

I_136_0613-2

136th General Assembly

Regular Session

2025-2026

Sub. H. B. No. 257

To amend sections 1343.01, 1343.03, 2716.02,
2716.03, and 4712.01 of the Revised Code
regarding medical debt and to name this act the
Ohio Medical Debt Fairness Act.

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BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:

Section 1. That sections 1343.01, 1343.03, 2716.02,
2716.03, and 4712.01 of the Revised Code be amended to read as
follows:

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Sec. 1343.01. (A) The parties to a bond, bill, promissory
note, or other instrument of writing for the forbearance or
payment of money at any future time, may stipulate therein for
the payment of interest upon the amount thereof at any rate not
exceeding eight per cent per annum payable annually, except as
authorized in division (B) of this section or limited by
division (C) of this section.

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(B) Any Subject to division (C) of this section, any party
may agree to pay a rate of interest in excess of the maximum
rate provided in division (A) of this section when:

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(1) The original amount of the principal indebtedness

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stipulated in the bond, bill, promissory note, or other
instrument of writing exceeds one hundred thousand dollars; 19
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(2) The payment is to a broker or dealer registered under
the "Securities Exchange Act of 1934," 48 Stat. 881, 15 U.S.C.
78A, as amended, for carrying a debit balance in an account for
a customer if such debit balance is payable on demand and
secured by stocks, bonds or other securities; 21
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(3) The instrument evidences a loan secured by a mortgage
or deed of trust on real estate where the loan has been
approved, insured, guaranteed, purchased, or for which an offer
or commitment to insure, guarantee, or purchase has been
received, in whole or in part, by the federal government or any
agency or instrumentality thereof, the federal national mortgage
association, the federal home loan mortgage corporation, or the
farmers home administration, all of which is authorized pursuant
to the "National Housing Act," 12- U.S.C. 1701; the
"Serviceman's Readjustment Act," 38 U.S.C. 1801; the "Federal
Home Loan Bank Act," 12 U.S.C. 1421; and the "Rural Housing
Act," 42 U.S.C. 1471, amendments thereto, reenactments thereof,
enactments parallel thereto, or in substitution therefor, or
regulations issued thereunder; or by the state or any agency or
instrumentality thereof authorized pursuant to Chapter 122. of
the Revised Code, or rules issued thereunder. 26
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(4) The instrument evidences a loan secured by a mortgage,
deed of trust, or land installment contract on real estate which
does not otherwise qualify for exemption from the provisions of
this section, except that such rate of interest shall not exceed
eight per cent in excess of the discount rate on ninety-day
commercial paper in effect at the federal reserve bank in the
fourth federal reserve district at the time the mortgage, deed 42
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of trust, or land installment contract is executed. 49

(5) The instrument is payable on demand or in one 50
installment and is not secured by household furnishings or other 51
goods used for personal, family, or household purposes. 52

(6) (a) The loan is a business loan to a business 53
association or partnership, a person owning and operating a 54
business as a sole proprietor; any persons owning and operating 55
a business as joint venturers, joint tenants, or tenants in 56
common; any limited partnership; or any trustee owning or 57
operating a business or whose beneficiaries own or operate a 58
business, except that: 59

(i) Any loan which is secured by an assignment of an 60
individual obligor's salary, wages, commissions, or other 61
compensation for services or by his the individual obligor's 62
household furniture or other goods used for his the individual 63
obligor's personal, family, or household purposes shall be 64
deemed not a loan within the meaning of division (B) (6) of this 65
section; 66

(ii) Any loan which otherwise qualifies as a business loan 67
within the meaning of division (B) (6) of this section shall not 68
be deemed disqualified because of the inclusion, with other 69
security consisting of business assets of any such obligor, of 70
real estate occupied by an individual obligor solely as his the 71
individual obligor's residence. 72

(b) As used in division (B) (6) (a) of this section, 73
"business" means a commercial, agricultural, or industrial 74
enterprise which is carried on for the purpose of investment or 75
profit. "Business" does not mean the ownership or maintenance of 76
real estate occupied by an individual obligor solely as his the 77

<u>individual obligor's residence.</u>	78
<u>(C) (1) As used in division (C) of this section:</u>	79
<u>(a) "Health care provider" has the same meaning as in</u>	80
<u>section 3701.74 of the Revised Code.</u>	81
<u>(b) "Incur" means, with respect to medical debt, the date</u>	82
<u>a health care provider or its designee first sends the consumer,</u>	83
<u>patient guarantor, or third-party payer a bill for health care</u>	84
<u>services, products, or devices.</u>	85
<u>(c) "Medical debt" means debt arising from health care</u>	86
<u>services or health care goods, including products, devices,</u>	87
<u>durable medical equipment, and prescription drugs. "Medical</u>	88
<u>debt" does not include any of the following:</u>	89
<u>(i) Debt arising from services provided by a veterinarian;</u>	90
<u>(ii) Debt charged to a credit card, unless the credit card</u>	91
<u>is issued under an open-end or closed-end credit plan offered</u>	92
<u>solely for the payment of health care services;</u>	93
<u>(iii) Debt charged to a home equity or general purpose</u>	94
<u>line of credit;</u>	95
<u>(iv) Secured debt.</u>	96
<u>(2) Notwithstanding any contrary provision of the Revised</u>	97
<u>Code, the rate of interest drawn upon medical debt incurred on</u>	98
<u>or after the effective date of this amendment shall not exceed</u>	99
<u>three per cent per annum.</u>	100
Sec. 1343.03. (A) In cases other than those provided for	101
in sections 1343.01 and 1343.02 of the Revised Code, when money	102
becomes due and payable upon any bond, bill, note, or other	103
instrument of writing, upon any book account, upon any	104

settlement between parties, upon all verbal contracts entered 105
into, and upon all judgments, decrees, and orders of any 106
judicial tribunal for the payment of money arising out of 107
tortious conduct or a contract or other transaction, the 108
creditor is entitled to interest at the rate per annum 109
determined pursuant to section 5703.47 of the Revised Code, 110
unless a written contract provides a different rate of interest 111
in relation to the money that becomes due and payable, in which 112
case the creditor is entitled to interest at the rate provided 113
in that contract. 114

(B) Except as provided in divisions (C) and, (D), and (E) 115
of this section and subject to section 2325.18 of the Revised 116
Code, interest on a judgment, decree, or order for the payment 117
of money rendered in a civil action based on tortious conduct or 118
a contract or other transaction, including, but not limited to a 119
civil action based on tortious conduct or a contract or other 120
transaction that has been settled by agreement of the parties, 121
shall be computed from the date the judgment, decree, or order 122
is rendered to the date on which the money is paid and shall be 123
at the rate determined pursuant to section 5703.47 of the 124
Revised Code that is in effect on the date the judgment, decree, 125
or order is rendered. That rate shall remain in effect until the 126
judgment, decree, or order is satisfied. 127

(C) (1) If, upon motion of any party to a civil action that 128
is based on tortious conduct, that has not been settled by 129
agreement of the parties, and in which the court has rendered a 130
judgment, decree, or order for the payment of money, the court 131
determines at a hearing held subsequent to the verdict or 132
decision in the action that the party required to pay the money 133
failed to make a good faith effort to settle the case and that 134
the party to whom the money is to be paid did not fail to make a 135

good faith effort to settle the case, interest on the judgment, 136
decree, or order shall be computed as follows: 137

(a) In an action in which the party required to pay the 138
money has admitted liability in a pleading, from the date the 139
cause of action accrued to the date on which the order, 140
judgment, or decree was rendered; 141

(b) In an action in which the party required to pay the 142
money engaged in the conduct resulting in liability with the 143
deliberate purpose of causing harm to the party to whom the 144
money is to be paid, from the date the cause of action accrued 145
to the date on which the order, judgment, or decree was 146
rendered; 147

(c) In all other actions, for the longer of the following 148
periods: 149

(i) From the date on which the party to whom the money is 150
to be paid gave the first notice described in division (C)(1)(c) 151
(i) of this section to the date on which the judgment, order, or 152
decree was rendered. The period described in division (C)(1)(c) 153
(i) of this section shall apply only if the party to whom the 154
money is to be paid made a reasonable attempt to determine if 155
the party required to pay had insurance coverage for liability 156
for the tortious conduct and gave to the party required to pay 157
and to any identified insurer, as nearly simultaneously as 158
practicable, written notice in person or by certified mail that 159
the cause of action had accrued. 160

(ii) From the date on which the party to whom the money is 161
to be paid filed the pleading on which the judgment, decree, or 162
order was based to the date on which the judgment, decree, or 163
order was rendered. 164

(2) No court shall award interest under division (C)(1) of
this section on future damages, as defined in section 2323.56 of
the Revised Code, that are found by the trier of fact. 165
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(D) Division (B) of this section does not apply to a
judgment, decree, or order rendered in a civil action based on
tortious conduct or a contract or other transaction, and
division (C) of this section does not apply to a judgment, 168
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(E) (1) As used in division (E) of this section, "incur" 177
and "medical debt" have the same meanings as in section 1343.01 178
of the Revised Code. 179

(2) The rate of interest on a judgment, decree, or order 180
for the payment of a medical debt incurred on or after the 181
effective date of this amendment shall not exceed three per cent 182
per annum. 183

Sec. 2716.02. (A) Any person seeking an order of
garnishment of personal earnings, after obtaining a judgment, 184
shall make the following demand in writing for the excess of the 185
amount of the judgment over the amount of personal earnings that 186
may be exempt from execution, garnishment, attachment, or sale 187
to satisfy a judgment or order, or for so much of the excess as 188
will satisfy the judgment. The demand shall be made after the 189
judgment is obtained and at least fifteen days and not more than 190
forty-five days before the order is sought by delivering it to 191
the judgment debtor by personal service by the court, by sending 192
it to the judgment debtor by certified mail, return receipt 193
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requested, or by sending it to the judgment debtor by regular
mail evidenced by a properly completed and stamped certificate
of mailing by regular mail, addressed to the judgment debtor's
last known place of residence. 195
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The demand shall be in substantially the following form: 199

"NOTICE OF COURT PROCEEDING TO COLLECT DEBT 200

Date of mailing or date of service by the court _____ 201

To: _____ 202

(Name of Judgment Debtor) 203

_____ 204

(Last Known Residence Address of Judgment Debtor) 205

You owe the undersigned _____ (Name of
Judgment Creditor) \$ _____, including interest and court
costs, for which a judgment was obtained against you or
certified in the _____ court on _____, payment of
which is hereby demanded. 206
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If you do not do one of the three things listed below
within fifteen days of the date of the mailing of this notice or
of its service by the court, we will go to court, unless we are
otherwise precluded by law from doing so, and ask that your
employer be ordered to withhold money from your earnings until
the judgment is paid in full or, if applicable, is paid to a
certain extent and to pay the withheld money to the court in
satisfaction of your debt. This is called garnishment of
personal earnings. 211
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It is to your advantage to avoid garnishment of personal
earnings because the placing of the extra burden on your 220
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employer possibly could cause you to lose your job. 222

YOU CAN AVOID THE GARNISHMENT BY DOING ONE OF THESE THREE 223
THINGS WITHIN THE FIFTEEN-DAY PERIOD: 224

(1) Pay to us the amount due; 225

(2) Complete the attached form entitled "Payment to Avoid 226
Garnishment" and return it to us with the payment, if any, shown 227
due on it; or 228

(3) Apply to your local municipal or county court or, if 229
you are not a resident of Ohio, to the municipal or county court 230
in whose jurisdiction your place of employment is located, for 231
the appointment of a trustee to receive the part of your 232
earnings that is not exempt from garnishment, and notify us that 233
you have applied for the appointment of a trustee. You will be 234
required to list your creditors, the amounts of their claims, 235
and the amounts due on their claims, and the amount you then 236
will pay to your trustee each payday will be divided among them 237
until the debts are paid off. This can be to your advantage 238
because in the meantime none of those creditors can garnish your 239
wages. 240

You also may contact a budget and debt counseling service 241
described in division ~~(D)~~(E) of section 2716.03 of the Revised 242
Code for the purpose of entering into an agreement for debt 243
scheduling. There may not be enough time to set up an agreement 244
for debt scheduling in order to avoid a garnishment of your 245
wages based upon this demand for payment, but entering into an 246
agreement for debt scheduling might protect you from future 247
garnishments of your wages. Under an agreement for debt 248
scheduling, you will have to regularly pay a portion of your 249
income to the service until the debts subject to the agreement 250

are paid off. This portion of your income will be paid by the
service to your creditors who are owed debts subject to the
agreement. This can be to your advantage because these creditors
cannot garnish your wages while you make your payments to the
service on time.

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(Name of Judgment Creditor)

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(Signature of Judgment Creditor
or Judgment Creditor's Attorney)

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(Address of Judgment Creditor)

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PAYMENT TO AVOID GARNISHMENT

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To: _____

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(Name of Judgment Creditor)

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(Address of Judgment Creditor)

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To avoid the garnishment of personal earnings of which you
have given me notice, I enclose \$ _____ to apply
toward my indebtedness to you. The amount of the payment was
computed as follows:

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1. Total amount of indebtedness demanded: (1) \$ _____

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2. Enter the amount of your personal earnings, after deductions required by law, earned by you	276 277
during the current pay period (that is, the pay period in which this demand is received by you):	278 279 280
3. (A) Enter your pay period (weekly, biweekly, semimonthly, monthly):	281 282
(B) Enter the date when your present pay period ends:	283 284
4. Enter an amount equal to 25% of the amount on line (2):	285 286
5. (A) The current federal minimum hourly wage is _____ (to be filled in by Judgment Creditor) (You should use the above figure to complete this portion of the form.) If you are paid weekly, enter thirty times the current federal minimum hourly wage; if paid biweekly, enter sixty times the current federal minimum hourly wage; if paid semimonthly, enter sixty-five times the current federal minimum hourly wage; if paid monthly, enter one hundred thirty times the current federal minimum hourly wage:	287 288 289 290 291 292 293 294 295 296
(B) Enter the amount by which the amount on line (2) exceeds the amount on line 5(A):	297 298 299
6. Enter the smallest of the amounts on line (1), (4), or 5(B). Send this amount to the judgment creditor along with this form after you have signed it:	300 301 302 303

I certify that the statements contained above are true to the best of my knowledge and belief.

(Signature of Judgment Debtor)

(Print Name and Residence Address of
Judgment Debtor)

(To verify that the amount shown on line (2) is a true statement of your earnings, you must either have your employer certify below that the amount shown on line (2) is a true statement of your earnings or you may submit copies of your pay stubs for the two pay periods immediately prior to your receiving this notice.)

I certify that the amount shown on line (2) is a true statement of the judgment debtor's earnings.

(Print Name of Employer)

(Signature of Employer or Agent)

I certify that I have attached copies of my pay stubs for the two pay periods immediately prior to my receiving this notice.

(Signature of Judgment Debtor)"

(B) If a judgment debtor properly completes a payment to

331 avoid garnishment and returns it with the required funds to the
332 judgment creditor or the judgment creditor's attorney, the
333 judgment creditor or the judgment creditor's attorney who issued
334 the notice of court proceeding to collect debt may not issue
335 another notice of court proceeding to collect debt to the
336 judgment debtor until the expiration date of the judgment
337 debtor's present pay period that is set forth by the judgment
338 debtor and the judgment debtor's employer in the answer to (3)
339 (B) in the payment to avoid garnishment.

340 (C) If an order of garnishment of personal earnings issued
341 pursuant to this chapter has not been paid in full when it
342 ceases to remain in effect because of the operation of division
343 (C) (1) of section 2716.041 of the Revised Code, the garnishee's
344 duties under the order of garnishment are complete with the
345 filing of the final report and answer of the garnishee. The
346 judgment creditor must institute new garnishment proceedings if
347 the judgment creditor wants an additional garnishment.

348 **Sec. 2716.03.** (A) Subject to the limitation on the
349 commencement of proceedings contained in division (B) of section
350 124.10 of the Revised Code, a proceeding in garnishment of
351 personal earnings may be commenced after a judgment has been
352 obtained by a judgment creditor by the filing of an affidavit in
353 writing made by the judgment creditor or the judgment creditor's
354 attorney setting forth all of the following:

355 (1) The name of the judgment debtor whose personal
356 earnings the judgment creditor seeks to garnish;

357 (2) The name and address of the garnishee who may be an
358 employer of the judgment debtor and who may have personal
359 earnings of the judgment debtor;

(3) That the demand in writing, as required by section	360
2716.02 of the Revised Code, has been made;	361
(4) That the payment demanded in the notice required by	362
section 2716.02 of the Revised Code has not been made, and a	363
sufficient portion of the payment demanded has not been made to	364
prevent the garnishment of personal earnings as described in	365
section 2716.02 of the Revised Code;	366
(5) That the affiant has no knowledge of any application	367
by the judgment debtor for the appointment of a trustee so as to	368
preclude the garnishment of the judgment debtor's personal	369
earnings;	370
(6) That the affiant has no knowledge that the debt to	371
which the affidavit pertains is the subject of a debt scheduling	372
agreement of a nature that precludes the garnishment of the	373
personal earnings of the judgment debtor under division (B) of	374
this section.	375
(B) No proceeding in garnishment of personal earnings	376
shall be brought against a judgment debtor for the collection of	377
a debt that is the subject of an agreement for debt scheduling	378
between the judgment debtor and a budget and debt counseling	379
service, unless any payment to be made by the judgment debtor,	380
or by a budget and debt counseling service to the judgment	381
creditor under the agreement for debt scheduling between the	382
judgment debtor and the budget and debt counseling service, is	383
due and unpaid for more than forty-five days after the date on	384
which the payment became due, or unless the judgment creditor	385
previously was notified by the service that the debt scheduling	386
agreement between the judgment debtor and the service was	387
terminated.	388

(C) Upon a court's issuance of an order of garnishment of personal earnings following a judgment creditor's filing of an affidavit under this section and compliance with section 2716.04 of the Revised Code, the garnishee and the judgment debtor shall be notified of the proceeding in garnishment of personal earnings in accordance with sections 2716.05 and 2716.06 of the Revised Code. 389
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(D) (1) As used in division (D) of this section, "incur" and "medical debt" have the same meanings as in section 1343.01 of the Revised Code. 396
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(2) No proceeding in garnishment of personal earnings shall be brought against a judgment debtor for the collection of a medical debt incurred on or after the effective date of this amendment. 399
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(E) As used in this chapter: 403

(1) A "budget and debt counseling service" or "service" means a corporation organized under Chapter 1702. of the Revised Code for the purpose of counseling consumers with respect to their financial obligations and assisting them in dealing with their creditors. 404
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(2) "Debt scheduling" means counseling and assistance provided to a consumer by a budget and debt counseling service under all of the following circumstances: 409
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(a) The counseling and assistance is manifested in an agreement between the consumer and the service under which the consumer regularly pays that portion of the consumer's income to the service that has been determined not to be required for the maintenance of health or the essentials of life. 412
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(b) The payments are made to the service until the debts 417

of the consumer that are the subject of the agreement are fully 418
retired. 419

(c) The service has sent written notice, by certified 420
mail, return receipt requested, or by regular mail evidenced by 421
a properly completed and stamped certificate of mailing by 422
regular mail, to the creditors of the consumer that are 423
disclosed by the consumer to the service. The notice shall 424
contain all of the following: 425

(i) A statement of the consumer's intent to participate in 426
debt scheduling; 427

(ii) A summary of the consumer's income, proposed itemized 428
budget, schedule of creditors, and proposed debt retirement 429
plan; 430

(iii) A statement of the particular creditor's duty to 431
respond, in writing, to the service regarding the consumer's 432
participation in debt scheduling within fifteen days after 433
receiving the notice. 434

(d) The debts of the consumer that are the subject of the 435
agreement for debt scheduling are determined as follows: 436

(i) Any debt owed to a creditor that was notified of the 437
consumer's intent to participate is a subject of the agreement 438
if the creditor responds to the service and enters into an 439
agreement with the service, pursuant to which the creditor 440
agrees not to attempt to collect the debts of the consumer as 441
long as the consumer regularly pays to the service the amount 442
previously agreed upon by the service and the consumer, and no 443
payment to be made by the judgment debtor to the service or by 444
the service to the creditor is due and unpaid for more than 445
forty-five days after the date on which the payment became due, 446

as long as the debt scheduling agreement between the consumer 447
and the service has not been terminated, and as long as the 448
service regularly pays to the creditor a mutually acceptable 449
amount that is either the amount agreed upon by the service and 450
the creditor on the date they entered into their original 451
agreement or an amount agreed upon by both the service and the 452
creditor on a date after the date of the original agreement. 453

(ii) Any debt owed to a creditor that was notified of the 454
consumer's intent to participate is a subject of the agreement 455
if the creditor does not respond to the service and state the 456
creditor's objection, in writing, to the consumer's 457
participation in debt scheduling within fifteen days after 458
receiving notice of the consumer's intention to do so; however, 459
no debt that is subject to a lien or security interest of any 460
type, other than a judgment lien or execution lien, shall be a 461
subject of the agreement unless the creditor specifically 462
assents, in writing, to the debt being a subject of the 463
agreement. The creditor shall be considered to have entered into 464
an agreement of the type described in division ~~(D)-(2)-(d)-(i)-(E)~~ 465
(2) (d) (i) of this section, and the amount to be regularly paid 466
by the service to the creditor shall be an amount determined to 467
be reasonable by the service or an amount agreed upon by both 468
the service and the creditor on a date after the expiration of 469
the fifteen-day period. 470

(iii) Any debt owed to a creditor that was not notified of 471
the consumer's intent to participate, or a debt owed to a 472
creditor that was notified of the consumer's intent to 473
participate and that responded to the service and stated its 474
objection, in writing, to the consumer's participation in debt 475
scheduling within fifteen days after receiving notice of the 476
consumer's intention to do so, is not a subject of the 477

agreement. 478

(e) The service agrees that, if the consumer fails to make 479
a payment under the agreement within forty-five days of its due 480
date or if the agreement is terminated, the service will notify 481
each creditor that is owed a debt that is subject to the 482
agreement of the failure or termination by regular mail within 483
two business days of the failure or termination, and the service 484
provides that notice in accordance with the agreement. 485

Sec. 4712.01. As used in sections 4712.01 to 4712.14 of 486
the Revised Code: 487

(A) "Buyer" means an individual who is solicited to 488
purchase or who purchases the services of a credit services 489
organization for purposes other than obtaining a business loan 490
as described in division (B) (6) of section 1343.01 of the 491
Revised Code. 492

(B) "Consumer reporting agency" has the same meaning as in 493
the "Fair Credit Reporting Act," 84 Stat. 1128, 15 U.S.C.A. 494
1681a, as amended. 495

(C) (1) "Credit services organization" means any person 496
that, in return for the payment of money or other valuable 497
consideration readily convertible into money for the following 498
services, sells, provides, or performs, or represents that the 499
person can or will sell, provide, or perform, one or more of the 500
following services: 501

(a) Improving a buyer's credit record, history, or rating; 502

(b) Obtaining an extension of credit by others for a 503
buyer; 504

(c) Providing advice or assistance to a buyer in 505

connection with division (C) (1) (a) or (b) of this section;	506
(d) Removing adverse credit information that is <u>accurate</u> and not inaccurate or obsolete from the buyer's credit record, history, or rating;	507 508 509
(e) Altering the buyer's identification to prevent the display of the buyer's credit record, history, or rating.	510 511
(2) "Credit services organization" does not include any of the following:	512 513
(a) A person that makes or collects loans, to the extent these activities are subject to licensure or registration by this state;	514 515 516
(b) A mortgage broker, as defined in section 1322.01 of the Revised Code, that holds a valid certificate of registration under Chapter 1322. of the Revised Code;	517 518 519
(c) A lender approved by the United States secretary of housing and urban development for participation in a mortgage insurance program under the "National Housing Act," 48 Stat. 1246 (1934), 12 U.S.C.A. 1701, as amended;	520 521 522 523
(d) A bank, savings bank, or savings and loan association, or a subsidiary or an affiliate of a bank, savings bank, or savings and loan association. For purposes of division (C) (2) (d) of this section, "affiliate" has the same meaning as in division (A) of section 1101.01 of the Revised Code and "bank," as used in division (A) of section 1101.01 of the Revised Code, is deemed to include a savings bank or savings and loan association.	524 525 526 527 528 529 530 531
(e) A credit union organized and qualified under Chapter 1733. of the Revised Code or the "Federal Credit Union Act," 84	532 533

Stat. 994 (1970), 12 U.S.C.A. 1751, as amended;	534
(f) A budget and debt counseling service, as defined in division (D) (E) of section 2716.03 of the Revised Code, provided that the service is a nonprofit organization exempt from taxation under section 501(c)(3) of the "Internal Revenue Code of 1986," 100 Stat. 2085, 26 U.S.C.A. 501, as amended, and that the service is in compliance with Chapter 4710. of the Revised Code;	535 536 537 538 539 540 541
(g) A consumer reporting agency that is in substantial compliance with the "Fair Credit Reporting Act," 84 Stat. 1128, 15 U.S.C.A. 1681a, as amended.	542 543 544
(h) A mortgage banker;	545
(i) Any political subdivision, or any governmental or other public entity, corporation, or agency, in or of the United States or any state of the United States;	546 547 548
(j) A college or university, or controlled entity of a college or university, as defined in section 1713.05 of the Revised Code;	549 550 551
(k) A motor vehicle dealer licensed pursuant to Chapter 4517. of the Revised Code acting within the scope and authority of that license or a motor vehicle auction owner licensed pursuant to Chapters 4517. and 4707. of the Revised Code acting within the scope and authority of that license;	552 553 554 555 556
(l) An attorney at law admitted to the practice of law in this state who offers, provides, or performs a legal service that is privileged by reason of the attorney-client relationship, provided that the service is not a service described in division (C)(1)(b) or (e) of this section.	557 558 559 560 561

(D) "Extension of credit" means the right to defer payment of debt, or to incur debt and defer its payment, offered or granted primarily for personal, family, or household purposes.	562 563 564
"Extension of credit" does not include a mortgage.	565
(E) "Mortgage" means any indebtedness secured by a deed of trust, security deed, or other lien on real property.	566 567
(F) "Mortgage banker" means any person that makes, services, or buys and sells mortgage loans and is approved by the United States department of housing and urban development, the United States department of veterans affairs, the federal national mortgage association, or the federal home loan mortgage corporation.	568 569 570 571 572 573
(G) "Superintendent of financial institutions" includes the deputy superintendent for consumer finance as provided in section 1181.21 of the Revised Code.	574 575 576
Section 2. That existing sections 1343.01, 1343.03, 2716.02, 2716.03, and 4712.01 of the Revised Code are hereby repealed.	577 578 579
Section 3. This act shall be known as the Ohio Medical Debt Fairness Act.	580 581