

As Introduced

**130th General Assembly
Regular Session
2013-2014**

H. B. No. 608

Representative Lundy

Cosponsors: Representatives Rogers, Hagan, R., Fedor, Foley

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A B I L L

To amend section 1321.99 and to enact section 1321.90 1
of the Revised Code to prohibit any person from 2
making an auto title loan in Ohio. 3

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:

Section 1. That section 1321.99 be amended and section 4
1321.90 of the Revised Code be enacted to read as follows: 5

Sec. 1321.90. (A) As used in this section: 6

(1) "Auto title loan" means a loan of money to a borrower 7
that is secured by a certificate of title to the borrower's motor 8
vehicle. 9

(2) "Person" means an individual, partnership, association, 10
trust, corporation, or any other legal entity. 11

(B) No person shall engage in the business of making auto 12
title loans in this state. 13

(C) Pursuant to a hearing conducted in accordance with 14
Chapter 119. of the Revised Code, the division of financial 15
institutions shall revoke a license or registration issued under 16
this chapter if a licensee or registrant violates division (B) of 17
this section. 18

Sec. 1321.99. (A) Whoever violates section 1321.02 of the Revised Code is guilty of a felony of the fifth degree.

(B) Whoever violates section 1321.13 of the Revised Code shall be fined not less than one hundred nor more than five hundred dollars or imprisoned not more than six months, or both.

(C) Whoever violates section 1321.14 of the Revised Code shall be fined not less than fifty nor more than two hundred dollars for a first offense; for a second offense such person shall be fined not less than two hundred nor more than five hundred dollars and imprisoned for not more than six months.

(D) Whoever willfully violates section 1321.57, 1321.58, division (A), (B), (C), or (D) of section 1321.59, 1321.591, or 1321.60 of the Revised Code is guilty of a minor misdemeanor and shall be fined not less than one nor more than five hundred dollars.

(E) Whoever violates section 1321.52 or division (I), (J), (K), (L), or (M) of section 1321.59 of the Revised Code is guilty of a felony of the fifth degree.

(F) Whoever violates division (A) of section 1321.73 of the Revised Code shall be fined not more than five hundred dollars or imprisoned not more than six months, or both.

(G) Whoever violates section 1321.41 or 1321.90 of the Revised Code is guilty of a misdemeanor of the first degree.

(H) Whoever violates division (N) of section 1321.59 of the Revised Code is guilty of a felony of the fourth degree.

(I) The imposition of fines pursuant to this section does not preclude the imposition of any administrative fines or civil penalties authorized under section 1321.54 or any other section of the Revised Code.

Section 2. That existing section 1321.99 of the Revised Code 48
is hereby repealed. 49

Section 3. An auto title loan made to a borrower prior to the 50
effective date of this act shall remain in effect until it 51
terminates according to its terms. Such loan shall not be renewed 52
on or after the effective date of this act. 53