



October 29, 2019

The Honorable Steve Hambley, Chairman  
Ohio House Civil Justice Committee  
Statehouse  
Columbus, OH 43215

Dear Chairman Hambley and Members of the Committee:

The Ohio Receivables Management Association appreciates the opportunity to share our support for the substitute version of House Bill 251 before you today.

As we have relayed to you in previous hearings, reducing the statute of limitations on contracts creates challenges for and imposes constraints upon the credit and collection industry and is harmful to consumers. That said, we believe that the substitute version of the bill is a significant improvement from the As Introduced version as it addresses the concerns we have raised regarding both the limitations periods and the borrowing statute.

We are grateful to the bill sponsors for addressing these issues in the substitute bill, as well as to Representative Seitz for his assistance in facilitating those changes, and request that you favorably recommend Substitute House Bill 251 to the committee on Rules and Reference when it is scheduled for such a vote.

Thank you for your thoughtful consideration.

Sincerely,

A handwritten signature in black ink that reads "Brian Beirne".

Brian Beirne  
President

A handwritten signature in blue ink that reads "Lora Miller".

Lora Miller  
Executive Director

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