

WITNESS LIST

SJR 18  
Senate Committee Report  
Business & Commerce

February 5, 2013 - 8:00 AM

FOR:

Fleming, John (Texas Mortgage Bankers Association), Austin, TX  
Gonzalez, Daniel (Texas Association of Realtors), Austin, TX  
Morstad, Tim (American Association of Retired Persons), Austin, TX  
Norman, Scott (Sente Reverse Mortgage), Austin, TX  
Silver, Sandy (Self) , Austin, TX

ON:

Rickers, Emily (Alliance for Texas Families), Austin, TX

Registering, but not testifying:

FOR:

Embrey, Celeste (Texas Bankers Association), Austin, TX  
Norman Jr., Scott (Texas Association of Builders), Austin, TX  
Scurlock, Steve (Independent Bankers Association of Texas), Austin, TX

ON:

Foster, Doug Commissioner (Texas Department of Savings and Mortgage), Austin, TX