

**PROPOSED AMENDMENTS TO  
A-ENGROSSED HOUSE BILL 2845**

1 On page 2 of the printed A-engrossed bill, line 21, after “enters” insert  
2 “, whether”.

3 In line 22, after “Act,” insert “or not,”.

4 On page 4, line 22, after “after” insert “cancellation if”.

5 In line 23, after “waiver” delete the rest of the line and insert a period.

6 After line 31, insert:

7 “(3) A creditor shall pay to a borrower on a pro rata basis any refund for  
8 a guaranteed asset protection waiver that is due to the borrower as a con-  
9 sequence of the termination of a finance agreement, without requiring the  
10 borrower to apply or submit a claim for the refund.”.

11 In line 32, delete “(3)” and insert “(4)”.

12 On page 5, line 29, delete “that is subject to an action under ORS  
13 646.638”.

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