



**Proponent Testimony on House Bill 251  
House Civil Justice Committee**

Susan D. Appel, Member, State Legislative Committee  
Receivables Management Association International

Good afternoon Chairman Hambley, Vice Chairman Patton, Ranking Member Brown and members of the House Civil Justice Committee. On behalf of the Receivables Management Association International and my employer, Unifund CCR, LLC, located in Cincinnati, Ohio I would like to withdraw our previous opposition to House Bill 251 and offer our support for the substitute version of HB 251 before you today. We believe that the substitute bill provides a statute of limitations that aligns more closely with other states and addresses the concerns we expressed previously about the application of Ohio's borrowing statute to contract and similar actions.

We also offer our appreciation to Representatives Hillyer and Lang and to Majority Floor Leader Seitz for working with us to address the concerns that we raised at the October 8, 2019, hearing.

RMAI appreciates the opportunity to appear before you today. We respectfully ask that you and the members of the House Civil Justice Committee adopt substitute HB251. Thank you for your time and consideration. I would be happy to answer any questions.