

1 AN ACT concerning military personnel, which may be referred  
2 to as the Illinois Patriot Plan.

3 **Be it enacted by the People of the State of Illinois,**  
4 **represented in the General Assembly:**

5 Section 1. Short title. This Act may be cited as the  
6 Military Personnel Cellular Phone Contract Termination Act.

7 Section 5. Definition. In this Act:

8 "Active duty" means active duty pursuant to an executive  
9 order of the President of the United States, an act of the  
10 Congress of the United States, or an order of the Governor.

11 "Service member" means a member of the armed services or  
12 reserve forces of the United States or a member of the Illinois  
13 National Guard.

14 Section 10. Termination of cellular phone contract without  
15 penalty. Any service member who is deployed on active duty, or  
16 the spouse of that service member, may terminate, without  
17 penalty, a cellular phone contract that meets both of the  
18 following requirements:

19 (1) The contract is entered into on or after the  
20 effective date of this Act.

21 (2) The contract is executed by or on behalf of the  
22 service member who is deployed on active duty.

23 Section 15. Effective date of termination. Termination of  
24 the cellular phone contract shall not be effective until:

25 (1) thirty days after the service member who is  
26 deployed on active duty or the service member's spouse  
27 gives notice by certified mail, return receipt requested,  
28 of the intention to terminate the cellular phone contract  
29 together with a copy of the military or gubernatorial  
30 orders calling the service member to active duty and of any

1 orders further extending the service member's period of  
2 active duty; and

3 (2) unless the service member who is deployed on active  
4 duty owns the cellular phone, the cellular phone is  
5 returned to the custody or control of the cellular  
6 telephone company, or the service member who is deployed on  
7 active duty or the service member's spouse agrees in  
8 writing to return the cellular phone as soon as practical  
9 after the deployment is completed.

10 Section 900. The Department of Central Management Services  
11 Law of the Civil Administrative Code of Illinois is amended by  
12 adding Section 405-272 as follows:

13 (20 ILCS 405/405-272 new)

14 Sec. 405-272. Bulk long distance telephone services for  
15 military personnel on active duty.

16 (a) In this Section:

17 "Active duty" means active duty pursuant to an executive  
18 order of the President of the United States, an act of the  
19 Congress of the United States, or an order of the Governor.

20 "Immediate family" means a service member's spouse  
21 residing in the service member's household, brothers and  
22 sisters of the whole or of the half blood, children, including  
23 adopted children and stepchildren, parents, and grandparents.

24 "Service member" means a member of the armed services or  
25 reserve forces of the United States or a member of the Illinois  
26 National Guard.

27 (b) The Department may enter into a contract to purchase  
28 bulk long distance telephone services and make them available  
29 at cost, or may make bulk long distance telephone services  
30 available at cost under any existing contract the Department  
31 has entered into, to persons in the immediate family of service  
32 members deployed on active duty so that those persons in the  
33 service members' families can communicate with the service  
34 members so deployed. If the Department enters into a contract

1 under this Section, it shall do so in accordance with the  
2 Illinois Procurement Code and in a nondiscriminatory manner  
3 that does not place any potential vendor at a competitive  
4 disadvantage.

5 (c) In order to be eligible to use bulk long distance  
6 telephone services purchased by the Department under this  
7 Section, a service member or person in the service member's  
8 immediate family must provide the Department with a copy of the  
9 military or gubernatorial orders calling the service member to  
10 active duty and of any orders further extending the service  
11 member's period of active duty.

12 (d) If the Department enters into a contract under this  
13 Section, the Department shall adopt rules as necessary to  
14 implement this Section.

15 Section 902. The Illinois Municipal Code is amended by  
16 adding Section 11-117-12.2 as follows:

17 (65 ILCS 5/11-117-12.2 new)

18 Sec. 11-117-12.2. Military personnel on active duty; no  
19 stoppage of gas or electricity; arrearage.

20 (a) In this Section:

21 "Active duty" means active duty pursuant to an executive  
22 order of the President of the United States, an act of the  
23 Congress of the United States, or an order of the Governor.

24 "Service member" means a member of the armed services or  
25 reserve forces of the United States or a member of the Illinois  
26 National Guard.

27 (b) No municipality owning a public utility shall stop gas  
28 or electricity from entering the residential premises of which  
29 a service member was a primary occupant immediately before the  
30 service member was deployed on active duty for nonpayment for  
31 gas or electricity supplied to the residential premises.

32 (c) Upon the return from active duty of a residential  
33 consumer who is a service member, the municipality shall offer  
34 the residential consumer a period equal to at least the period

1 of the residential consumer's deployment on active duty to pay  
2 any arrearages incurred during the period of the residential  
3 consumer's deployment. The municipality shall inform the  
4 residential consumer that, if the period the municipality  
5 offers presents a hardship to the consumer, the consumer may  
6 request a longer period to pay the arrearages.

7 (d) In order to be eligible for the benefits granted to  
8 service members under this Section, a service member must  
9 provide the municipality with a copy of the military or  
10 gubernatorial orders calling the service member to active duty  
11 and of any orders further extending the service member's period  
12 of active duty.

13 Section 905. The Illinois Insurance Code is amended by  
14 adding Section 224.05 as follows:

15 (215 ILCS 5/224.05 new)

16 Sec. 224.05. Military personnel on active duty; no lapse of  
17 life insurance policy.

18 (a) Except as provided in subsection (b), this Section  
19 shall apply to any individual life insurance policy insuring  
20 the life of a member of the armed services or reserve forces of  
21 the United States or a member of the Illinois National Guard  
22 who is on active duty pursuant to an executive order of the  
23 President of the United States, an act of the Congress of the  
24 United States, or an order of the Governor, if the life  
25 insurance policy meets both of the following conditions:

26 (1) The policy has been in force for at least 180 days.

27 (2) The policy has been brought within the  
28 "Servicemembers Civil Relief Act," 117 Stat. 2835 (2003),  
29 50 U.S.C. App. 541 and following.

30 (b) This Section does not apply to any policy that was  
31 cancelled or that had lapsed for the nonpayment of premiums  
32 prior to the commencement of the insured's period of military  
33 service.

34 (c) An individual life insurance policy described in this

1 Section shall not lapse or be forfeited for the nonpayment of  
2 premiums during the military service of a member of the armed  
3 services or reserve forces of the United States or a member of  
4 the Illinois National Guard or during the 2-year period  
5 subsequent to the end of the member's period of military  
6 service.

7 (d) In order to be eligible for the benefits granted to  
8 service members under this Section, a service member must  
9 provide the life insurance company with a copy of the military  
10 or gubernatorial orders calling the service member to active  
11 duty and of any orders further extending the service member's  
12 period of active duty.

13 (e) This Section does not limit a life insurance company's  
14 enforcement of provisions in the insured's policy relating to  
15 naval or military service in time of war.

16 Section 910. The Public Utilities Act is amended by adding  
17 Section 8-201.5 as follows:

18 (220 ILCS 5/8-201.5 new)

19 Sec. 8-201.5. Military personnel on active duty; no  
20 stoppage of gas or electricity; arrearage.

21 (a) In this Section:

22 "Active duty" means active duty pursuant to an executive  
23 order of the President of the United States, an act of the  
24 Congress of the United States, or an order of the Governor.

25 "Service member" means a member of the armed services or  
26 reserve forces of the United States or a member of the Illinois  
27 National Guard.

28 (b) No company or electric cooperative shall stop gas or  
29 electricity from entering the residential premises of which a  
30 service member was a primary occupant immediately before the  
31 service member was deployed on active duty for nonpayment for  
32 gas or electricity supplied to the residential premises.

33 (c) In order to be eligible for the benefits granted to  
34 service members under this Section, a service member must

1 provide the company or electric cooperative with a copy of the  
2 military or gubernatorial orders calling the service member to  
3 active duty and of any orders further extending the service  
4 member's period of active duty.

5 (d) Upon the return from active duty of a residential  
6 consumer who is a service member, the company or electric  
7 cooperative shall offer the residential consumer a period equal  
8 to at least the period of deployment on active duty to pay any  
9 arrearages incurred during the period of the residential  
10 consumer's deployment. The company or electric cooperative  
11 shall inform the residential consumer that, if the period that  
12 the company or electric cooperative offers presents a hardship  
13 to the consumer, the consumer may request a longer period to  
14 pay the arrearages and, in the case of a company that is a  
15 public utility, may request the assistance of the Illinois  
16 Commerce Commission to obtain a longer period. No late payment  
17 fees or interest shall be charged to the residential consumer  
18 during the period of deployment or the repayment period.

19 Section 915. The Code of Civil Procedure is amended by  
20 adding Section 9-107.10 as follows:

21 (735 ILCS 5/9-107.10 new)

22 Sec. 9-107.10. Military personnel on active duty; action  
23 for possession.

24 (a) In this Section:

25 "Active duty" means active duty pursuant to an executive  
26 order of the President of the United States, an act of the  
27 Congress of the United States, or an order of the Governor.

28 "Service member" means a member of the armed services or  
29 reserve forces of the United States or a member of the Illinois  
30 National Guard.

31 (b) In an action for possession of residential premises of  
32 a tenant, including a tenant who is a resident of a mobile home  
33 park, who is a service member deployed on active duty, or of  
34 any member of the tenant's family who resides with the tenant,

1 if the tenant entered into the rental agreement on or after the  
2 effective date of this amendatory Act of the 94th General  
3 Assembly, the court may, on its own motion, and shall, upon  
4 motion made by or on behalf of the tenant, do either of the  
5 following if the tenant's ability to pay the agreed rent is  
6 materially affected by the tenant's deployment on active duty:

7 (1) Stay the proceedings for a period of 90 days,  
8 unless, in the opinion of the court, justice and equity  
9 require a longer or shorter period of time.

10 (2) Adjust the obligation under the rental agreement to  
11 preserve the interest of all parties to it.

12 (c) In order to be eligible for the benefits granted to  
13 service members under this Section, a service member or a  
14 member of the service member's family who resides with the  
15 service member must provide the landlord or mobile home park  
16 operator with a copy of the military or gubernatorial orders  
17 calling the service member to active duty and of any orders  
18 further extending the service member's period of active duty.

19 (d) If a stay is granted under this Section, the court may  
20 grant the landlord or mobile home park operator such relief as  
21 equity may require.

22 (e) This Section does not apply to landlords or mobile home  
23 park operators operating less than 4 residential premises.

24 Section 920. The Interest Act is amended by changing  
25 Section 4 and by adding Section 4.05 as follows:

26 (815 ILCS 205/4) (from Ch. 17, par. 6404)

27 Sec. 4. General interest rate.

28 (1) Except as otherwise provided in this Act, in ~~in~~ all  
29 written contracts it shall be lawful for the parties to  
30 stipulate or agree that 9% per annum, or any less sum of  
31 interest, shall be taken and paid upon every \$100 of money  
32 loaned or in any manner due and owing from any person to any  
33 other person or corporation in this state, and after that rate  
34 for a greater or less sum, or for a longer or shorter time,

1 except as herein provided.

2 The maximum rate of interest that may lawfully be  
3 contracted for is determined by the law applicable thereto at  
4 the time the contract is made. Any provision in any contract,  
5 whether made before or after July 1, 1969, which provides for  
6 or purports to authorize, contingent upon a change in the  
7 Illinois law after the contract is made, any rate of interest  
8 greater than the maximum lawful rate at the time the contract  
9 is made, is void.

10 It is lawful for a state bank or a branch of an  
11 out-of-state bank, as those terms are defined in Section 2 of  
12 the Illinois Banking Act, to receive or to contract to receive  
13 and collect interest and charges at any rate or rates agreed  
14 upon by the bank or branch and the borrower. It is lawful for a  
15 savings bank chartered under the Savings Bank Act or a savings  
16 association chartered under the Illinois Savings and Loan Act  
17 of 1985 to receive or contract to receive and collect interest  
18 and charges at any rate agreed upon by the savings bank or  
19 savings association and the borrower.

20 It is lawful to receive or to contract to receive and  
21 collect interest and charges as authorized by this Act and as  
22 authorized by the Consumer Installment Loan Act and by the  
23 "Consumer Finance Act", approved July 10, 1935, as now or  
24 hereafter amended. It is lawful to charge, contract for, and  
25 receive any rate or amount of interest or compensation with  
26 respect to the following transactions:

27 (a) Any loan made to a corporation;

28 (b) Advances of money, repayable on demand, to an  
29 amount not less than \$5,000, which are made upon warehouse  
30 receipts, bills of lading, certificates of stock,  
31 certificates of deposit, bills of exchange, bonds or other  
32 negotiable instruments pledged as collateral security for  
33 such repayment, if evidenced by a writing;

34 (c) Any credit transaction between a merchandise  
35 wholesaler and retailer; any business loan to a business  
36 association or copartnership or to a person owning and



1 operating a business as sole proprietor or to any persons  
2 owning and operating a business as joint venturers, joint  
3 tenants or tenants in common, or to any limited  
4 partnership, or to any trustee owning and operating a  
5 business or whose beneficiaries own and operate a business,  
6 except that any loan which is secured (1) by an assignment  
7 of an individual obligor's salary, wages, commissions or  
8 other compensation for services, or (2) by his household  
9 furniture or other goods used for his personal, family or  
10 household purposes shall be deemed not to be a loan within  
11 the meaning of this subsection; and provided further that a  
12 loan which otherwise qualifies as a business loan within  
13 the meaning of this subsection shall not be deemed as not  
14 so qualifying because of the inclusion, with other security  
15 consisting of business assets of any such obligor, of real  
16 estate occupied by an individual obligor solely as his  
17 residence. The term "business" shall be deemed to mean a  
18 commercial, agricultural or industrial enterprise which is  
19 carried on for the purpose of investment or profit, but  
20 shall not be deemed to mean the ownership or maintenance of  
21 real estate occupied by an individual obligor solely as his  
22 residence;

23 (d) Any loan made in accordance with the provisions of  
24 Subchapter I of Chapter 13 of Title 12 of the United States  
25 Code, which is designated as "Housing Renovation and  
26 Modernization";

27 (e) Any mortgage loan insured or upon which a  
28 commitment to insure has been issued under the provisions  
29 of the National Housing Act, Chapter 13 of Title 12 of the  
30 United States Code;

31 (f) Any mortgage loan guaranteed or upon which a  
32 commitment to guaranty has been issued under the provisions  
33 of the Veterans' Benefits Act, Subchapter II of Chapter 37  
34 of Title 38 of the United States Code;

35 (g) Interest charged by a broker or dealer registered  
36 under the Securities Exchange Act of 1934, as amended, or

1 registered under the Illinois Securities Law of 1953,  
2 approved July 13, 1953, as now or hereafter amended, on a  
3 debit balance in an account for a customer if such debit  
4 balance is payable at will without penalty and is secured  
5 by securities as defined in Uniform Commercial  
6 Code-Investment Securities;

7 (h) Any loan made by a participating bank as part of  
8 any loan guarantee program which provides for loans and for  
9 the refinancing of such loans to medical students, interns  
10 and residents and which are guaranteed by the American  
11 Medical Association Education and Research Foundation;

12 (i) Any loan made, guaranteed, or insured in accordance  
13 with the provisions of the Housing Act of 1949, Subchapter  
14 III of Chapter 8A of Title 42 of the United States Code and  
15 the Consolidated Farm and Rural Development Act,  
16 Subchapters I, II, and III of Chapter 50 of Title 7 of the  
17 United States Code;

18 (j) Any loan by an employee pension benefit plan, as  
19 defined in Section 3 (2) of the Employee Retirement Income  
20 Security Act of 1974 (29 U.S.C.A. Sec. 1002), to an  
21 individual participating in such plan, provided that such  
22 loan satisfies the prohibited transaction exemption  
23 requirements of Section 408 (b) (1) (29 U.S.C.A. Sec. 1108  
24 (b) (1)) or Section 2003 (a) (26 U.S.C.A. Sec. 4975 (d)  
25 (1)) of the Employee Retirement Income Security Act of  
26 1974;

27 (k) Written contracts, agreements or bonds for deed  
28 providing for installment purchase of real estate;

29 (1) Loans secured by a mortgage on real estate;

30 (m) Loans made by a sole proprietorship, partnership,  
31 or corporation to an employee or to a person who has been  
32 offered employment by such sole proprietorship,  
33 partnership, or corporation made for the sole purpose of  
34 transferring an employee or person who has been offered  
35 employment to another office maintained and operated by the  
36 same sole proprietorship, partnership, or corporation;

1           (n) Loans to or for the benefit of students made by an  
2           institution of higher education.

3           (2) Except for loans described in subparagraph (a), (c),  
4           (d), (e), (f) or (i) of subsection (1) of this Section, and  
5           except to the extent permitted by the applicable statute for  
6           loans made pursuant to Section 4a or pursuant to the Consumer  
7           Installment Loan Act:

8           (a) Whenever the rate of interest exceeds 8% per annum  
9           on any written contract, agreement or bond for deed  
10           providing for the installment purchase of residential real  
11           estate, or on any loan secured by a mortgage on residential  
12           real estate, it shall be unlawful to provide for a  
13           prepayment penalty or other charge for prepayment.

14           (b) No agreement, note or other instrument evidencing a  
15           loan secured by a mortgage on residential real estate, or  
16           written contract, agreement or bond for deed providing for  
17           the installment purchase of residential real estate, may  
18           provide for any change in the contract rate of interest  
19           during the term thereof. However, if the Congress of the  
20           United States or any federal agency authorizes any class of  
21           lender to enter, within limitations, into mortgage  
22           contracts or written contracts, agreements or bonds for  
23           deed in which the rate of interest may be changed during  
24           the term of the contract, any person, firm, corporation or  
25           other entity not otherwise prohibited from entering into  
26           mortgage contracts or written contracts, agreements or  
27           bonds for deed in Illinois may enter into mortgage  
28           contracts or written contracts, agreements or bonds for  
29           deed in which the rate of interest may be changed during  
30           the term of the contract, within the same limitations.

31           (3) In any contract or loan which is secured by a mortgage,  
32           deed of trust, or conveyance in the nature of a mortgage, on  
33           residential real estate, the interest which is computed,  
34           calculated, charged, or collected pursuant to such contract or  
35           loan, or pursuant to any regulation or rule promulgated  
36           pursuant to this Act, may not be computed, calculated, charged

1 or collected for any period of time occurring after the date on  
2 which the total indebtedness, with the exception of late  
3 payment penalties, is paid in full.

4 For purposes of this Section, a prepayment shall mean the  
5 payment of the total indebtedness, with the exception of late  
6 payment penalties if incurred or charged, on any date before  
7 the date specified in the contract or loan agreement on which  
8 the total indebtedness shall be paid in full, or before the  
9 date on which all payments, if timely made, shall have been  
10 made. In the event of a prepayment of the indebtedness which is  
11 made on a date after the date on which interest on the  
12 indebtedness was last computed, calculated, charged, or  
13 collected but before the next date on which interest on the  
14 indebtedness was to be calculated, computed, charged, or  
15 collected, the lender may calculate, charge and collect  
16 interest on the indebtedness for the period which elapsed  
17 between the date on which the prepayment is made and the date  
18 on which interest on the indebtedness was last computed,  
19 calculated, charged or collected at a rate equal to 1/360 of  
20 the annual rate for each day which so elapsed, which rate shall  
21 be applied to the indebtedness outstanding as of the date of  
22 prepayment. The lender shall refund to the borrower any  
23 interest charged or collected which exceeds that which the  
24 lender may charge or collect pursuant to the preceding  
25 sentence. The provisions of this amendatory Act of 1985 shall  
26 apply only to contracts or loans entered into on or after the  
27 effective date of this amendatory Act, but shall not apply to  
28 contracts or loans entered into on or after that date that are  
29 subject to Section 4a of this Act, the Consumer Installment  
30 Loan Act, or the Retail Installment Sales Act, or that provide  
31 for the refund of precomputed interest on prepayment in the  
32 manner provided by such Act.

33 (Source: P.A. 92-483, eff. 8-23-01.)

34 (815 ILCS 205/4.05 new)

35 Sec. 4.05. Military personnel on active duty; limitation on

1 interest rate.

2 (a) In this Section:

3 "Active duty" means active duty pursuant to an executive  
4 order of the President of the United States, an act of the  
5 Congress of the United States, or an order of the Governor.

6 "Obligation" means any retail installment sales contract,  
7 other contract for the purchase of goods or services, or bond,  
8 bill, note, or other instrument of writing for the payment of  
9 money arising out of a contract or other transaction for the  
10 purchase of goods or services.

11 "Service member" means a member of the armed services or  
12 reserve forces of the United States or a member of the Illinois  
13 National Guard.

14 (b) Notwithstanding any contrary provision of law, no  
15 creditor in connection with an obligation entered into on or  
16 after the effective date of this amendatory Act of the 94th  
17 General Assembly, but prior to a service member's deployment on  
18 active duty, shall charge or collect from a service member who  
19 is deployed on active duty, or the spouse of that service  
20 member, interest or finance charges exceeding 6% per annum  
21 during the period that the service member is deployed on active  
22 duty.

23 (c) Notwithstanding any contrary provision of law,  
24 interest or finance charges in excess of 6% per annum that  
25 otherwise would be incurred but for the prohibition in  
26 subsection (b) are forgiven.

27 (d) The amount of any periodic payment due from a service  
28 member who is deployed on active duty, or the spouse of that  
29 service member, under the terms of the obligation shall be  
30 reduced by the amount of the interest and finance charges  
31 forgiven under subsection (c) that is allocable to the period  
32 for which the periodic payment is made.

33 (e) In order for an obligation to be subject to the  
34 interest and finance charges limitation of this Section, the  
35 service member deployed on active duty, or the spouse of that  
36 service member, shall provide the creditor with written notice

1 of and a copy of the military or gubernatorial orders calling  
2 the service member to active duty and of any orders further  
3 extending the service member's period of active duty, not later  
4 than 180 days after the date of the service member's  
5 termination of or release from active duty.

6 (f) Upon receipt of the written notice and a copy of the  
7 orders referred to in subsection (e), the creditor shall treat  
8 the obligation in accordance with subsection (b), effective as  
9 of the date on which the service member is deployed to active  
10 duty.

11 (g) A court may grant a creditor relief from the interest  
12 and finance charges limitation of this Section, if, in the  
13 opinion of the court, the ability of the service member  
14 deployed on active duty, or the spouse of that service member,  
15 to pay interest or finance charges with respect to the  
16 obligation at a rate in excess of 6% per annum is not  
17 materially affected by reason of the service member's  
18 deployment on active duty.

19 Section 925. The Motor Vehicle Leasing Act is amended by  
20 adding Section 37 as follows:

21 (815 ILCS 636/37 new)

22 Sec. 37. Military personnel on active duty; termination of  
23 lease.

24 (a) In this Act:

25 "Active duty" means active duty pursuant to an executive  
26 order of the President of the United States, an act of the  
27 Congress of the United States, or an order of the Governor.

28 "Motor vehicle" means any automobile, car minivan,  
29 passenger van, sport utility vehicle, pickup truck, or other  
30 self-propelled vehicle not operated or driven on fixed rails or  
31 track.

32 "Service member" means a member of the armed services or  
33 reserve forces of the United States or a member of the Illinois  
34 National Guard.

1       (b) Any service member who is deployed on active duty for a  
2 period of not less than 180 days, or the spouse of that service  
3 member, may terminate any motor vehicle lease that meets both  
4 of the following requirements:

5           (1) The lease is entered into on or after the effective  
6 date of this amendatory Act of the 94th General Assembly.

7           (2) The lease is executed by or on behalf of the  
8 service member who is deployed on active duty.

9       (c) Termination of the motor vehicle lease shall not be  
10 effective until:

11           (1) the service member who is deployed on active duty,  
12 or the service member's spouse, gives the lessor by  
13 certified mail, return receipt requested, a notice of the  
14 intention to terminate the lease together with a copy of  
15 the military or gubernatorial orders calling the service  
16 member to active duty and of any orders further extending  
17 the service member's period of active duty; and

18           (2) the motor vehicle subject to the lease is returned  
19 to the custody or control of the lessor not later than 15  
20 days after the delivery of the written notice.

21       (d) Lease amounts unpaid for the period preceding the  
22 effective date of the lease's termination shall be paid on a  
23 prorated basis. The lessor may not impose an early termination  
24 charge, but any taxes, costs of summons, and title or  
25 registration fees and any other obligation and liability of the  
26 lessee under the terms of the lease, including reasonable  
27 charges to the lessee for excess wear, use, and mileage, that  
28 are due and unpaid at the time of the lease's termination shall  
29 be paid by the lessee.

30       (e) The lessor shall refund to the lessee lease amounts  
31 paid in advance for a period after the effective date of the  
32 lease's termination within 30 days after the effective date of  
33 the lease's termination.

34       (f) Upon application by the lessor to a court before the  
35 effective date of the lease's termination, relief granted by  
36 this Section may be modified as justice and equity require.

1           Section 999. Effective date. This Act takes effect upon  
2           becoming law.