

**OHIO CREDITOR'S ATTORNEYS ASSOCIATION
A STATE-WIDE ASSOCIATION FOR ATTORNEYS
PRACTICING IN THE AREA OF
CREDITOR'S RIGHTS**

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October 7, 2019

The Honorable Stephen Hambley
Chairman, House Civil Justice Committee
Ohio House of Representatives
Columbus, OH 43215

Dear Chairman Hambley and members of the Committee,

On behalf of the Ohio Creditor's Attorneys Association, I would like to respectfully express that while our members are not happy with changing the statute of limitation again so soon after it was amended in 2012, the amendment being proposed improves House Bill 251.

As testified previously, the Ohio Creditor's Attorneys Association is concerned about the unintended consequences of the bill as currently drafted in terms of how it will impact the ability of Ohio businesses to collect legitimate debts that are owed them.

First, shortening the limitations period has the effect of accelerating the deadline for commencing litigation, increasing the burden on both the Ohio business by having to hire an attorney and spend money on court costs and on the court system by having to handle the increase in court filings. Additionally, in our members' experiences, small businesses will be more negatively impacted than others as they simply do not have the resources or volume to simply write off the debt as many larger businesses do. Many of our members' small business clients wish to work with their customers for long periods of time, often significantly longer than 3 years, in order to avoid court actions and to allow the parties to reach an amicable settlement – which sometimes takes a change in circumstance that does not occur overnight.

For these reasons, the Ohio Creditor's Attorneys Association respectfully asks you and the members of the House Civil Justice Committee to support the proposed amendment to HB 251 as it will improve the bill. Thank you.

Sincerely,


Yale Levy
Ohio Creditors Attorney Association