



# OHIO LEGISLATIVE SERVICE COMMISSION

## Sub. Bill Comparative Synopsis

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### Sub. H.B. 182

132nd General Assembly

(H. Financial Institutions, Housing, and Urban Development)

This table summarizes how the latest substitute version of the bill differs from the immediately preceding version. It addresses only the topics on which the two versions differ substantively. It does not list topics on which the two bills are substantively the same.

Topic	Sub. H.B. 182 (L_132_0500-1)	Sub. H.B. 182 (L_132_0500-3)
<b>Debt adjusting definition exclusion of debt collector</b>	No provision.	Expressly excludes from the definition of "debt adjusting" any activities of a debt collector, as defined in the federal Fair Debt Collection Practices Act ( <i>R.C. 4712.50(B)(2) and 15 U.S.C. 1692a, not in the bill</i> ).
<b>Disclosure to debtor regarding creditors</b>	No provision.  No provision.	Requires a person engaged in debt adjusting to disclose to the debtor in a debt management plan each creditor the person has reason to believe will not negotiate settlements directly with the person ( <i>R.C. 4712.54(B)</i> ).  Makes a reckless violation of the disclosure requirement a third degree misdemeanor for the first offense and a second degree misdemeanor for any subsequent offense ( <i>R.C. 4712.99(B)</i> ).