.

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(f) The commission shall delegate its authority, except the authority adopt standards, rules, and regulations, to the director and shall not interfere in the day-to-day operations of the director or his or her staff.

14 (g) The commission shall have the power to file suit in the Circuit 15 Court of Pulaski County to obtain a judgment for the amount of any penalty 16 not paid within thirty (30) days of service of the order assessing the 17 monetary penalty, unless a court enters a stay pursuant to the provisions of 18 this section.

19 (*h*) No license or certification issued by the commission shall be 20 transferred or assigned to any other person.

(i) The commission shall convene hearings and issue orders in cases
involving violations of this chapter or of the code.

23 (j)(1) A hearing shall be held by the commission within at least 24 fifteen (15) days after the date of the inspection conducted by the 25 commission under 20-25-104(a)(2).

(2) At least ten (10) days before the time fixed for the
hearing, the director shall notify the consumer, applicant or licensee of the
time when, and the place where, the *hearing* shall be *held* by the commission.
The notice to consumer, applicant, or licensee shall be by certified mail.

30 (3) At the time and place so fixed for the hearing, the 31 commission shall proceed to hear the *violation* unless, with the consent of 32 the consumer, if applicable, and a majority vote of the commission, the 33 hearing is rescheduled. A hearing may be rescheduled one time.

34 (4) At any such hearing the director or his or her
 35 representative shall be present, and the consumer, applicant, or licensee may

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be present in person or by agent or counsel and present evidence and
 argument.

3 (5) The commission shall adopt such procedures as it shall deem 4 necessary to govern the hearing process, and the commission shall not be 5 bound by the legal rules of evidence *in the hearing* and in making its 6 determination.

7 (k)(1) Within fifteen (15) days after the hearing is concluded, the
8 commission shall render its written opinion, decision, or order, as prepared
9 by the director or their attorney.

10 (2) A copy of the opinion, decision, or order shall be mailed by 11 the commission by registered mail to the consumer, applicant, or licensee.

12 (3) The order and decision shall be final and binding on the 13 director and all parties, subject to appeal to the circuit court as provided 14 for in this subchapter.

15 (4) All hearings under this section shall be pursuant to the
 16 Arkansas Administrative Procedures Act, Section 25-15-201 et seq.

17 (1) For the purpose of hearing or conducting any appeal authorized to 18 be heard by it, the commission shall have power:

(1) To examine, or cause to be examined, under oath, any licensee, the director, or any other person with information relating to the matter, and to examine, or cause to be examined, the books and records of any such licensee;

23 (2) To hear testimony and to receive evidence for its24 information in the hearing;

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(3) To administer oaths; and

(4) To issue subpoenas requiring the attendance of witnesses and
 the production of records for any such purposes related to the issues in
 question.

(*m*) The subpoenas shall be effective in any part of this state. Any circuit court may by order duly entered require the attendance of witnesses and the production of relevant records subpoenaed by the commission, and the court may compel obedience to its orders by proceedings for contempt.

33 (*n*) An applicant involved in a hearing before the commission shall be 34 entitled, on request, to subpoena for the compulsory attendance of witnesses 35 desired by him *or her*.

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1 (o) All witnesses shall be entitled to mileage and fees as are 2 prescribed by law for witnesses in the circuit courts of the state; and the 3 mileage and fees of witnesses subpoenaed at the request of an applicant shall 4 be paid by him *or her*.

5 (p) Within thirty (30) days after the mailing of the order of the 6 commission, any party dissatisfied with the decision of the commission, may 7 appeal to the Circuit Court of Pulaski County.

8 (q) The appeal shall be taken by the filing of a transcript of the 9 proceedings before the commission with the clerk of the circuit court. 10 (r) The circuit court shall hear no new evidence on this appeal and

11 shall render its judgment only on errors of law.

12 (s) An appeal from the judgment of the circuit court may be taken as 13 provided by law."

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15 SECTION 6. Arkansas Code 20-25-107(a) is amended to read as follows: 16 "(a) The Director of the Arkansas Manufactured Home Commission shall 17 be appointed by the commission, and shall not be terminated except for good 18 cause shown."

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20 SECTION 7. Arkansas Code 20-25-110 is amended to read as follows:
21 "§ 20-25-110. Warranty.

(a) Each manufactured home manufacturer in this state and
manufacturers of all new manufactured homes shipped into this state for use
in this state shall issue with each new manufactured home a warranty
generally in use in the industry warranting the manufactured home to be free
from defects in design, material and workmanship and to be manufactured in a
workman-like manner. Such warranty period shall not be less than one year.
(b) The warranty shall be to the buyer and shall set forth in writing
the following terms:

30 (1) That the manufactured home is free from any defects in31 design, material and workmanship;

(2) That the manufacturer shall take appropriate corrective
action at the site of the manufactured home in instances of defects in
design, materials or workmanship which become evident after the date of
delivery of the manufactured home to the buyer, provided the buyer or his or

1 her transferee gives or sends written notice of the defects to the 2 manufacturer directly or to the manufacturer s designee. ٦ (A) Warranty repairs shall commence within five (5) days 4 of the manufacturer or its designee being notified by the consumer of serious 5 defects. 6 (B) Warranty repairs shall commence within forty-five (45) 7 days after the manufacturer or its designee is notified by the consumer of 8 defects or nonconformities. 9 (C) Warranty repairs shall be completed within a 10 reasonable amount of time. (c) The warranty shall be in addition to, and not in derogation of, 11 12 all other rights and privileges which the buyer may have under any other law 13 or instrument. The manufacturer shall not require the buyer to waive his 14 rights under this chapter, and any waiver shall be deemed contrary to public 15 policy and shall be unenforceable and void. 16 (d) The warranty shall be valid for any purchaser within the warranty 17 period, or not less than one year, whichever is greater." 18 Chapter 25 of Title 20 of the Arkansas Code is amended by 19 SECTION 8. inserting additional sections at the end thereof to read as follows: 20 21 20-25-113. Handling of funds. A dealer shall maintain in the dealer office a complete record of all 22 23 monies received as a result of the sale or offer of sale of a manufactured 24 home, including: 25 (1) the amount of deposit/down payment; 26 (2) from whom the money was received; (3) date or dates of receipt; 27 (4) date of deposit; 28 make and serial number of manufactured home involved in the (5) 29 30 transaction; and 31 (6) when a transaction has been completed, whether or not a 32 manufactured home is sold, the final disposition of the monies, except those 33 monies related to sales commissions and profit by the dealer. 20-25-114. Liquidated damages. 34 (a) In the absence of an express provision in the sales contract 35

stipulating reasonable liquidated damages, if the consumer fails to accept delivery of a manufactured home, the dealer of a manufactured home must refund all deposit monies to the consumer. Where a consumer_s credit is not approved, the maximum retention may be fifty dollars (\$50.00). However, at no time shall liquidated damages exceed *ten percent (10%)* of the down payment.

7 (b) Prior to accepting any deposit or down payment the dealer shall 8 provide written notice to the purchaser of any *reasonable* liquidated damages 9 or retention of down payment or deposit if the consumer fails to accept 10 delivery of a manufactured home. The written notice shall be signed by the 11 purchaser and a copy provided to the purchaser at the time.

12 20-25-115. Sales contract.

Purchaser shall receive from the dealer at the time of the sales transaction a completed copy of the contract or purchase agreement indicating purchase amount, all standard features, any modifications and options, and a notice of his or her right to rescind the contract in accordance with the provisions of this chapter. Purchasers shall also receive from the dealer at the time of sale written information prepared by the Attorney General's office and the Manufactured Housing Commission disclosing the existence of the Manufactured Housing Commission and the purchaser's rights and responsibilities under the Arkansas law applicable to manufactured homes. 20-25-116. Rescission of contract.

Purchaser may rescind a contract or purchase agreement by providing written notification to the dealer within three (3) days of signing a contract or purchase agreement. Upon rescission of contract or purchase agreement in accordance with this chapter, dealer shall refund all down payment or deposit monies to the consumer within five (5) days.

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20-25-117. Titling of manufactured homes.

All manufactured homes shall be registered and titled within the time frame prescribed by law.

31 20-25-118. Registered agent.

Each manufacturer shipping manufactured homes into this state shall maintain a registered agent for service of process. Such agent shall register his or her name, address and phone number with the commission, and notify the commission of any change in that information by filing a statement

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1 of change as prescribed by the director.

2 20-25-119. Used Homes.

3 (a) A manufacturer or dealer may not sell, exchange, or lease-purchase 4 or negotiate for the sale, exchange, or lease-purchase of a used manufactured 5 home to a consumer unless the appropriate seal or label is affixed to it. If 6 the used manufactured home does not have a seal or label, the person must 7 apply to the commission for a seal and pay the fee.

It is unlawful for a manufacturer or dealer to sell, exchange, or (b) 8 9 lease-purchase any used manufactured home to a consumer for use as a dwelling 10 or residence without giving a written warranty that the manufactured home is 11 habitable or a written warranty that the manufactured home is to be sold 'as is'. If a warranty is given that a home is habitable, the consumer has sixty 12 (60) days after the date of the sale, exchange, or lease-purchase agreement 13 14 to notify the seller in writing of any defects that make the home 15 uninhabitable. Failure to give this required notice terminates any 16 obligations and liabilities of the seller under this section. The warranty 17 must conspicuously disclose this requirement to the consumer. If an 'as is' 18 warranty is given, the warranty must conspicuously disclose that the home may 19 not be habitable as defined in 20-25-102, and the warranty must enumerate any 20 serious defects in the home. If the sale, exchange, or lease-purchase is to 21 a purchaser for the purchaser s business use, the manufactured home need not 22 be habitable. 'Business use' means any use other than for a dwelling or residence. 23

(c) For the purposes of all provisions of this chapter or other laws of this state the term _habitable_ as applied to manufactured housing is limited to and means that there is no defect, damage, or deterioration to the home which creates a dangerous or unsafe situation or condition; that the plumbing, heating, and electrical systems are in safe working order; that the walls, floor, and roof are free from any openings not designed and are structurally sound; and that all exterior doors and windows are in place. (d) It is unlawful for a *manufacturer or dealer* to sell, exchange, or

32 lease-purchase a used manufactured home to any person without the appropriate 33 transfer of good and marketable title to the home. The purchaser shall file 34 an application with the Department of Finance and Administration for 35 registration and issuance of a certificate of title in the purchaser's name

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1 within the time frame prescribed by law.

(e) The purchaser of a used manufactured home for business use shall
not sell, exchange, or lease-purchase the home for use as a dwelling or
residence without first having the Arkansas Manufactured Home Commission, or
its designee, inspect and approve the home for use as a dwelling or
residence. Failure to comply with this subsection shall be a misdemeanor,
and shall constitute an unfair or deceptive act or practice under the
provisions of the Deceptive Trade Practices Act, Arkansas §§ 4-88-101 et seq.

A holder of a lien recorded on a manufactured home document of 9 (f) 10 title issued by the Department of Finance and Administration who sells, 11 exchanges, or transfers by a lease-purchase a repossessed manufactured home 12 covered by such document of title is not required to comply with the 13 provisions of this chapter, provided that the sale, exchange, or transfer by 14 a lease-purchase is (1) to or through a certified dealer, or (2) to a 15 purchaser for the purchaser's business use. If the sale, exchange, or lease-16 purchase is to or through a certified dealer, the dealer is responsible and 17 liable for compliance with the provisions of this subsection and all rules 18 and regulations of the commission, and the holder of the lien shall not be 19 joined as party in any litigation arising in connection with, or relating to, 20 the sale, exchange, or lease-purchase of the repossessed manufactured home. 21 The commission shall establish an inspection procedure for used manufactured 22 homes, and establish inspection fees and fees for the seal."

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SECTION 9. All provisions of this act of a general and permanent nature are amendatory to the Arkansas Code of 1987 Annotated and the Arkansas Code Revision Commission shall incorporate the same in the Code.

SECTION 10. If any provision of this act or the application thereof to any person or circumstance is held invalid, such invalidity shall not affect other provisions or applications of the act which can be given effect without the invalid provision or application, and to this end the provisions of this act are declared to be severable.

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34 SECTION 11. All laws and parts of laws in conflict with this act are 35 hereby repealed.

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2	/s/Reps. Ferrell, et al
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