

Enrolled Senate Bill 685

Sponsored by Senator PROZANSKI; Representative BARKER

CHAPTER

AN ACT

Relating to extensions of credit; creating new provisions; and amending ORS 646A.240.

Be It Enacted by the People of the State of Oregon:

SECTION 1. ORS 646A.240 is amended to read:

646A.240. In evaluating applications for extensions of credit, a creditor *[shall]* **may not:**

(1) Treat *[the]* **an applicant's** obligation *[of an applicant]* to pay child support *[no]* more adversely than the creditor treats or would treat *[any other]* **another** obligation for the same amount, terms and duration as the child support obligation[.]; **or**

(2) **Deny an application solely because the applicant used the applicant's business address instead of the applicant's residential address if a law of this state or a local government ordinance permits the applicant to use a business address in lieu of a residential address.**

SECTION 2. The amendments to ORS 646A.240 by section 1 of this 2009 Act apply to an application for an extension of credit made on or after the effective date of this 2009 Act.

Passed by Senate April 7, 2009

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Secretary of Senate

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President of Senate

Passed by House May 13, 2009

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Speaker of House

Received by Governor:

.....M.,....., 2009

Approved:

.....M.,....., 2009

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Governor

Filed in Office of Secretary of State:

.....M.,....., 2009

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Secretary of State