

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

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Dear Chairman Hembly and members of the House Civil Justice Committee,

The Ohio Creditor's Attorneys Association supports 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 to what was originally proposed in HB 251 has the unintended consequence of harming small businesses and consumers alike. The compromise that the industry reached, while shortening the statute of limitations, is acceptable to our members.

Additionally, the borrowing statute, which was enacted as part of Tort Reform in 2005, was never intended to cover non tort action. We appreciate your efforts in the substitute version of House Bill 251 to correct that by inserting the word "tort" in section 2305.03(B) of the Ohio Revised Code. We appreciate the efforts made by numerous member of the Committee to assist us with revising 2305.03(B) and support the efforts.

Thank you for your thoughtful consideration.

Sincerely,

Fred Kannensohn