

**REVENUE:** No revenue impact

**FISCAL:** Minimal fiscal impact, no statement issued

---

**Action:** Do Pass  
**Vote:** 4 - 0 - 1  
**Yeas:** Burdick, George, Rosenbaum, Bonamici  
**Nays:** 0  
**Exc.:** Girod  
**Prepared By:** Lori Brocker, Administrator  
**Meeting Dates:** 3/26, 4/2

---

**WHAT THE MEASURE DOES:** Prohibits creditor from denying credit to applicant solely because applicant used business address instead of residential address if state law or local ordinance permits use of business address on application.

**ISSUES DISCUSSED:**

- Public records
- Addresses of law enforcement personnel
- Addresses of public officials
- Requirement of physical address or post office box when applying for credit

**EFFECT OF COMMITTEE AMENDMENT:** No amendment.

**BACKGROUND:** Current law does not protect a person denied credit simply because that person uses a business address instead of a residential address when applying for the extension of credit. Law enforcement personnel, public officials and others may use a business address instead of a residential address when applying for credit in order to protect their privacy.