

**CHAPTER 200—S.F.No. 561**

*An act relating to natural resources; authorizing certain minors to harvest wild rice without a license; amending Minnesota Statutes 1990, section 84.091, subdivision 2.*

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

Section 1. Minnesota Statutes 1990, section 84.091, subdivision 2, is amended to read:

Subd. 2. **LICENSE REQUIRED; EXCEPTION.** (a) Except as provided in paragraph (b), a person may not harvest, buy, sell, transport, or possess aquatic plants without a license required under this chapter. A license shall be issued in the same manner as provided under the game and fish laws.

(b) A resident under the age of 16 years may harvest wild rice without a license, if accompanied by a person with a wild rice license.

Presented to the governor May 23, 1991

Signed by the governor May 27, 1991, 10:36 p.m.

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**CHAPTER 201—S.F.No. 1411**

*An act relating to housing; requiring counseling for reverse mortgage loans; providing penalties; amending Minnesota Statutes 1990, section 47.58, by adding a subdivision.*

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

Section 1. Minnesota Statutes 1990, section 47.58, is amended by adding a subdivision to read:

**Subd. 8. COUNSELING; REQUIREMENT; PENALTY.** A lender, mortgage banking company, or other mortgage lender not related to the mortgagor must keep a certificate on file documenting that the borrower, prior to entering into the reverse mortgage loan, received counseling as defined in this subdivision from an organization that meets the requirements of section 462A.28, subdivision 1, and is a housing counseling agency approved by the Department of Housing and Urban Development. The certificate must be signed by the mortgagor and the counselor and include the date of the counseling, the name, address, and telephone number of both the mortgagor and the organization providing counseling. A failure by the lender to comply with this act results in a \$1,000 civil penalty payable to the mortgagor. For the purposes of this subdivision, "counseling" means the following services are provided to the borrower:

(1) a review of the advantages and disadvantages of reverse mortgage programs;

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(2) an explanation of how the reverse mortgage affects the borrower's estate and public benefits;

(3) an explanation of the lending process;

(4) a discussion of the borrower's supplemental income needs; and

(5) an opportunity to ask questions of the counselor.

Presented to the governor May 23, 1991

Signed by the governor May 27, 1991, 10:40 p.m.

### CHAPTER 202—S.F.No. 910

*An act relating to health; providing clarification of various laws relating to public health issues; adopting the uniform anatomical gift act (1987); providing penalties; amending Minnesota Statutes 1990, sections 65B.44, subdivision 4; 115.71, subdivision 9, and by adding a subdivision; 116C.852; 144.698, subdivision 1; 145.43, subdivision 1a; 153A.15, subdivision 4, and by adding a subdivision; 153A.17; 171.06, subdivision 3; 171.07, subdivision 5; 268.12, subdivision 12; 390.36; and 525.921, subdivisions 1, 3, 4, 5, 8, and by adding subdivisions; proposing coding for new law in Minnesota Statutes, chapters 144; 147; 176; and 525; repealing Minnesota Statutes 1990, sections 115.71, subdivision 7; 145.34; 145.35; 153A.16; 525.921, subdivision 2; and 525.922 to 525.94.*

#### BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

Section 1. Minnesota Statutes 1990, section 65B.44, subdivision 4, is amended to read:

Subd. 4. **FUNERAL AND BURIAL EXPENSES.** Funeral and burial benefits shall be reasonable expenses not in excess of \$2,000, including expenses for cremation or delivery under the uniform anatomical gift act (1987), sections 525.921 to ~~525.93~~ 40.

Sec. 2. Minnesota Statutes 1990, section 115.71, is amended by adding a subdivision to read:

Subd. 3a. "Community water supply system" means a public water supply system as defined in section 144.382, subdivision 4, and which serves at least 15 service connections or living units used by year-round residents, or regularly serves at least 25 year-round residents.

Sec. 3. Minnesota Statutes 1990, section 115.71, subdivision 9, is amended to read:

Subd. 9. "Water supply system operator" means a person who has direct

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