

D R A F T

SUMMARY

Digest: Says what a person that bargains with a consumer’s creditors to lower debt can and may not do in this state. (Flesch Readability Score: 72.7).

Requires a person that provides debt resolution services to consumers in this state to register with the Department of Consumer and Business Services and regulates the activities of debt resolution service providers.

Takes effect on the 91st day following adjournment sine die.

A BILL FOR AN ACT

1
2 Relating to debt resolution services; creating new provisions; amending ORS
3 697.602, 697.612, 697.632, 697.642, 697.672, 697.702, 697.707, 697.718, 697.732,
4 697.752 and 697.822; and prescribing an effective date.

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

6 **SECTION 1.** ORS 697.602 is amended to read:

7 697.602. As used in ORS 697.602 to 697.842:

8 (1) “Consumer” means:

9 (a) An individual **resident of this state** who is obligated or is allegedly
10 obligated to pay a debt and on whose behalf a debt management service
11 provider performs or agrees to perform a debt management service[.]; **or**

12 (b) **An individual resident of this state who has executed an agree-**
13 **ment with a debt resolution service provider for debt resolution ser-**
14 **vices under section 13 of this 2026 Act.**

15 (2) “**Creditor**” has the meaning given that term in ORS 646.639.

16 [(2)] (3)(a) “Debt management service” means an activity for which a
17 person receives money or other valuable consideration or expects to receive
18 money or other valuable consideration in return for:

1 [(a)] (A) Receiving or offering to receive funds from a consumer for the
2 purpose of distributing the funds among the consumer’s creditors in full or
3 partial payment of the consumer’s debts, whether or not the person holds the
4 consumer’s funds;

5 [(b)] (B) Improving or offering to improve or preserve a consumer’s credit
6 record, credit history or credit rating;

7 [(c)] (C) Modifying or offering to modify terms and conditions of an ex-
8 isting loan from or obligation to a third party; or

9 [(d)] (D) Obtaining or attempting to obtain as an intermediary on a
10 consumer’s behalf a concession from a creditor including, but not limited to,
11 a reduction in the principal, interest, penalties or fees associated with a debt.

12 (b) **“Debt management service” does not include a debt resolution
13 service.**

14 [(3)] (4)(a) “Debt management service provider” means a person that:

15 [(a)] (A) Resides or does business in this state; and

16 [(b)] (B) Provides or performs, or represents that the person can or will
17 provide or perform a debt management service in return for or in expectation
18 of money or other valuable consideration.

19 (b) **“Debt management service provider” does not include a debt
20 resolution service provider.**

21 (5)(a) **“Debt resolution service” means a program that purports,
22 directly or indirectly, to:**

23 (A) **Reduce the balance of, or the interest rate or fees that apply
24 to, a debt that a consumer owes to an unsecured creditor; or**

25 (B) **Negotiate, renegotiate, resolve, reduce or otherwise alter the
26 terms of payment of a debt that a consumer owes to an unsecured
27 creditor.**

28 (b) **“Debt resolution service” does not include a debt management
29 service.**

30 (6)(a) **“Debt resolution service provider” means a person that pro-
31 vides a debt resolution service to a consumer.**

1 (b) “Debt resolution service provider” does not include a debt
2 management service provider.

3 (7) “Dedicated account” means an account that meets the criteria
4 set forth in section 13 (2)(a) of this 2026 Act.

5 (8) “Dedicated account service provider” means a person that ad-
6 ministers a consumer’s dedicated account and facilitates a consumer’s
7 authorized deposits to and withdrawals from the dedicated account in
8 accordance with the requirements set forth in 16 C.F.R. 310.4(a)(5)(ii),
9 as in effect on the effective date of this 2026 Act.

10 [(4)] (9) “Nationwide Multistate Licensing System” means a system that
11 the Conference of State Bank Supervisors and the American Association of
12 Residential Mortgage Regulators, or assigns of the Conference of State Bank
13 Supervisors or the American Association of Residential Mortgage Regula-
14 tors, develop and maintain for participating state agencies to use in licensing
15 and registering mortgage loan originators and other persons that provide
16 nondepository financial services.

17 [(5)] (10) “Nonprofit entity” means a person, corporation, organization,
18 board, association or other entity described in 26 U.S.C. 501(c)(3), as in effect
19 on June 26, 2009, that is exempt from taxation under 26 U.S.C. 501(a).

20 (11) “Registrant” means a person that the Director of the Depart-
21 ment of Consumer and Business Services registers under ORS 697.632.

22 SECTION 2. ORS 697.612 is amended to read:

23 697.612. (1) A person that has not registered with the Director of the De-
24 partment of Consumer and Business Services under ORS 697.632 may not
25 engage in business in this state in the course of which the person:

26 (a) Provides a debt resolution service;

27 [(a)] (b) Performs a debt management service; or

28 [(b)] (c) Receives money or other valuable consideration or expects to
29 receive money or other valuable consideration for:

30 (A) Soliciting or receiving an application from a consumer for a debt
31 management service;

1 (B) Forwarding or providing a completed application for a debt manage-
2 ment service to a debt management service provider;

3 (C) Referring a consumer to another debt management service provider,
4 if the person is a debt management service provider;

5 (D) Providing a consumer's name, address or other information that
6 identifies the consumer to a debt management service provider for the pur-
7 pose of arranging the provision of a debt management service; or

8 (E) Providing advice, assistance, instruction or instructional material
9 concerning a debt management service to a consumer.

10 [(2)] **(2)(a)** A debt management service provider registered under ORS
11 697.632 may negotiate on a consumer's behalf for a reasonable alternative
12 repayment schedule or to reduce a claim described in 11 U.S.C. 502 if the
13 debt management service provider is a nonprofit budget and credit coun-
14 seling agency approved in accordance with 11 U.S.C. 111.

15 **(b) A debt resolution service provider that is registered under ORS**
16 **697.632 may provide a debt resolution service to a consumer.**

17 [(3)] **(3)(a)** Subsection (1) of this section does not apply to:

18 [(a)] **(A)** An employee of a [*debt management service provider, if the debt*
19 *management service provider is registered under ORS 697.632*] **registrant.**

20 [(b)] **(B)** An attorney licensed or authorized to practice law in this state,
21 if the attorney provides a debt management service **or a debt resolution**
22 **service within an attorney-client relationship or** only incidentally in the
23 practice of law.

24 [(c)] **(C)** A financial institution or a trust company, both as defined in
25 ORS 706.008.

26 [(d)] **(D)** A consumer finance company licensed under ORS chapter 725.

27 [(e)] **(E)** An escrow agent licensed under ORS 696.505 to 696.590 to the
28 extent that the escrow agent is acting to close an escrow, as defined in ORS
29 696.505, is engaging in activity related to a collection escrow, as defined in
30 ORS 696.505, or is serving as a trustee of a trust deed in accordance with
31 ORS 86.713. This paragraph does not apply if the escrow agent:

1 [(A)] (i) Assists an unregistered debt management service provider that
2 is not exempt from registration under this subsection in performing a debt
3 management service; or

4 [(B)] (ii) Provides escrow services to a consumer in accordance with a
5 debt management services plan executed by an unregistered debt management
6 services provider that is not exempt from registration under this subsection.

7 [(f)] (F) A mortgage banker or mortgage broker licensed under ORS
8 86A.095 to 86A.198 or a mortgage loan originator, as defined in ORS 86A.100.

9 [(g)] (G) A broker-dealer registered with the United States Securities and
10 Exchange Commission or the United States Commodity Futures Trading
11 Commission, if the broker-dealer is subject to and acts in accordance with
12 regulations promulgated by either commission.

13 [(h)] (H) A consumer reporting agency, as defined in 15 U.S.C. 1681a(f).

14 [(i)] (I) A public body, as defined in ORS 174.109.

15 [(j)] (J) A person that is obeying or acting in accordance with a court
16 order.

17 [(k)] (K) An accredited educational institution or program that offers or
18 performs a debt management service without receiving money or other valu-
19 able consideration, if the institution or program performs the debt manage-
20 ment service as an incidental part of a class or a duty the institution or
21 program provides regularly.

22 (L) A nonprofit budget and credit counseling agency approved in accord-
23 ance with 11 U.S.C. 111 that:

24 (i) Provides only an individual or group briefing, as described in 11 U.S.C.
25 109(h), or an instructional course concerning personal financial management,
26 as described in 11 U.S.C. 111; and

27 (ii) Does not receive or offer to receive funds from a consumer for the
28 purpose of distributing the funds among the consumer's creditors in full or
29 partial payment of the consumer's debts.

30 [(m)] (M) A nonprofit entity that provides advice, assistance, instruction
31 or instructional materials to a consumer in return for a fee that is reason-

1 ably calculated to pay the cost of making the advice, assistance, instruction
2 or instructional materials available.

3 [(n)] (N) An organization or a counselor approved by the United States
4 Department of Housing and Urban Development under 12 U.S.C. 1701x.

5 **(b) Subsection (1)(a) of this section does not apply to:**

6 **(A) A person that advertises or conducts marketing on behalf of a**
7 **debt resolution service provider but does not provide a debt resolution**
8 **service;**

9 **(B) A dedicated account service provider that does not provide a**
10 **debt resolution service;**

11 **(C) A person that is described in section 501(q) or in section 501(c)(3)**
12 **of the Internal Revenue Code that is exempt from taxation under**
13 **section 501(a) of the Internal Revenue Code;**

14 **(D) A judge of any court of this state;**

15 **(E) A creditor, or an employee or assignee of a creditor, that re-**
16 **solves a debt with a consumer or with a debt resolution service pro-**
17 **vider;**

18 **(F) An officer or employee of the federal government or a state**
19 **government who provides a debt resolution service on behalf of the**
20 **government and receives compensation for the debt resolution service**
21 **only from the government;**

22 **(G) A public accountant certified under ORS 673.040 who provides**
23 **a debt resolution service within the accountant-client relationship;**

24 **(H) An attorney who is licensed to practice law in this state and**
25 **who provides debt resolution service within an attorney-client re-**
26 **lationship; or**

27 **(I) A person that provides or agrees to provide a debt resolution**
28 **service to an individual who the person had no reason to know resided**
29 **in this state at the time the person provided or agreed to provide the**
30 **debt resolution service.**

31 **SECTION 3.** ORS 697.632 is amended to read:

1 697.632. (1)(a) The Director of the Department of Consumer and Business
2 Services shall maintain a registry of debt management service providers **and**
3 **debt resolution service providers** and by rule in accordance with ORS
4 chapter 183 shall require a person that performs a debt management service,
5 **or a debt resolution service** unless the person is exempt under ORS 697.612
6 (3), to apply to the director to register or to renew a registration as a debt
7 management service provider **or debt resolution service provider, as ap-**
8 **propriate.**

9 (b) The director, consistent with the requirements of ORS 697.602 to
10 697.842, may administer a program to register debt management service pro-
11 viders **or debt resolution service providers**, or renew registrations, by
12 means of an agreement with the Nationwide Multistate Licensing System
13 and may, by rule, conform the practices, procedures and information that the
14 Department of Consumer and Business Services uses to register a debt man-
15 agement service provider **or debt resolution service provider**, or renew a
16 registration, to the requirements of the Nationwide Multistate Licensing
17 System.

18 (c) An application for registration or renewal must provide to the director
19 on a form and in a format the director specifies:

20 (A) The applicant's name and address;

21 (B) Any assumed business names, trade names or other identities under
22 which the applicant performs a debt management service **or debt resolution**
23 **service;**

24 (C) A general description of the debt management service **or debt resol-**
25 **ution service** business activities the applicant undertakes or proposes to
26 undertake;

27 (D) The names of any managing members, managing partners, executive
28 officers, directors, principals or agents the applicant has;

29 (E) The name of the applicant's registered agent or the applicant's agent
30 for the purpose of receiving service of legal process;

31 (F) A signed statement that identifies and describes in detail any incident

1 in which the applicant or a member, partner, officer, director or principal
2 of the applicant within the five years before the date on which the applicant
3 applied to register or renew a registration as a debt management service
4 provider **or debt resolution service provider** was subject to:

5 (i) A judgment in favor of another person in a circuit court of this state
6 or in an equivalent court in another state;

7 (ii) An arbitration award in favor of another person; or

8 (iii) An adverse final order from an administrative agency in this state
9 or another state;

10 (G) A copy of the corporate surety bond the applicant filed with the di-
11 rector under ORS 697.642;

12 (H) Fingerprints for any of the applicant's executive officers, and officers
13 and managers with supervisory responsibility over the applicant's activities,
14 with which the director may conduct a criminal records check that the di-
15 rector may process through the Nationwide Multistate Licensing System;
16 [*and*]

17 **(I) A copy of each form of agreement and a schedule of the fees the**
18 **applicant proposes to charge consumers for services the applicant will**
19 **provide; and**

20 [*I*] **(J)** Other information the director may require concerning the fi-
21 nancial responsibility, training, background, experience and business activ-
22 ities of the applicant or a member, partner, officer, director or principal of
23 the applicant.

24 (2) At the time an applicant submits an application for registration under
25 this section, the applicant shall pay a nonrefundable fee in an amount the
26 director specifies by rule. An applicant who applies to renew a registration
27 shall pay another fee in an amount the director specifies by rule.

28 (3) The director shall specify amounts for the fees described in subsection
29 (2) of this section that in the aggregate are sufficient to pay the costs of
30 administering ORS 697.602 to 697.842. The director shall pay all moneys re-
31 ceived under this section as provided in ORS 697.842.

1 (4) A registration under this section is valid until December 31 of the
2 calendar year in which the director approves the registration. In order to
3 continue to provide a debt management service **or debt resolution service**,
4 a debt management service provider **or debt resolution service provider**
5 must renew the **appropriate** registration at the time the registration expires.

6 (5)(a) The director may refuse to register the applicant or may refuse to
7 renew a registration for a debt management service provider **or debt resolu-**
8 **tion service provider** for any of the reasons set forth in ORS 697.752.

9 (b) The director, for good cause shown or in order to conform the
10 department's licensing and license renewal program to the requirements of
11 the Nationwide Multistate Licensing System, may waive a requirement of
12 this section with respect to a license application or may allow an applicant
13 to substitute information required in an application in lieu of information
14 required under this section.

15 **SECTION 4.** ORS 697.642 is amended to read:

16 697.642. (1) An applicant for registration as a debt management service
17 provider **or debt resolution service provider** at the time of application
18 shall file with the Director of the Department of Consumer and Business
19 Services a **surety** bond issued by one or more corporate sureties authorized
20 to do business in this state. The **surety** bond must:

21 (a) Be in an amount that **the director specifies by rule and that** is[:]
22 **at least \$10,000 and not more than \$50,000.**

23 [(A) A minimum of \$10,000; or]

24 [(B) An amount the director specifies by rule.]

25 (b) Require the surety company to provide written notice to the director
26 by registered or certified mail:

27 (A) At least 30 days before the surety company cancels or revokes the
28 **surety** bond; or

29 (B) Whenever the surety company pays for a loss under the **surety** bond.

30 (c) Satisfy the provisions of subsection (2) of this section.

31 (2) The **surety** bond that a [*debt management service provider*] **registrant**

1 must file under subsection (1) of this section, in addition to the requirements
2 set forth under subsection (1) of this section, must be:

3 (a) Payable to the order of the director; and

4 (b) Conditioned so that the corporate surety or the [*debt management*
5 *service provider*] **registrant** upon the director's order or a court order pays
6 all amounts due for a violation of the [*debt management service provider's*]
7 **registrant's** duties and obligations to consumers under ORS 697.652 to
8 697.702.

9 (3) If a surety cancels, revokes or otherwise terminates a **surety** bond
10 required under subsection (1) of this section or if the amount of the **surety**
11 bond is reduced to less than the amount required under subsection (1) of this
12 section, the [*debt management service provider*] **registrant** shall immediately:

13 (a) File a replacement **surety** bond; or

14 (b) Surrender the [*debt management service provider's*] **registrant's** reg-
15 istration to the director and cease operating as a debt management service
16 provider **or debt resolution service provider** or providing debt management
17 services **or debt resolution services, as appropriate.**

18 (4) A person that has a right of action against a [*debt management service*
19 *provider*] **registrant** under ORS 697.718 has a right of action against the
20 **surety** bond required under subsection (1) of this section.

21 **SECTION 5.** ORS 697.672 is amended to read:

22 697.672. (1) A [*debt management service provider*] **registrant** shall make,
23 keep and maintain accounts, correspondence, memoranda, papers, books and
24 other records that the Director of the Department of Consumer and Business
25 Services by rule determines are necessary to ensure that the [*debt manage-*
26 *ment service provider*] **registrant** is complying with the provisions of ORS
27 697.602 to 697.842.

28 (2) A [*debt management service provider*] **registrant** shall maintain re-
29 cords for each consumer with which the [*debt management service provider*]
30 **registrant** does business in a form and with contents the director specifies
31 by rule. The [*debt management service provider*] **registrant** shall maintain

1 each consumer record for a period of three years after the date of the last
2 entry in the record. The [*debt management service provider*] **registrant** may
3 dispose of the record in accordance with applicable law after the three-year
4 period described in this subsection has expired.

5 (3) A [*debt management service provider*] **registrant** shall record all dis-
6 bursements that the [*debt management service provider*] **registrant** makes, if
7 any, to a consumer's creditors.

8 (4) The director may at any reasonable time examine the [*debt manage-*
9 *ment service provider*] **registrant**, the records described in subsection (1) of
10 this section or the [*debt management service provider's*] **registrant's** activ-
11 ities in connection with performing a debt management service **or debt re-**
12 **solution service.**

13 **SECTION 6.** ORS 697.702 is amended to read:

14 697.702. (1) A person commits the offense of interfering with records of a
15 [*debt management service provider*] **registrant** if, with respect to a record to
16 which ORS 697.672 applies, the person intentionally:

17 (a) Makes a false entry in the record; or

18 (b) Mutilates, destroys or otherwise disposes of the record.

19 (2) Subsection (1)(b) of this section does not apply to a [*debt management*
20 *service provider*] **registrant** that disposes of a record after the retention pe-
21 riod set forth in ORS 697.672 expires.

22 **SECTION 7.** ORS 697.707 is amended to read:

23 697.707. (1) A debt management service provider may not charge or receive
24 from a consumer a fee described in ORS 697.692 until after the debt man-
25 agement service provider makes the disclosures described in this section.

26 (2) A debt management service provider shall give to every consumer for
27 whom the debt management service provider offers to perform a debt man-
28 agement service a document that:

29 (a) States the maximum amount the debt management service provider
30 may charge the consumer for all debt management services that the debt
31 management service provider will perform;

1 (b) States that the consumer is responsible for paying the debt manage-
2 ment service provider's charges;

3 (c) Warns the consumer that canceled debt may constitute income that is
4 subject to state and federal taxation and advises the consumer to consult
5 with a tax professional;

6 (d) Describes completely and in detail the debt management services that
7 the debt management service provider will perform for the consumer and
8 states the amount the consumer must pay for each service and for all ser-
9 vices; and

10 (e) States that the consumer may bring an action against the bond re-
11 quired under ORS 697.642 and lists the name and address of the surety that
12 issued the bond.

13 (3) A debt management service provider that performs a debt management
14 service as defined in ORS 697.602 [(2)(b)] **(3)(a)(B)** or described in ORS
15 697.612 [(1)(b)(E)] **(1)(c)(E)**, in the document required under subsection (2)
16 of this section, shall:

17 (a) Describe, accurately and completely, the consumer's right to review
18 consumer credit information about the consumer that a consumer reporting
19 agency, as defined in 15 U.S.C. 1681a, maintains; and

20 (b) State the approximate price that a consumer reporting agency will
21 charge a consumer to review the consumer credit information described in
22 paragraph (a) of this subsection and that the consumer may review the in-
23 formation at no charge if the consumer makes a request to the consumer
24 reporting agency within 30 days after the consumer was denied credit.

25 (4) A debt management service provider that does not hold a consumer's
26 funds, directly or indirectly, shall include in the document required under
27 subsection (2) of this section these additional statements:

28 (a) That the debt management service provider does not predict or guar-
29 antee specific results and cannot force or require a creditor to accept a
30 specific settlement;

31 (b) That the debt management service provider does not make scheduled

1 periodic payments to creditors;

2 (c) That creditors may continue collection efforts, including lawsuits;

3 (d) That the consumer's failure to make monthly payments on outstanding
4 debt will likely have a negative impact on the consumer's credit score;

5 (e) That the consumer must make regular monthly deposits of funds in
6 an account the consumer establishes and maintains in the consumer's name
7 with an insured institution, as defined in ORS 706.008, and designates spe-
8 cifically for making disbursements in connection with a debt management
9 service; and

10 (f) That the debt management service provider will withdraw fees for debt
11 management services from the account described in paragraph (e) of this
12 subsection only with the consumer's specific authorization and that the debt
13 management service provider does not have custody, control or separate or
14 additional access to the account.

15 (5) The document described in this section must provide a space for the
16 consumer to sign the form under a statement that indicates that the con-
17 sumer has read and understands the disclosures set forth in the document.

18 **SECTION 8.** ORS 697.718 is amended to read:

19 697.718. (1) A [*debt management service provider*] **registrant** or a person
20 required to obtain a registration as a debt management service provider **or**
21 **debt resolution service provider** under ORS 697.612 is liable to a consumer
22 who suffers an ascertainable loss of money or property, real or personal, in
23 connection with the [*debt management service provider's*] **registrant's** or
24 person's violation of a provision of ORS 697.652, 697.662, 697.682, 697.692 or
25 697.707.

26 (2) Except as provided in this subsection, an action or suit may not be
27 commenced under this section more than three years after the date on which
28 the [*debt management service provider*] **registrant** or person enters into an
29 agreement for a debt management service **or debt resolution service** with
30 the consumer that suffered the ascertainable loss of money or property or
31 more than three years after the [*debt management service provider*] **regis-**

1 **trant** or person performs a debt management service that violates ORS
2 697.652 **or a debt resolution service that violates section 14 of this 2026**
3 **Act.** An action under this section may be commenced within three years af-
4 ter the transaction that is the subject of the action or within two years after
5 the facts on which the action is based were or should have been discovered,
6 but an action may not be commenced more than five years after the trans-
7 action. Failure to commence an action on a timely basis is an affirmative
8 defense.

9 (3) A consumer that has a right of action against a [*debt management*
10 *service provider*] **registrant** under this section has a right of action against
11 the bond required under ORS 697.642.

12 (4) A court may award reasonable attorney fees to the prevailing party
13 in an action brought under this section.

14 **SECTION 9.** ORS 697.732 is amended to read:

15 697.732. (1) To enforce the provisions of ORS 697.612 and 697.642 to
16 697.702, the Director of the Department of Consumer and Business Services
17 may:

18 (a) Examine a [*debt management service provider*] **registrant** or a person
19 required to obtain a registration as a debt management service provider **or**
20 **debt resolution service provider** under ORS 697.612 and the [*debt manage-*
21 *ment service provider's*] **registrant's** or the person's accounts for the purpose
22 of investigating a violation of ORS 697.642 to 697.702.

23 (b) Undertake an investigation, including an investigation outside this
24 state, that the director considers necessary to:

25 (A) Determine whether a [*debt management service provider*] **registrant**
26 or a person required to obtain a registration as a debt management service
27 provider **or debt resolution service provider** under ORS 697.612 violated,
28 is violating or is about to violate ORS 697.612 or 697.642 to 697.702 or a rule
29 the director adopted under ORS 697.632; or

30 (B) Aid in enforcing the provisions of ORS 697.612 and 697.642 to 697.702
31 and in formulating rules for adoption under ORS 697.632.

1 (c) Require a [*debt management service provider*] **registrant** or a person
2 required to obtain a registration as a debt management service provider **or**
3 **debt resolution service provider** under ORS 697.612 to file a written
4 statement, under oath or otherwise, that addresses a matter the director is
5 investigating.

6 (d) Administer oaths and affirmations, subpoena witnesses, compel the
7 witnesses to attend, take evidence and require a person that the director is
8 investigating to produce books, papers, correspondence, memoranda, agree-
9 ments or other documents or records that the director deems relevant or
10 material to the investigation. A witness who appears before the director
11 under a subpoena shall receive the fees and mileage described in ORS 44.415
12 (2).

13 (e) Charge and require a [*debt management service provider*] **registrant**
14 or a person required to obtain a registration as a debt management service
15 provider **or debt resolution service provider** under ORS 697.612 to pay for
16 the reasonable cost of an examination or investigation conducted under this
17 section in an amount the director specifies.

18 (2) If a person does not comply with a subpoena that the director issues
19 under this section, a circuit court in this state upon the director's applica-
20 tion shall begin contempt proceedings to compel compliance in the same
21 manner in which the court would compel compliance with a subpoena in a
22 civil action.

23 (3) A [*debt management service provider*] **registrant** or a person required
24 to obtain a registration as a debt management service provider **or debt re-**
25 **solution service provider** under ORS 697.612 shall provide the director for
26 the purpose of investigating a violation of ORS 697.612 or 697.642 to 697.702
27 with free access to the [*debt management service provider's*] **registrant's** or
28 the person's offices, places of business, books, accounts, records, papers, files,
29 safes and vaults.

30 (4)(a) The director shall maintain for public inspection a record of any
31 order the director issued that:

1 (A) Suspended, revoked or refused to renew a person's registration as a
2 debt management service provider **or debt resolution service provider**; or

3 (B) Imposed a civil penalty under ORS 697.832.

4 (b) The record that the director maintains of the director's order [*shall*]
5 **must** show:

6 (A) The form of the order that the director issued;

7 (B) The name of the person that is the subject of the order; and

8 (C) The grounds for the action that the director took in the order.

9 (c) The director shall maintain as a public record any notice or other
10 information that indicates that a collection on a deposit or on the bond re-
11 quired under ORS 697.642 has occurred.

12 (d) Except as provided in this subsection, records, reports and other in-
13 formation that the director receives or compiles as a result of an investi-
14 gation conducted under this section are exempt from the disclosure required
15 under ORS 192.314.

16 **SECTION 10.** ORS 697.752 is amended to read:

17 697.752. The Director of the Department of Consumer and Business Ser-
18 vices may deny, suspend, condition, revoke or refuse to issue or renew a
19 registration as a debt management service provider **or debt resolution**
20 **service provider** if the director determines that an applicant or [*debt man-*
21 *agement service provider*] **registrant**:

22 (1) Cannot meet financial obligations as the obligations mature, has li-
23 abilities that exceed assets or is in a financial condition that prevents the
24 applicant or [*debt management service provider*] **registrant** from continuing
25 in business with safety to consumers;

26 (2) Engaged in dishonest, fraudulent or illegal practices or conduct in a
27 business or profession, or unfair or unethical practices or conduct in con-
28 nection with a debt management service **or debt resolution service**;

29 (3) Filed, knowingly or negligently, false or untruthful information with
30 the director under ORS 697.632;

31 (4) Violated a provision of ORS 697.642 to 697.702 or a rule the director

1 adopted under ORS 697.632;

2 (5) Filed an application for registration that on the date the director is-
3 sued a registration or on the date the director denied, suspended, conditioned
4 or revoked a registration was incomplete in a material respect or contained
5 a statement that was false or misleading with respect to a material fact in
6 light of the circumstances in which the applicant or [*debt management service*
7 *provider*] **registrant** made the statement;

8 (6) Failed to account to interested persons for money or property the ap-
9 plicant or [*debt management service provider*] **registrant** received;

10 (7) Was temporarily or permanently enjoined from engaging in or contin-
11 uing a conduct or practice involving a debt management service **or debt**
12 **resolution service** by a court of competent jurisdiction;

13 (8) Is subject to a director's order that denied, suspended, conditioned or
14 revoked a registration as a debt management service provider **or debt re-**
15 **solution service provider**, or a license or registration that the director is-
16 sued under another provision of law;

17 (9) Is subject to a cease and desist order that the director entered within
18 the previous five years after giving the applicant or [*debt management service*
19 *provider*] **registrant** notice and an opportunity for a hearing;

20 (10) Demonstrated negligence or incompetence in performing a debt man-
21 agement service **or debt resolution service** or an act, the performance of
22 which requires the applicant or [*debt management service provider*] **regis-**
23 **trant** to obtain a registration or license;

24 (11) Failed to supervise diligently and control an employee's or agent's
25 actions related to a debt management service **or debt resolution service**
26 that the applicant or [*debt management service provider*] **registrant** per-
27 formed;

28 (12) Was convicted of a felony or of a misdemeanor for which an essential
29 element is fraud, either as an individual that is subject to the requirement
30 to register as a debt management service provider **or debt resolution ser-**
31 **vice provider** or as a member, partner, officer, director or principal of an

1 applicant or [*debt management service provider*] **registrant**;

2 (13) Reduced the amount of the bond required under ORS 697.642 or al-
3 lowed the bond to lapse;

4 (14) Knowingly made a false entry in a consumer's record; or

5 (15) Knowingly mutilated, destroyed or otherwise disposed of a consumer's
6 record unless the record concerns a consumer that no longer receives a debt
7 management service **or debt resolution service** from the applicant or [*debt*
8 *management service provider*] **registrant** or the record is not subject to the
9 retention requirement set forth in ORS 697.672.

10 **SECTION 11.** ORS 697.822 is amended to read:

11 697.822. The remedy provided for in ORS 697.718:

12 (1) Is in addition to and not exclusive of other remedies provided by law.

13 (2) Does not limit a person's statutory or common-law right to bring an
14 action in any court for an act of a [*debt management service provider*] **reg-**
15 **istrant**, or the right of the state to punish a person for violating a law.

16 **SECTION 12.** Sections 13 to 17 of this 2026 Act are added to and
17 made a part of ORS 697.602 to 697.842.

18 **SECTION 13.** (1) A debt resolution service provider shall:

19 (a) **Deliver or make available to a consumer a copy of any agree-**
20 **ment the debt resolution service provider enters into with the con-**
21 **sumer. The debt resolution service provider may deliver or make the**
22 **agreement available electronically with the consumer's consent. An**
23 **agreement between a debt resolution service provider and a consumer**
24 **must:**

25 (A) **Describe the services that the debt resolution service provider**
26 **will perform for the consumer;**

27 (B) **Describe how the debt resolution service provider will calculate**
28 **fees for debt resolution services and list the fees the debt resolution**
29 **service provider will charge, to the extent that the debt resolution**
30 **service provider has a current list of fees;**

31 (C) **Estimate in good faith the amount of time that will be neces-**

1 sary to resolve the consumer's debts and, if the debt resolution ser-
2 vices involve offering a resolution to the consumer's creditors,
3 estimate in good faith the amount of time within which the debt re-
4 solution service provider will make bona fide offers to the consumer's
5 creditors;

6 (D) Specify the amount of money, or the percentage of each debt,
7 that a consumer must accumulate before the debt resolution service
8 provider makes a bona fide offer to a creditor to resolve the
9 consumer's debt;

10 (E) State that debt resolution services might not suit all consumers;

11 (F) State that a failure to make timely payment on a consumer's
12 debts will likely adversely affect the consumer's creditworthiness,
13 might result in a creditor's attempt to collect the debt by means that
14 include a lawsuit or other legal proceeding and might increase the
15 amount the consumer owes in accrued interest and fees, if a debt re-
16 solution service relies upon or requires the consumer to not make
17 timely payments to creditors;

18 (G) State that, unless the consumer is insolvent, the consumer
19 might have taxable income as the result of a resolution of a debt for
20 less than the full amount of the debt, even if the consumer does not
21 receive money;

22 (H) State that the debt resolution service provider cannot compel
23 a creditor to negotiate a resolution of the consumer's debt and that
24 the debt resolution service provider cannot guarantee a specific resolu-
25 tion or other result from a debt resolution service;

26 (I) State that resolving a debt by means of a debt resolution service
27 requires the consumer to meet regular savings goals;

28 (J) State that the debt resolution service provider does not provide
29 tax, accounting or legal advice to consumers unless the debt resolution
30 service provider has a license required to provide tax, accounting or
31 legal advice;

1 **(K) State that the debt resolution service provider does not receive**
2 **compensation of any kind from creditors and operates as the**
3 **consumer’s advocate with respect to creditors and the consumer’s**
4 **debts;**

5 **(L) State that the debt resolution service provider does not make**
6 **any payment to a creditor or other person on the consumer’s behalf;**

7 **(M) List the debts to which debt resolution services apply under the**
8 **agreement; and**

9 **(N) State that the consumer must resolve all disputes with the debt**
10 **resolution service provider by means of mandatory arbitration, if the**
11 **agreement requires mandatory arbitration.**

12 **(b) Maintain during ordinary business hours a toll-free telephone**
13 **number or electronic communication method and a staff that is of**
14 **adequate capacity to accept communications from a reasonably antic-**
15 **ipated number of consumers.**

16 **(c) Comply with 16 C.F.R. part 255, as in effect on the effective date**
17 **of this 2026 Act, and with Bulletin 2022-05: Unfair and Deceptive Acts**
18 **or Practices That Impede Consumer Reviews published by the federal**
19 **Consumer Financial Protection Bureau.**

20 **(d) File each year with the Director of the Department of Consumer**
21 **and Business Services a written report that lists:**

22 **(A) The total number of consumers in this state for which the debt**
23 **resolution service provider provided debt resolution services in the**
24 **previous 12 months; and**

25 **(B) The total amount of fees the debt resolution service provider**
26 **collected from consumers in this state during the previous 12 months.**

27 **(2) A debt resolution service provider may:**

28 **(a) Request or require that a consumer establish and deposit funds**
29 **into a dedicated account that a dedicated account service provider**
30 **administers if:**

31 **(A) The dedicated account is with an insured institution, as defined**

1 in ORS 706.008;

2 (B) The consumer owns the funds in the dedicated account and all
3 interest that accrues on the funds;

4 (C) The debt resolution service provider does not own and is not
5 owned by or under common control with the dedicated account service
6 provider, with “control” for the purpose of this subparagraph meaning
7 having the direct or indirect power to manage the debt resolution
8 service provider or the dedicated account service provider by contract
9 or by ownership of more than 20 percent of the ownership interest in
10 the debt resolution service provider or the dedicated account service
11 provider;

12 (D) The dedicated account service provider does not give or accept
13 money or other compensation for referrals of business that involve the
14 debt resolution service provider;

15 (E) The consumer may terminate debt resolution services at any
16 time without penalty by providing notice under section 15 of this 2026
17 Act, after which the debt resolution service provider must notify the
18 dedicated account service provider of the termination within five
19 business days after receiving the consumer’s notice; and

20 (F) The debt resolution service provider discloses the requirements
21 specified in subparagraphs (A) to (E) of this paragraph in any agree-
22 ment with the consumer;

23 (b) Extend credit to a consumer for the purpose of deferring some
24 or all of the consumer’s debts, or negotiate with another person for
25 an extension of credit to the consumer, at no additional expense to the
26 consumer, if the person with which the debt resolution service pro-
27 vider negotiates the extension of credit has authority or a license
28 necessary to extend credit in this state;

29 (c) Terminate an agreement with a consumer by delivering a writ-
30 ten notice of termination electronically or by postal mail:

31 (A) Not later than 60 days after the consumer fails to perform an

1 obligation due under the terms of the agreement, in which case the
2 consumer does not owe any further payment to the debt resolution
3 service provider as of the date of termination; or

4 (B) Immediately, if the consumer refuses to pay the debt resolution
5 service provider a fee that the debt resolution service provider has
6 earned; and

7 (d) Recover all fees the debt resolution service provider has earned
8 before a consumer terminates an agreement as provided in section 15
9 of this 2026 Act, if the debt resolution service provider charges and
10 receives the fee in accordance with the agreement and does not violate
11 the provisions of section 14 (1)(a) of this 2026 Act.

12 (3)(a) A fee that a dedicated account service provider charges or
13 collects from a consumer or that a person charges or collects from a
14 consumer for legal services is not a fee that a debt resolution service
15 provider charges or collects for a debt resolution service.

16 (b) A debt resolution service provider need not report or account
17 to the director or a consumer for a fee described in paragraph (a) of
18 this subsection.

19 **SECTION 14.** (1) A debt resolution service provider may not:

20 (a) Request, charge, receive or collect a fee from a consumer unless
21 and until:

22 (A) The debt resolution service provider and the consumer enter
23 into an agreement as provided in section 13 of this 2026 Act and the
24 debt resolution service provider charges the fee in accordance with the
25 terms of the agreement;

26 (B) The debt resolution service provider negotiates, renegotiates,
27 resolves, reduces or otherwise alters the terms of at least one of a
28 consumer's debts in accordance with the terms of any agreement be-
29 tween the debt resolution service provider and the consumer;

30 (C) The consumer makes at least one payment under the terms of
31 any resolution between the consumer and any creditor that is a party

1 to the resolution; and

2 (D) The debt resolution service provider's fee either:

3 (i) Bears the same proportional relationship to the total fee the debt
4 resolution service provider charges the consumer for all debt resolu-
5 tion services that the amount of the debt that is negotiated, renegoti-
6 ated, resolved, reduced or otherwise altered bears to the consumer's
7 total debt at the time the consumer entered into an agreement with
8 the debt resolution service provider; or

9 (ii) Is a fixed percentage of the amount the consumer saved in debt
10 payments, interest or otherwise as a result of the negotiation, renegoti-
11 ation, resolution, reduction or alteration of the terms of each of
12 the debts subject to the agreement, measured as the difference be-
13 tween the amount the consumer owed on each debt and the amount
14 the consumer actually paid to satisfy each debt;

15 (b) Require from a consumer, or exercise, a power of attorney that
16 authorizes the debt resolution service provider to enter into a binding
17 agreement to fully discharge a debt in return for a payment of a spe-
18 cific sum of money;

19 (c) Send a creditor a cease and desist notice;

20 (d) Require a consumer to notify a creditor that the consumer's
21 address or phone number has changed in an attempt to divert com-
22 munications from the creditor to the debt resolution service provider
23 instead of to the consumer;

24 (e) Exercise or attempt to exercise any authority on behalf of the
25 consumer after the consumer has terminated an agreement as pro-
26 vided in section 15 of this 2026 Act;

27 (f) Initiate, or request that a dedicated account service provider
28 initiate, a transfer of any money from a consumer's dedicated account
29 unless the transfer:

30 (A) Returns money to the consumer;

31 (B) Occurs before any agreement between the debt resolution ser-

1 vice provider and the consumer terminates or expires;

2 (C) Is a fee that the debt resolution service provider earns in ac-
3 cordance with paragraph (a) of this subsection; or

4 (D) Funds a negotiated resolution with a creditor and occurs at the
5 consumer's express direction;

6 (g) Control or receive a consumer's funds for any purpose other
7 than receiving payment of a fee the debt resolution service provider
8 earns for debt resolution services;

9 (h) Resolve a debt, represent to a consumer that a debt is resolved
10 or advise a consumer to make a payment to a creditor for the purpose
11 of resolving a debt unless, at the time the debt resolution service
12 provider resolves the debt, makes the representation or gives the ad-
13 vice, the creditor confirms that the debt is fully resolved or that a
14 payment will fully resolve the debt or is part of a payment plan that,
15 upon completion, will fully resolve the debt;

16 (i) Represent that:

17 (A) The debt resolution service provider will provide any money to
18 pay a bill or to prevent a lien or claim from attaching to any of the
19 consumer's property; or

20 (B) A consumer's participation in debt resolution services will pre-
21 vent any litigation, garnishment, attachment, repossession, foreclo-
22 sure, eviction or loss of employment;

23 (j) Falsely represent, directly or by implication:

24 (A) That the debt resolution service provider can provide legal ad-
25 vice or legal services; or

26 (B) Any material provision of an agreement for debt resolution
27 services or the character or scope of a debt resolution service, in-
28 cluding:

29 (i) How much money or what percentage of a debt a consumer
30 might save by using the debt resolution service;

31 (ii) The amount of time in which a consumer will achieve results

1 **from the debt resolution service;**

2 **(iii) How much money or what percentage of each debt the con-**
3 **sumer must accumulate before the debt resolution service provider**
4 **offers or attempts to negotiate, renegotiate, resolve or otherwise alter**
5 **the terms of the consumer's debt;**

6 **(iv) How using a debt resolution service could or will affect the**
7 **consumer's credit score or other measure of creditworthiness or any**
8 **collection efforts a creditor may pursue;**

9 **(v) The number or percentage of consumers that successfully re-**
10 **solve debts by using the debt resolution service provider's services; or**

11 **(vi) That the debt resolution service provider is a nonprofit entity;**

12 **(k) Receive a confession of judgment from a consumer or a power**
13 **of attorney from a consumer to confess judgment against the con-**
14 **sumer;**

15 **(L) Purchase a debt or obligation of the consumer's or obtain a**
16 **mortgage or security interest in the consumer's property in con-**
17 **nection with services the debt resolution service provider provides to**
18 **the consumer;**

19 **(m) Receive from or on behalf of a consumer a promissory note or**
20 **other negotiable instrument other than a check or demand draft or a**
21 **post-dated check or demand draft;**

22 **(n) Disclose the consumer's identity or identifying information or**
23 **the identity of the consumer's creditors, except:**

24 **(A) As permitted under federal law or by court order;**

25 **(B) To the Director of the Department of Consumer and Business**
26 **Services in response to the director's lawful demand; or**

27 **(C) To the extent necessary to administer debt resolution services,**
28 **which may include a disclosure to:**

29 **(i) A creditor of the consumer; or**

30 **(ii) A dedicated account service provider;**

31 **(o) Advertise, announce, broadcast, display, distribute, print, pub-**

1 **lish or televise a statement or representation that is deceptive, false**
2 **or misleading, either directly or indirectly or through a person that**
3 **markets debt resolution services on behalf of the debt resolution ser-**
4 **vice provider;**

5 **(p) Provide any person with anything of value in exchange for fa-**
6 **vorable treatment in reviews or favorable placement in rankings;**

7 **(q) Own or operate a website, electronic resource or publication**
8 **that provides rankings or consumer reviews of the debt resolution**
9 **service provider, whether directly, indirectly or through an affiliate**
10 **of the debt resolution service provider; or**

11 **(r) Make a statement or representation or take an action that is**
12 **likely to mislead a consumer as to whether reviews the debt resolution**
13 **service provider uses to advertise debt resolution services accurately**
14 **reflect all reviews the debt resolution service provider has received.**

15 **(2) An agreement under section 13 (1)(a) of this 2026 Act may not:**

16 **(a) Subject the parties to the agreement to, or require the applica-**
17 **tion of, the law of any jurisdiction other than the federal government**
18 **or this state;**

19 **(b) Restrict a consumer's remedies under applicable provisions of**
20 **ORS 697.602 to 697.842 or another law of this state except as provided**
21 **in the Federal Arbitration Act, 9 U.S.C. 1 et seq., as in effect on the**
22 **effective date of this 2026 Act; or**

23 **(c) Limit or release the liability of a party to the agreement for**
24 **failing to perform the agreement or for violating an applicable pro-**
25 **vision of ORS 697.602 to 697.842.**

26 **SECTION 15. (1) A consumer may terminate an agreement with a**
27 **debt resolution service provider at any time by notifying the debt re-**
28 **solution service provider in writing, or orally by contacting a repre-**
29 **sentative of the debt resolution service provider or by recording an**
30 **oral message for delivery to the debt resolution service provider.**

31 **(2) A debt resolution service provider, after receiving a consumer's**

1 notice of termination under subsection (1) of this section, shall:

2 (a) Within two business days after the date of the consumer's no-
3 tice, advise the consumer of any effect that the termination will have
4 on any resolution agreements that the debt resolution service provider
5 has negotiated or is in the process of negotiating; and

6 (b) Within five business days after the date of the consumer's no-
7 tice, notify the dedicated account service provider of the consumer's
8 termination and request that the dedicated account service provider
9 communicate with the consumer concerning the disposition of any of
10 the consumer's funds that the dedicated account service provider
11 holds.

12 SECTION 16. (1)(a) While an agreement for debt resolution services
13 remains in effect between a debt resolution service provider and a
14 consumer, the debt resolution service provider shall deliver to the
15 consumer a statement of account:

16 (A) At least once per month; and

17 (B) Not later than five days after receiving a request for a state-
18 ment of account from a consumer, except that the debt resolution
19 service provider need not provide more than one statement of account
20 per month in response to a consumer's request.

21 (b) A debt resolution service provider shall deliver a statement of
22 account to a consumer within five days after an agreement for debt
23 resolution services terminates or expires.

24 (2) A statement of account must:

25 (a) Show the total amount of money a consumer has deposited into
26 the consumer's dedicated account as of the date of the statement of
27 account, the total sum of money the consumer now has in the dedi-
28 cated account and all withdrawals from the dedicated account from
29 the date on which the dedicated account was opened;

30 (b) List all creditors with which the consumer has reached a resol-
31 ution of the consumer's debt and the date on which the resolution was

1 reached;

2 (c) List each fee and the total of all fees that the debt resolution
3 service provider charged to and collected from the consumer as of the
4 date of the statement of account and ascribe each fee to a specific debt
5 or resolution;

6 (d) List for each debt that the consumer resolved with a creditor
7 by means of a debt resolution service:

8 (A) The amount of each debt on the date on which the debt resolu-
9 tion service provider and the consumer executed an agreement for
10 debt resolution services;

11 (B) The amount of each debt on the date on which the consumer
12 and the creditor agreed to resolve the debt;

13 (C) The total sum that the consumer paid to the creditor to dis-
14 charge the debt in full and in accordance with a resolution agreement;
15 and

16 (D) The amount that the consumer paid to the debt resolution ser-
17 vice provider as a fee to negotiate, renegotiate, resolve, reduce or
18 otherwise alter the terms of the consumer's debt.

19 (3) A debt resolution service provider delivers a statement of ac-
20 count to a consumer in accordance with subsection (1) of this section
21 if the debt resolution service provider provides or makes available to
22 the consumer the information described in subsection (2) of this sec-
23 tion by means of a website or other electronic means that are contin-
24 uously accessible to the consumer at any time.

25 SECTION 17. (1)(a) Except as provided in paragraph (b) of this
26 subsection, a debt resolution service provider shall provide to a con-
27 sumer copies of any agreement for debt resolution services between
28 the debt resolution service provider and the consumer and any of the
29 records the debt resolution service provider must maintain under ORS
30 697.672 (2) that pertain to the consumer:

31 (A) At no charge and within five days after the consumer submits

1 a request for the agreement or records to the debt resolution service
2 provider in writing, orally in person, orally by telephone or by other
3 means the debt resolution service provider maintains for communi-
4 cations with consumers; or

5 (B) Within a reasonable time after receiving a request from a con-
6 sumer if the debt resolution service provider receives the request more
7 than 90 days and less than two years after the agreement for debt re-
8 solution services terminated or expired.

9 (b) A debt resolution service provider need not respond to a request
10 from a consumer that:

11 (A) Exceeds a limit of one request per calendar month;

12 (B) The debt resolution service provider reasonably believes the
13 consumer made to harass the debt resolution service provider; or

14 (C) A consumer made later than six years after the agreement for
15 debt resolution services terminated or expired.

16 (2) In addition to, and not in lieu of, the records that a debt resolu-
17 tion service provider must maintain under ORS 697.672, the debt re-
18 solution service provider shall maintain the following records for the
19 specified length of time after the date on which the debt resolution
20 service provider created the record:

21 (a) For a period of two years:

22 (A) Each advertisement, brochure, telemarketing script, promo-
23 tional material and supporting data the debt resolution service pro-
24 vider used in marketing debt resolution services;

25 (B) The names and last known addresses of each of the consumers
26 with whom the debt resolution service provider entered into an
27 agreement to provide debt resolution services, the date on which the
28 consumer executed the agreement or received a debt resolution service
29 and the amount the consumer paid for the debt resolution service; and

30 (C) The names of each of the debt resolution service provider's
31 employees or former employees who had job duties related to selling

1 or soliciting debt resolution services and each fictitious name an em-
2 ployee used, if the debt resolution service provider permits employees
3 to use fictitious names in communications with consumers; and

4 (b) For a period of five years, each signed or otherwise executed
5 agreement with a consumer for debt resolution services.

6 SECTION 18. Sections 13 to 17 of this 2026 Act and the amendments
7 to ORS 697.602, 697.612, 697.632, 697.642, 697.672, 697.702, 697.707, 697.718,
8 697.732, 697.752 and 697.822 by sections 1 to 11 of this 2026 Act apply to
9 agreements for debt resolution services that a debt resolution service
10 provider enters into with a consumer on or after the operative date
11 specified in section 19 of this 2026 Act.

12 SECTION 19. (1) Sections 13 to 17 of this 2026 Act and the amend-
13 ments to ORS 697.602, 697.612, 697.632, 697.642, 697.672, 697.702, 697.707,
14 697.718, 697.732, 697.752 and 697.822 by sections 1 to 11 of this 2026 Act
15 become operative on January 1, 2027.

16 (2) The Director of the Department of Consumer and Business Ser-
17 vices may adopt rules and take any other action before the operative
18 date specified in subsection (1) of this section that is necessary to en-
19 able the director, on and after the operative date specified in sub-
20 section (1) of this section, to undertake and exercise all of the duties,
21 functions and powers conferred on the director by sections 13 to 17 of
22 this 2026 Act and the amendments to ORS 697.602, 697.612, 697.632,
23 697.642, 697.672, 697.702, 697.707, 697.718, 697.732, 697.752 and 697.822 by
24 sections 1 to 11 of this 2026 Act.

25 SECTION 20. This 2026 Act takes effect on the 91st day after the
26 date on which the 2026 regular session of the Eighty-third Legislative
27 Assembly adjourns sine die.

28 _____