

# House Bill 2328

Introduced and printed pursuant to House Rule 12.00. Pre-session filed (at the request of House Interim Committee on Economic Development, Small Business, and Trade for Representative Daniel Nguyen)

## SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure **as introduced**. The statement includes a measure digest written in compliance with applicable readability standards.

Digest: Tells a state agency to study loans. (Flesch Readability Score: 78.8).

Requires the Department of Consumer and Business Services to study loans. Directs the department to submit findings to the interim committees of the Legislative Assembly related to lending not later than September 15, 2026.

Sunsets January 2, 2027.

## A BILL FOR AN ACT

1

2 Relating to loans.

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

4 **SECTION 1. The Department of Consumer and Business Services shall study loans. The**  
5 **department shall submit a report in the manner provided by ORS 192.245, and may include**  
6 **recommendations for legislation, to the interim committees of the Legislative Assembly re-**  
7 **lated to lending no later than September 15, 2026.**

8 **SECTION 2. Section 1 of this 2025 Act is repealed on January 2, 2027.**

9

**NOTE:** Matter in **boldfaced** type in an amended section is new; matter [*italic and bracketed*] is existing law to be omitted. New sections are in **boldfaced** type.