## As Introduced

## 136th General Assembly Regular Session 2025-2026

H. B. No. 534

## Representatives White, E., Ghanbari

То	amend sed	ction 9.79	9; to enac	ct new se	ctions		1
	4710.01,	4710.02,	4710.03,	and 4710.	.04 and		2
	sections	4710.05,	4710.06,	4710.07,	4710.08,		3
	4710.09,	4710.10,	4710.11,	4710.12,	4710.13,		4
	4710.14,	4710.15,	4710.16,	4710.17,	4710.18, a	and	5
	4710.19;	and to re	epeal sect	tions 4710	0.01,		6
	4710.02,	4710.03,	4710.04,	and 4710.	.99 of the		7
	Revised (	Code to pr	rovide for	r the lice	ensure of		8
	debt serv	vices prov	viders.				9

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

Section 1. That section 9.79 be amended and new sections	10
4710.01, 4710.02, 4710.03, and 4710.04 and sections 4710.05,	11
4710.06, 4710.07, 4710.08, 4710.09, 4710.10, 4710.11, 4710.12,	12
4710.13, 4710.14, 4710.15, 4710.16, 4710.17, 4710.18, and	13
4710.19 of the Revised Code be enacted to read as follows:	14
Sec. 9.79. (A) As used in this section:	15
(1) "License" means an authorization evidenced by a	16
license, certificate, registration, permit, card, or other	17
authority that is issued or conferred by a licensing authority	18
to an individual by which the individual has or claims the	19
privilege to engage in a profession, occupation, or occupational	20

activity over which the licensing authority has jurisdiction.	21
"License" does not include a registration under section 101.72,	22
101.92, or 121.62 of the Revised Code.	23
(2) "Licensing authority" means a state agency that issues	24
licenses under Title XLVII or any other provision of the Revised	25
Code to practice an occupation or profession.	26
(3) "Offense of violence" has the same meaning as in	27
section 2901.01 of the Revised Code.	28
(4) "Sexually oriented offense" has the same meaning as in	29
section 2950.01 of the Revised Code.	30
	2.1
(5) "State agency" has the same meaning as in section 1.60	31
of the Revised Code.	32
(6) "Community control sanction" has the same meaning as	33
in section 2929.01 of the Revised Code.	34
(7) "Post-release control sanction" has the same meaning	35
as in section 2967.01 of the Revised Code.	36
(8) "Fiduciary duty" means a duty to act for someone	37
else's benefit, while subordinating one's personal interest to	38
that of the other person.	39
(B)(1) Notwithstanding any provision of the Revised Code	40
to the contrary, subject to division (L) of this section, for	41
each type of license issued or conferred by a licensing	42
authority, the licensing authority shall establish within one	43
hundred eighty days after April 12, 2021, a list of specific	44
criminal offenses for which a conviction, judicial finding of	45
guilt, or plea of guilty may disqualify an individual from	46
obtaining an initial license. The licensing authority shall make	47
the list available to the public on the licensing authority's	48

web site pursuant to division (C) of section 9.78 of the Revised	49
Code. The licensing authority, in adopting the list, shall do	50
both of the following:	51
(a) Identify each disqualifying offense by name or by the	52
Revised Code section number that creates the offense;	53
Revised Code Section number that Cleates the Offense,	55
(b) Include in the list only criminal offenses that are	54
directly related to the duties and responsibilities of the	55
licensed occupation.	56
(2) The licensing authority may include in the list	57
established under division (B)(1) of this section an existing or	58
former municipal ordinance or law of this or any other state or	59
the United States that is substantially equivalent to any	60
section or offense included in the list adopted under division	61
(B)(1) of this section.	62
(C)(1) Except as provided in division (C)(2) or (D) of	63
this section and subject to division (L) of this section, a	64
licensing authority shall not refuse to issue an initial license	65
to an individual based on any of the following:	66
(a) Solely or in part on a conviction of, judicial finding	67
of guilt of, or plea of guilty to an offense;	68
(b) A criminal charge that does not result in a	69
conviction, judicial finding of guilt, or plea of guilty;	70
conviction, judicial linaring of galle, of pied of galley,	, 0
(c) A nonspecific qualification such as "moral turpitude"	71
or lack of "moral character";	72
(d) A disqualifying offense included in the list	73
established under division (B) of this section, if consideration	74
of that offense occurs after the time periods permitted in	75
division (D) of this section.	76

(2) If the individual was convicted of, found guilty	77
pursuant to a judicial finding of guilt of, or pleaded guilty to	78
a disqualifying offense included in the list established under	79
division (B) of this section for the license for which the	80
individual applied, the licensing authority may take the	81
conviction, judicial finding of guilt, or plea of guilty into	82
consideration in accordance with division (D) of this section.	83
(D)(1) A licensing authority that may, under division (C)	84
(2) of this section, consider a conviction of, judicial finding	85
of guilt of, or plea of guilty to an offense in determining	86
whether to refuse to issue an initial license to an individual	87
shall consider all of the following factors and shall use a	88
preponderance of the evidence standard in evaluating those	89
factors to determine whether the conviction, judicial finding of	90
guilt, or plea of guilty disqualifies the individual from	91
receiving the license:	92
(a) The nature and seriousness of the offense for which	93
the individual was convicted, found guilty pursuant to a	94
judicial finding of guilt, or pleaded guilty;	95
(b) The passage of time since the individual committed the	96
offense;	97
(c) The relationship of the offense to the ability,	98
capacity, and fitness required to perform the duties and	99
discharge the responsibilities of the occupation;	100
(d) Any evidence of mitigating rehabilitation or treatment	101
undertaken by the individual, including whether the individual	102
has been issued a certificate of qualification for employment	103
under section 2953.25 of the Revised Code or a certificate of	104
achievement and employability under section 2961.22 of the	105

Revised Code;	106
(e) Whether the denial of a license is reasonably	107
necessary to ensure public safety.	108
(2) A licensing authority may take a disqualifying offense	109
included in the list established under division (B) of this	110
section into account only during the following time periods:	111
(a) For a conviction of, judicial finding of guilt of, or	112
plea of guilty to a disqualifying offense that does not involve	113
a breach of fiduciary duty and that is not an offense of	114
violence or a sexually oriented offense, whichever of the	115
following is later, provided the individual was not convicted	116
of, found guilty pursuant to a judicial finding of guilt of, and	117
did not enter a plea of guilty to any other offense during the	118
applicable period:	119
(i) Five years from the date of conviction, judicial	120
finding of guilt, or plea of guilty;	121
(ii) Five years from the date of the release from	122
incarceration;	123
(iii) The time period specified in division (D)(3) of this	124
section.	125
(b) For a conviction of, judicial finding of guilt of, or	126
plea of guilty to a disqualifying offense that involves a breach	127
of fiduciary duty and that is not an offense of violence or a	128
sexually oriented offense, whichever of the following is later,	129
provided the individual was not convicted of, found guilty	130
pursuant to a judicial finding of guilt of, and did not enter a	131
plea of guilty to any other offense during the applicable	132
period:	133

(i) Ten years from the date of conviction, judicial	134
finding of guilt, or plea of guilty;	135
(ii) Ten years from the date of the release from	136
incarceration;	137
(iii) The time period specified in division (D)(4) of this	138
section.	139
(c) For a conviction of, judicial finding of guilt of, or	140
plea of guilty to a disqualifying offense that is an offense of	141
violence or a sexually oriented offense, any time.	142
(3) If an individual is subject to a community control	143
sanction, parole, or post-release control sanction based on a	144
conviction of, judicial finding of guilt of, or plea of guilty	145
to a disqualifying offense included in the list established	146
under division (B) of this section that is not an offense of	147
violence or a sexually oriented offense, a licensing authority	148
may take the offense into account during the following time	149
periods:	150
(a) If the community control sanction, parole, or post-	151
release control sanction was for a term of less than five years,	152
the period of the community control sanction, parole, or post-	153
release control sanction plus the number of years after the date	154
of final discharge of the community control sanction, parole, or	155
post-release control sanction necessary to equal five years;	156
(b) If the community control sanction, parole, or post-	157
release control sanction was for a term of five years or more,	158
the period of the community control sanction, parole, or post-	159
release control sanction.	160
(4) If an individual is subject to a community control	161
sanction, parole, or post-release control sanction based on a	162

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conviction of, judicial finding of guilt of, or plea of guilty	163
to a disqualifying offense included in the list established	164
under division (B) of this section that involved a breach of	165
fiduciary duty and that is not an offense of violence or a	166
sexually oriented offense, a licensing authority may take the	167
offense into account during the following time periods:	168
(a) If the community control sanction, parole, or post-	169
release control sanction was for a term of less than ten years,	170
for the period of the community control sanction, parole, or	171
post-release control sanction plus the number of years after the	172
date of final discharge of the community control sanction,	173
parole, or post-release control sanction necessary to equal ten	174
years;	175
(b) If the community control sanction, parole, or post-	176
release control sanction was for a term of ten years or more,	177
the period of the community control sanction, parole, or post-	178
release control sanction.	179
(E) If a licensing authority refuses to issue an initial	180
license to an individual pursuant to division (D) of this	181
section, the licensing authority shall notify the individual in	182
writing of all of the following:	183
(1) The grounds and reasons for the refusal, including an	184
explanation of the licensing authority's application of the	185
factors under division (D) of this section to the evidence the	186
licensing authority used to reach the decision;	187
(2) The individual's right to a hearing regarding the	188
licensing authority's decision under section 119.06 of the	189
Revised Code;	190
(3) The earliest date the individual may reapply for a	191

license;	192
(4) Notice that evidence of rehabilitation may be	193
considered on reapplication.	194
(F) In an administrative hearing or civil action reviewing	195
a licensing authority's refusal under divisions (B) to (K) of	196
this section to issue an initial license to an individual, the	197
licensing authority has the burden of proof on the question of	198
whether the individual's conviction of, judicial finding of	199
guilt of, or plea of guilty to an offense directly relates to	200
the licensed occupation.	201
(G) A licensing authority that is authorized by law to	202
limit or otherwise place restrictions on a license may do so to	203
comply with the terms and conditions of a community control	204
sanction, post-release control sanction, or an intervention plan	205
established in accordance with section 2951.041 of the Revised	206
Code.	207
(H) Each licensing authority shall adopt any rules that it	208
determines are necessary to implement divisions (B) to (F) of	209
this section.	210
(I) Divisions (B) to (K) of this section do not apply to	211
any of the following:	212
(1) Any position for which appointment requires compliance	213
with section 109.77 of the Revised Code or in which an	214
individual may satisfy the requirements for appointment or	215
election by complying with that section;	216
(2) Any position for which federal law requires	217
disqualification from licensure or employment based on a	218
conviction of, judicial finding of guilt of, or plea of guilty	219
to an offense;	220

(3) Community-based long-term care services certificates	221
and community-based long-term care services contracts or grants	222
issued under section 173.381 of the Revised Code;	223
(4) Certifications of a provider to provide community-	224
based long-term care services under section 173.391 of the	225
Revised Code;	226
(5) Certificates of authority to a health insuring	227
corporation issued under section 1751.05 of the Revised Code;	228
(6) Licenses to operate a home or residential care	229
facility issued under section 3721.07 of the Revised Code;	230
(7) Certificates of authority to make contracts of	231
indemnity issued under section 3931.10 of the Revised Code;	232
(8) Supported living certificates issued under section	233
5123.161 of the Revised Code;	234
(9) Certificates to administer medications and perform	235
health-related activities under section 5123.45 of the Revised	236
Code <u>;</u>	237
(10) Debt services provider licenses issued under Chapter	238
4710. of the Revised Code.	239
(J) Nothing in divisions (B) to (K) of this section	240
prohibits a licensing authority from considering either of the	241
following when making a determination whether to issue a license	242
to an individual:	243
(1) Past disciplinary action taken by the licensing	244
authority against the individual;	245
(2) Past disciplinary action taken against the individual	246
by an authority in another state that issues a license that is	247

substantially similar to the license for which the individual	248
applies.	249
(K) Notwithstanding any provision of the Revised Code to	250
the contrary, if a licensing authority issues a license to an	251
individual after considering a conviction of, judicial finding	252
of guilt of, or plea of guilty to an offense under division (D)	253
of this section, the licensing authority shall not refuse to	254
renew the individual's license based on that conviction,	255
judicial finding of guilt, or plea of guilty.	256
(L)(1) Notwithstanding any provision of the Revised Code	257
to the contrary, subject to division (G) of this section, during	258
the period commencing on the effective date of this amendment	259
April 4, 2023, and ending on the date that is two years after	260
the effective date of this amendment April 4, 2025, no licensing	261
authority shall refuse to issue a license to a person, limit or	262
otherwise place restrictions on a person's license, or suspend	263
or revoke a person's license under any provision of the Revised	264
Code that takes effect on or after the effective date of this-	265
amendment April 4, 2023, and prior to the date that is two years	266
after the effective date of this amendment April 4, 2025, and	267
that requires or authorizes such a refusal, limitation,	268
restriction, suspension, or revocation as a result of the	269
person's conviction of, judicial finding of guilt of, or plea of	270
guilty to an offense.	271
(2) Divisions (B) to (F), and (H) to (K), of this section	272
do not apply with respect to any provision of the Revised Code	273
that takes effect on or after the effective date of this-	274
amendment April 4, 2023, and prior to the date that is two years	275
after the effective date of this amendment April 4, 2025, and	276
that requires or authorizes a licensing authority to refuse to	277

issue a license to a person, to limit or otherwise place	278
restrictions on a person's license, or to suspend or revoke a	279
person's license as a result of the person's conviction of,	280
judicial finding of guilt of, or plea of guilty to an offense.	281
Sec. 4710.01. As used in this chapter:	282
(A) "Agreement" means a contract between a licensee and a	283
consumer that meets the requirements of section 4710.08 of the	284
Revised Code.	285
(B) "Bank" means an entity that solicits, receives, or	286
accepts money or its equivalent for deposit as a business,	287
whether the deposit is made by check or is evidenced by a	288
certificate of deposit, passbook, note, receipt, ledger card, or	289
otherwise. "Bank" includes a state bank or any entity doing	290
business as a commercial bank, savings bank, savings and loan	291
association, mortgage bank, credit union, or trust company under	292
authority granted by the office of the comptroller of the	293
currency or the former office of thrift supervision, the	294
appropriate bank regulatory authority of another state of the	295
United States, or the appropriate bank regulatory authority of	296
another country.	297
(C) "Business address" means the designation of the	298
physical location of a business, including the name and number	299
of a street.	300
(D) "Business day" has the same meaning as in section	301
3901.81 of the Revised Code.	302
(E) "Consumer" means an individual who executes an	303
agreement with a licensee.	304
(F) "Credit counseling" means advising and educating	305
individuals on acquiring and managing debt.	306

(G) "Creditor" means a person who extends credit to a	307
consumer, including any agent or assignee of the person.	308
(H)(1) "Debt resolution services" means any program or	309
service represented, directly or by implication, to renegotiate,	310
settle, or in any way alter the terms of payment or other terms	311
of the debt between a consumer and one or more unsecured	312
creditors, including a reduction in the balance, interest rate,	313
or fees owed by a consumer to an unsecured creditor.	314
(2) "Debt resolution services" do not include credit	315
counseling.	316
(I) "Dedicated account" means an account used pursuant to	317
section 4710.08 of the Revised Code.	318
(J) "Dedicated account service provider" means an entity	319
that facilitates transactions authorized by the consumer	320
pursuant to the terms of 16 C.F.R. 310.4(a)(5)(ii).	321
(K) "Key officer" includes the chief executive officer,	322
chief financial officer, chief compliance officer, and members	323
of the board of directors of a business.	324
(L) "Licensee" means a provider of debt resolution	325
services that possesses a valid license issued under this	326
<pre>chapter.</pre>	327
(M) "Person" means any individual, group, unincorporated	328
association, limited or general partnership, corporation, or	329
other business entity.	330
(N) "State" means any state of the United States, the	331
District of Columbia, Puerto Rico, the Northern Mariana Islands,	332
and any other territory, possession, or protectorate of the	333
United States.	334

Sec. 4710.02. (A) Except as otherwise provided in section	335
4710.03 of the Revised Code, no person shall provide or offer to	336
provide debt resolution services to consumers who reside in this	337
state without first obtaining a debt resolution services license	338
from the superintendent of financial institutions.	339
(B) A debt resolution services license corresponds to the	340
primary business address of the licensee. A licensee is not	341
required to obtain a separate license for each business location	342
in this state.	343
(C) Licenses issued under this section are not	344
transferable or assignable.	345
(D) Prior to offering or providing debt resolution	346
services to consumers who reside in this state, a licensee shall	347
file a surety bond in favor of this state in an amount, not to	348
exceed fifty thousand dollars, prescribed by rule of the	349
<pre>superintendent.</pre>	350
(E) A licensee shall not provide debt resolution services	351
to consumers who reside in this state under any business name	352
other than the following:	353
(1) The business name that is listed on the license;	354
(2) A fictitious business name registered with the	355
secretary of state and provided to the superintendent.	356
(F) The superintendent shall adopt rules in accordance	357
with Chapter 119. of the Revised Code as necessary to administer	358
applications for and issuance of the license required by this	359
chapter. Such rules may require reasonable fees for	360
investigating applicants, licensure, and renewal.	361
Sec. 4710.03. (A) None of the following are subject to	362

this chapter:	363
(1) A person organized under section 501(c) or 501(q) of	364
the "Internal Revenue Code of 1986," 26 U.S.C. 1, et seq.;	365
(2) A judicial officer, including an individual acting	366
under the direction of a court;	367
(3) A bank, including agents and employees of a bank	368
acting within the scope of such agency or employment;	369
(4) An attorney licensed to practice law in this state who	370
provides debt resolution services within an attorney-client	371
relationship;	372
(5) A creditor or employee of a creditor, acting within	373
the scope of such employment, that negotiates debt resolution	374
with consumers or with licensees acting on behalf of consumers;	375
(6) An assignee or trustee for the benefit of creditors;	376
(7) Officers or employees of the United States or any	377
state who perform debt resolution services on behalf of the	378
federal government, a state, a municipal corporation, or a state	379
agency, and who receive compensation solely from the	380
<pre>governmental entity;</pre>	381
(8) Certified public accountants licensed in this state	382
who provide debt resolution services within an accountant-client	383
relationship;	384
(9) Dedicated account service providers that do not	385
otherwise provide debt resolution services for consumers;	386
(10) Persons that provide debt resolution services	387
exclusively to individuals who do not reside in this state or	388
who the person has no reason to know reside in this state at the	389

time the person agrees to provide the debt resolution services;	390
(11) Persons that provide credit counseling services only	391
and who do not attempt to negotiate or settle a debt.	392
(B) Neither of the following are required to obtain a	393
license under section 4710.02 of the Revised Code:	394
(1) Employees of a licensee acting within the scope of	395
employment;	396
(2) Persons who market on behalf of licensees and do not	397
otherwise provide debt resolution services.	398
Sec. 4710.04. (A) A person that seeks a license to provide	399
debt resolution services to consumers who reside in this state	400
or a licensee that seeks to renew a license issued under this	401
chapter shall apply to the superintendent of financial	402
institutions in the form and manner prescribed by the	403
superintendent. A license to provide debt resolution services is	404
valid for two years after the date of issuance or, in the case	405
of a renewal, two years after the date the previous license	406
expires.	407
(B) The application for licensure or renewal must be	408
signed by the applicant under oath and shall include all of the	409
following information:	410
(1) Proof that the applicant is licensed, registered, or	411
certified to transact business in the state under Title XVII of	412
the Revised Code;	413
(2) The applicant's name, principal business address, and	414
telephone number;	415
(3) All of the applicant's business addresses in this	416
state;	417

(4) The principal electronic mail address and web site the	418
applicant uses or intends to use in providing debt resolution	419
services to consumers who reside in this state;	420
(5) The name and business address of each of the	421
<pre>applicant's key officers;</pre>	422
(6) A statement describing, to the extent known to the	423
applicant or to the extent that a reasonably prudent person	424
would know under the same circumstances, any material civil or	425
criminal judgment or any enforcement action against the	426
applicant or any of applicant's key officers, in any	427
jurisdiction or by any local, state, or federal governmental	428
agency, in each case relating to debt resolution, debt pooling,	429
prorating, activity as a credit services organization, unfair	430
and deceptive trade practices, false advertising, consumer	431
deception law or regulation, or any other similar business	432
<pre>activities;</pre>	433
(7) A copy of each agreement and the schedule of fees and	434
charges that the applicant uses or intends to use in providing	435
debt resolution services to consumers who reside in this state;	436
(8) Income statements and balance sheets for the applicant	437
for the two fiscal years preceding the date of the application;	438
(0) The other information the generation and anterpolar	439
(9) Any other information the superintendent reasonably	
requires.	440
(C) The superintendent shall keep confidential all income	441
statements and balance sheets submitted in accordance with	442
division (B)(8) of this section. Such income statements and	443
balance sheets are not public records for the purposes of	444
section 149.43 of the Revised Code.	445
(D) A licensee that applies to renew a license under this	446

chapter shall provide the superintendent access to all of the	447
licensee's books and records concerning debt resolution services	448
provided by the licensee to consumers who reside in this state.	449
(E) (1) The superintendent may participate in and utilize a	450
multistate licensing system for application, renewal, amendment,	451
or surrender of licenses to provide debt resolution services,	452
for sharing of regulatory information, or for any other activity	453
the superintendent determines to be in the best interest of this	454
state.	455
(2) The applicant or licensee shall pay all applicable	456
charges to use the multistate licensing system.	457
(3) The superintendent may establish requirements for	458
licensure and for the provision of debt resolution services to	459
consumers who reside in this state as may be necessary for	460
participation in a multistate licensing system.	461
(F)(1) Subject to division (F)(7) of this section, the	462
superintendent may require an applicant for licensure under this	463
chapter to submit a full set of fingerprints for each of the	464
applicant's key officers for the purpose of obtaining a criminal	465
history records check.	466
(2) The superintendent may request the superintendent of	467
the bureau of criminal identification and investigation, or a	468
vendor approved by the bureau, to conduct a criminal records	469
check based on the fingerprints of the applicant's key officers	470
in accordance with section 109.572 of the Revised Code. If the	471
submitted fingerprints are unreadable, the superintendent may	472
request that the fingerprints be resubmitted.	473
(3) The superintendent may require the applicant to submit	474
the fingerprints of key officers in an electronic format.	475

(4) The superintendent may contract, or make use of any	476
existing contract with this state, for the collection and	477
transmission of fingerprints authorized under this section. If	478
the superintendent contracts, or makes use of an existing	479
contract, the superintendent may order the applicant to pay the	480
fee for collecting and transmitting fingerprints to the	481
contractor. The superintendent may agree to a reasonable	482
fingerprinting fee to be charged by the contractor to the	483
<pre>applicant.</pre>	484
(5)(a) The superintendent shall treat and maintain any key	485
officer's fingerprints and any criminal history record	486
information obtained under this section as confidential and	487
limit the use of records solely to the purposes authorized in	488
this section.	489
(b) The fingerprints and any criminal history record	490
information are not subject to subpoena, other than a subpoena	491
issued in a criminal action or investigation, are confidential	492
by law and privileged, and are not subject to discovery or	493
admissible in evidence in any civil action.	494
(6) The superintendent shall not issue an initial license	495
to an applicant that fails to comply with division (F) of this	496
section.	497
(7) Division (F) of this section does not apply to	498
applications to renew an existing license under this chapter.	499
(G) An applicant or licensee shall notify the	500
superintendent within thirty days after any material change to	501
any of the information submitted in connection with an	502
application for licensure or renewal, including a change to any	503
of the following:	504

(1) The principal place of business;	505
(2) A merger or dissolution related to the license;	506
(3) An applicant, licensee, or key officer pleading guilty	507
to or being convicted of any felony in a court of competent	508
jurisdiction.	509
Sec. 4710.05. (A) The superintendent of financial	510
institutions may deny an application for licensure under this	511
chapter or an application to renew such a license if any of the	512
<pre>following apply:</pre>	513
(1) The applicant does not fully comply with or satisfy	514
the criteria set forth in section 4710.04 of the Revised Code.	515
(2) The application contains information that is	516
<pre>materially erroneous or incomplete.</pre>	517
(3) The applicant fails to provide in a timely manner such	518
information as the superintendent reasonably requests.	519
(4) Notwithstanding section 9.79 of the Revised Code, a	520
key officer of the applicant has been convicted of or pleaded	521
guilty to a felony, or has committed any criminal act involving	522
<pre>fraud, deceit, or dishonesty.</pre>	523
(5) Any state has revoked or suspended a professional	524
license of the applicant or a key officer of the applicant, or	525
subjected the applicant or a key officer to an enforcement	526
action, and the license or enforcement action has not been	527
reinstated or resolved, respectively.	528
(B) If the superintendent denies an application for	529
licensure or renewal under this chapter, the superintendent	530
shall provide written notice to the applicant not later than	531
twenty days after such denial. The superintendent shall include	532

in the notice a written description of the reasons for denial. A	533
person whose application for licensure or renewal is denied may	534
appeal the superintendent's determination by commencing an	535
action in accordance with Chapter 119. of the Revised Code	536
within thirty days after receiving the notice required by this	537
<u>division.</u>	538
Sec. 4710.06. (A) The superintendent of financial	539
institutions may suspend, revoke, or deny renewal of a license	540
under this chapter if any of the following apply:	541
(1) The superintendent determines that the licensee	542
materially violated any provision of this chapter, any rule	543
adopted thereunder, or any other law applicable to the conduct	544
of the licensee's business; the superintendent provides the	545
licensee notice and a reasonable opportunity to cure the	546
violation; and the licensee fails to cure the violation.	547
(2) A fact or condition exists that, if it had existed	548
when the licensee applied for a license, would have warranted	549
the superintendent denying the license.	550
(3) The licensee does not satisfy the criteria for	551
licensure set out in section 4710.04 of the Revised Code.	552
(4) The licensee has refused to permit the superintendent	553
to examine the licensee's books and records, failed to file the	554
annual report required in section 4710.11 of the Revised Code,	555
or made a material misrepresentation or omission in filing the	556
report.	557
(5) The licensee has not responded within a reasonable	558
time and in an appropriate manner to the superintendent's	559
communications.	560
(B) If the superintendent suspends, revokes, or denies	5.61

renewal of a license, the superintendent may require the	562
licensee to make available the licensee's books and records with	563
respect to consumers who reside in this state that are being or	564
have been serviced by the licensee.	565
(C) Except as otherwise provided in section 4710.07 of the	566
Revised Code, the superintendent shall not revoke or suspend a	567
license under this chapter without providing notice and	568
affording the licensee an opportunity for a hearing.	569
(D) A licensee may deliver a written notice to the	570
superintendent to surrender the licensee's license. Surrendering	571
a license under this division does not relieve the licensee of	572
civil or criminal liability for acts committed before the	573
<pre>surrender.</pre>	574
(E) Upon submission of an application to renew a license	575
under this chapter and until such time as that application is	576
approved or denied, the licensee may continue to provide or	577
offer to provide debt resolution services to consumers who	578
reside in this state. No person shall provide or offer to	579
provide debt resolution services to consumers who reside in this	580
state following suspension or revocation of the person's	581
license, or following denial of an application to renew the	582
person's license, except to the extent expressly authorized by	583
the superintendent.	584
Sec. 4710.07. (A) All matters and procedures respecting	585
notice, hearing, and appeal of any violation or contested case	586
arising under this chapter are governed by Chapter 119. of the	587
Revised Code.	588
(B) If the superintendent of financial institutions	589
determines that a delay in issuing an order consistent with	590

Chapter 119. of the Revised Code will irreparably harm the	591
public interest, the superintendent may summarily suspend the	592
license immediately.	593
(C) Any order issued pursuant to this section is subject	594
to review by appeal to the court of common pleas in the county	595
in which the licensee resides or in Franklin County, if the	596
licensee's residence is located outside of this state.	597
(D) The superintendent may investigate the books,	598
accounts, records, and files of a licensee or any other person	599
that the superintendent has reason to believe is providing or	600
offering to provide debt resolution services to consumers who	601
reside in this state.	602
Sec. 4710.08. (A) A licensee may request or require a	603
consumer who resides in this state, as a condition to the	604
provision of debt resolution services, to establish and place	605
funds into a dedicated account administered by a dedicated	606
account service provider, provided that all of the following are	607
<pre>met:</pre>	608
(1) The funds are held in a bank insured by the federal	609
deposit insurance corporation.	610
(2) The consumer owns the funds held in the account and	611
any interest accrued on those funds.	612
(3)(a) The dedicated account service provider is not owned	613
or controlled by, or affiliated with, the debt resolution	614
services provider.	615
(b) As used in division (A)(3)(a) of this section:	616
(i) "Affiliated with" means controlling, being controlled	617
by, or being under common control with a licensee;	618

(ii) "Control" means the direct or indirect possession of	619
the power to direct or cause the direction of the management of	620
a licensee, whether by contract or through ownership of more	621
than twenty per cent of the voting securities of the licensee.	622
(4) The dedicated account service provider does not give	623
or accept any money or other compensation in exchange for	624
referrals of business involving debt resolution services.	625
(5) The consumer may terminate the debt resolution	626
services agreement at any time without penalty by giving notice	627
as required in section 4710.09 of the Revised Code.	628
(6) The licensee agrees to notify the dedicated account	629
service provider of the consumer's termination of the agreement	630
within five business days after the consumer gives notice as	631
required in section 4710.09 of the Revised Code.	632
(B) A licensee shall, at the time an agreement is executed	633
by a consumer, or as soon thereafter as practical, distribute or	634
otherwise make available to the consumer a copy of the executed	635
agreement. A licensee may comply with this division via	636
electronic distribution if the consumer agrees to receive the	637
agreement in an electronic format.	638
(C) The agreement between a licensee and a consumer who	639
resides in this state shall disclose all of the following:	640
(1) The services that the licensee agrees to perform;	641
(2) The methodology that the licensee will use to	642
calculate fees to be charged under the agreement and, if	643
reasonably available at the time the agreement is executed, the	644
fees that the licensee will charge;	645
(3) The amount of time estimated on a good-faith basis to	646

be necessary to achieve the resolution of all enrolled debts,	647
and to the extent that the service may include a resolution	648
offer to any of the consumer's creditors, the time estimated on	649
a good-faith basis when the debt resolution services provider	650
will make a bona fide resolution offer to each of those	651
<pre>creditors;</pre>	652
(4) To the extent that the debt resolution services may	653
include a resolution offer to any of the consumer's creditors,	654
the amount of money or the percentage of each outstanding debt	655
that the consumer is required to accumulate before the debt	656
resolution services provider will make a bona fide resolution	657
offer to each of those creditors;	658
(5) That debt resolution services are not suitable for all	659
<pre>individuals;</pre>	660
(6) To the extent that any aspect of the debt resolution	661
services relies upon or results in the consumer's failure to	662
make timely payments to creditors, that such failure will likely	663
adversely affect the consumer's creditworthiness, may result in	664
the consumer being subject to collections efforts, including	665
lawsuits by creditors, and may increase the amount of money the	666
<pre>consumer owes due to the accrual of fees and interest;</pre>	667
(7) That, unless the consumer is insolvent, if a creditor	668
resolves a debt for less than its full amount, the resolution	669
may result in the creation of taxable income to the consumer,	670
even though the consumer does not receive any money;	671
(8) That specific results cannot be predicted or	672
guaranteed and the licensee cannot require a creditor to	673
negotiate or resolve a debt;	674
(9) That debt resolution services programs require that	675

individuals meet regular savings goals in order to enable	676
resolutions;	677
(10) That the licensee does not provide tax, accounting,	678
or legal advice to individuals, unless the licensee is licensed	679
in this state to provide such advice;	680
(11) That the licensee is the consumer's advocate and does	681
not receive compensation of any sort from creditors for	682
providing debt resolution services to the consumer;	683
(12) That the licensee does not make monthly or other	684
payments to the consumer's creditors;	685
(13) The list of debts that the agreement covers;	686
(14) That, if applicable, the consumer's rights are	687
subject to mandatory arbitration of any and all disputes with	688
the debt resolution services provider;	689
(15) Each of the requirements set forth in divisions (A)	690
(1) to (6) of this section.	691
(D) A licensee shall maintain a toll-free telephone	692
number, staffed at a level that has adequate capacity to accept	693
requests from the reasonably anticipated volume of consumers	694
contacting the licensee during ordinary business hours.	695
(E) A licensee may extend credit to a consumer in the form	696
of a deferral of some or all of the licensee's fee for resolving	697
the consumer's debts, at no additional expense to the consumer.	698
(F) A licensee may assist in arranging credit to the	699
consumer if such credit is extended to the consumer by or	700
through a person that is either separately licensed or	701
authorized to perform lending in this state or is exempt from	702
such licensure.	703

Sec. 4710.09. (A) A consumer may terminate an agreement at	704
any time without penalty by notifying the licensee	705
electronically, in writing, or by telephone on a recorded line.	706
(B)(1) Not later than two business days after receiving a	707
consumer's notice of termination, the licensee shall advise the	708
consumer of the effect, if any, such termination would have on	709
previously negotiated installment resolution agreements and	710
pending resolution negotiations.	711
(2) Not later than five business days following the	712
delivery of such advice, and absent further instruction from the	713
consumer, the licensee shall notify the dedicated account	714
service provider of the consumer's termination and request that	715
the dedicated account service provider communicate with the	716
consumer regarding disposition of all funds held in the	717
dedicated account.	718
(C) Notwithstanding the consumer's right to terminate as	719
set forth in division (A) of this section, the licensee is	720
entitled to recover all fees for debt resolution services	721
rendered before receipt of any termination notice, provided that	722
the fees are requested or received in compliance with section	723
4710.12 of the Revised Code.	724
Sec. 4710.10. (A) If a consumer fails to honor the	725
consumer's obligations under an agreement within sixty days	726
after the consumer is required to perform such obligations, the	727
licensee may terminate the agreement with the consumer by	728
providing notice of termination either electronically or in	729
writing.	730
(B) If a licensee terminates an agreement as permitted in	731
this section the consumer does not away any further nament to	733

the licensee as of the date the licensee terminates the	733
agreement, other than fees for debt resolution services rendered	734
by the licensee before that date.	735
(C) Notwithstanding division (A) of this section, if a	736
consumer refuses to pay any fee to a licensee after the licensee	737
has rendered the corresponding debt resolutions services, the	738
licensee may, upon proper notice to the consumer either	739
electronically or in writing, terminate the licensee's agreement	740
with the consumer immediately.	741
Sec. 4710.11. (A) A licensee shall file with the	742
superintendent of financial institutions an annual report in	743
writing, under oath, that includes all of the following	744
<pre>information for the calendar year reporting period:</pre>	745
(1) Total number of active consumers who reside in this	746
<pre>state;</pre>	747
(2) Total number of enrolled consumers who reside in this	748
<pre>state;</pre>	749
(3) Total fees collected by the licensee from consumers	750
<pre>who reside in this state.</pre>	751
(B) If a licensee fails to file an annual report or fails	752
to amend the report on or before the thirtieth day after the	753
superintendent provides notice to the licensee, the	754
superintendent may assess a civil penalty and may suspend,	755
revoke, or refuse to renew the license under this chapter.	756
Sec. 4710.12. (A) A licensee shall not impose, directly or	757
indirectly, a fee or other charge on a consumer who resides in	758
this state or receive payment from or on behalf of such a	759
consumer for performing debt resolution services except as	760
provided in this section.	761

(B) A licensee shall not request or receive payment of any	762
fee or consideration for any debt resolution services until and	763
unless all of the following are met:	764
(1) The licensee renegotiates, resolves, reduces, or	765
otherwise alters the terms of at least one debt pursuant to a	766
resolution agreement or other valid contractual agreement	767
executed by the consumer and the creditor.	768
(2) The consumer makes at least one payment pursuant to	769
that resolution agreement or other valid contractual agreement	770
between the consumer and the creditor.	771
(3) To the extent that debts enrolled in a service are	772
renegotiated, resolved, reduced, or otherwise altered	773
individually, the fee or consideration meets either of the	774
<pre>following:</pre>	775
(a) The fee bears the same proportional relationship to	776
the total fee for renegotiating, resolving, reducing, or	777
altering the terms of the entire debt balance as the individual	778
debt amount bears to the entire debt amount, as of the time the	779
debt was enrolled in the service.	780
(b)(i) The fee is a percentage of the amount saved as a	781
result of the renegotiation, resolution, reduction, or	782
alteration, where the amount saved is the difference between the	783
amount owed at the time the debt was enrolled in the service and	784
the amount actually paid to satisfy the debt.	785
(ii) For a fee described in division (B)(3)(b)(i) of this	786
section, an agreement shall prescribe a uniform fee that does	787
not change from one individual debt to another.	788
(C) A licensee shall not impose charges or receive payment	789
for debt resolution services until the licensee and the consumer	790

have signed an agreement that complies with section 4710.08 of	791
the Revised Code.	792
(D) Any fee or other charge imposed by or on behalf of a	793
dedicated account service provider in connection with the	794
administration of a dedicated account shall not be considered a	795
fee or other charge imposed for performing debt resolution	796
services for purposes of this chapter.	797
(E) Any fee or other charge imposed by or on behalf of a	798
third-party legal service provider shall not be considered a fee	799
or other charge imposed by a licensee for performing debt	800
resolution services for purposes of this chapter.	801
Sec. 4710.13. (A) As used in this section, "resolve" means	802
entering into a binding agreement to discharge in full a debt in	803
exchange for a payment of a sum certain of money.	804
(B) A licensee, a person who markets debt resolution	805
services on behalf of a licensee, or a person described in	806
division (B)(2) of section 4710.03 of the Revised Code shall not	807
do any of the following:	808
(1) Take or exercise a power of attorney that authorizes	809
the licensee to resolve a debt;	810
(2) Send cease and desist notices to creditors;	811
(3) Require consumers to notify creditors of changes of	812
address or telephone number for the purpose of diverting	813
communication from the creditor to the debt resolution services	814
<pre>provider rather than the consumer;</pre>	815
(4) Exercise or attempt to exercise any authority of the	816
consumer after a licensee has received notice under section	817
4710.09 of the Revised Code that the consumer has terminated the	818

<pre>consumer's agreement with the licensee;</pre>	819
(5) Initiate, or request that a dedicated account service	820
provider initiate, a transfer from a consumer's bank account	821
unless the transfer meets any of the following:	822
(a) The request is for the purpose of returning money to	823
the consumer.	824
(b) The request is made prior to any termination of an	825
agreement and is a fee properly authorized by the agreement and	826
<pre>this chapter.</pre>	827
(c) The transfer is at the express direction of the	828
consumer to a consumer's creditor to fund a negotiated	829
resolution with that creditor.	830
(6) Receive consumer funds or control consumer funds,	831
other than to receive funds in payment of fees for debt	832
resolution services rendered by the provider;	833
(7) Resolve a debt or lead a consumer to believe that a	834
payment to a creditor is in resolution of a debt to the creditor	835
unless, at the time of resolution, the creditor confirms that	836
the payment is in full resolution of the debt or is part of a	837
payment plan that, upon completion, will be in full resolution	838
of the debt;	839
(8) Make any representation of either of the following:	840
(a) The licensee will furnish money to pay bills or	841
<pre>prevent attachments.</pre>	842
(b) Participation in a program will prevent litigation,	843
garnishment, attachment, repossession, foreclosure, eviction, or	844
loss of employment.	845

(9) Misrepresent that the licensee is able to furnish	846
<pre>legal advice or perform legal services;</pre>	847
(10) Misrepresent, directly or by implication, any	848
material aspect of any debt resolution services program,	849
including any of the following:	850
(a) The amount of money or the percentage of the debt	851
amount that a consumer may save by using such service;	852
(b) The amount of time necessary to achieve the	853
<pre>represented results;</pre>	854
(c) The amount of money or the percentage of each	855
outstanding debt that the consumer is required to accumulate	856
before the provider of the debt resolution services will	857
initiate attempts with the consumer's creditors or make a bona	858
fide offer to negotiate, resolve, or modify the terms of the	859
<pre>consumer's debt;</pre>	860
(d) The effect of the service on a consumer's	861
<pre>creditworthiness;</pre>	862
(e) The effect of the service on collection efforts of the	863
<pre>consumer's creditors;</pre>	864
(f) The percentage or number of consumers who attain the	865
<pre>represented results;</pre>	866
(g) Whether debt resolution services are offered or	867
provided by a nonprofit entity.	868
(11) Take a confession of judgment or power of attorney to	869
<pre>confess judgment against a consumer;</pre>	870
(12) Purchase a debt or obligation of the consumer or	871
obtain a mortgage or other security interest from any person in	872

connection with the services provided to the consumer;	873
(13) Receive from or on behalf of a consumer a promissory	874
note or other negotiable instrument other than a check or a	875
demand draft or a post-dated check or demand draft;	876
(14) Except as permitted by federal law or by order of a	877
court of competent jurisdiction, disclose the identity or	878
identifying information of a consumer or the identity of the	879
consumer's creditors, except to the superintendent of financial	880
institutions, upon proper demand, or to the extent necessary or	881
appropriate to administer the program, including a dedicated	882
account service provider or to a creditor of the consumer.	883
(C) An agreement shall not contain any provision to the	884
effect of any of the following:	885
(1) Provide for the application of the law of any	886
jurisdiction other than the United States and this state;	887
(2) Except as specifically permitted by the laws of this	888
state and the federal arbitration act, 9 U.S.C. 1 et seq.,	889
restrict an individual's remedies under this chapter or any	890
<pre>other law of this state;</pre>	891
(3) Limit or release the liability of any person for not	892
performing the agreement or for violating this chapter.	893
Sec. 4710.14. (A) A licensee shall distribute or arrange	894
to be distributed a statement of accounting to a consumer who	895
resides in this state in accordance with all of the following:	896
(1) At least one time each month the agreement is in	897
<pre>effect;</pre>	898
(2) Within five business days after a consumer requests a	899
statement of accounting from the licensee, provided the licensee	900

is not required to respond to more than one such request from	901
the same consumer in the same month;	902
(2) Within five business days after the date on which a	903
(3) Within five business days after the date on which a	
consumer or the licensee terminates an agreement.	904
(B) A statement of accounting shall contain all of the	905
following information to the extent applicable:	906
(1) The amount of money that the consumer has deposited	907
into the consumer's dedicated account and all withdrawals from	908
that account from the date the consumer's debt resolution	909
services program is initiated to the date the statement of	910
accounting is issued;	911
(2) The amounts, dates, and creditors associated with each	912
resolution obtained by the licensee on behalf of the consumer;	913
(3) The fees that the licensee has charged to and	914
collected from the consumer in connection with each of the	915
<pre>consumer's resolutions;</pre>	916
(4) The amount of money that the consumer holds in the	917
consumer's dedicated account;	918
(5) All of the following, with respect to each resolution	919
obtained by the licensee for the consumer:	920
obtained by the literisee for the consumer.	520
(a) The total amount of money that the consumer paid to	921
the creditor to fully discharge or satisfy the consumer's debt;	922
(b) The amount of the debt at the time the licensee and	923
the consumer entered into the agreement;	924
(c) The amount of the debt at the time the creditor agreed	925
to resolve the debt;	926
(d) The amount of compensation that the licensee received	927

or will receive to resolve the debt.	928
(C) Notwithstanding divisions (A) and (B) of this section,	929
a licensee that enables, or arranges to enable, twenty-four	930
hours per day, seven days per week, electronic access by a	931
consumer to all of the consumer's deposit account transaction	932
information, including all deposit and withdrawal activity, and	933
electronic access by a consumer to account activity, including	934
resolution information, account status, resolution dates,	935
resolution amounts, and fees paid, is deemed to have satisfied	936
the content requirements in division (B) of this section and the	937
distribution requirements in division (A) of this section.	938
Sec. 4710.15. (A) A licensee shall not, directly or	939
through a person who markets debt resolution services on behalf	940
of a licensee or a person described in division (B)(2) of	941
section 4710.03 of the Revised Code, advertise, announce,	942
broadcast, display, distribute, print, publish, televise, or	943
permit any other person to advertise, announce, broadcast,	944
display, distribute, print, publish, or televise on the	945
licensee's behalf, a statement or representation related to debt	946
resolution services that is deceptive, false, or misleading.	947
(B) A licensee shall not directly or indirectly provide	948
anything of value in exchange for favorable treatment in reviews	949
or favorable placement on rankings.	950
(C) Neither a licensee nor any affiliate of a licensee	951
shall directly or indirectly own or operate a web site or other	952
public-facing resource presenting rankings or consumer reviews	953
of the licensee.	954
(D) A licensee shall not make any statement or take any	955
action that is likely to mislead consumers regarding whether	956

reviews the licensee uses to advertise the licensee's business	957
accurately reflect all reviews consumers have submitted to the	958
<u>licensee.</u>	959
(E) No licensee shall fail to comply with guidance issued	960
by the federal consumer financial protection bureau or other	961
federal laws or rules related to deceptive acts or practices	962
that impede consumer reviews, including 16 C.F.R. 255.	963
Sec. 4710.16. (A) A licensee shall inform the consumer,	964
each time the licensee provides the consumer with any materials	965
or agreements in accordance with this chapter, that the licensee	966
is required to send the consumer a copy of the materials	967
following any electronic, telephonic, or written request.	968
(B)(1) If a consumer submits a request for materials to a	969
licensee at any time before the ninety-first day after the	970
agreement is terminated, or the date the licensee fulfills all	971
of the licensee's obligations under the agreement, as	972
applicable, the licensee shall send the materials at no charge	973
to the consumer within five business days after receiving the	974
request. A licensee is not required to comply with more than one	975
request per consumer per month and is not required to comply	976
with any request the licensee reasonably believes is made for	977
the purposes of harassment.	978
(2) If a consumer submits a request for materials to a	979
licensee more than ninety days after the date the agreement is	980
terminated, or the date the licensee fulfills all of the	981
licensee's obligations under the agreement, as applicable, and	982
less than two years after that date, the licensee shall send a	983
copy of the materials within a reasonable after receiving the	984
request.	985

(3) A licensee is not required to comply with any request	986
for materials submitted after the later of the following dates:	987
(a) Two years after the date the agreement is terminated,	988
or the date the licensee fulfills all of the licensee's	989
obligations under the agreement, as applicable;	990
(b) The expiration of the statute of limitations specified	991
in section 2305.06 of the Revised Code.	992
(C) A licensee that maintains a web site shall disclose	993
both of the following on the home page or on a page that is	994
clearly and conspicuously connected to the home page by a link	995
<pre>that clearly reveals its contents:</pre>	996
(1) The licensee's name and all names under which the	997
licensee does business in this state;	998
(2) The licensee's principal business address, telephone	999
number, and electronic mail address, if any.	1000
(D) A licensee shall keep all of the following records for	1001
<pre>two years after the date the record is produced:</pre>	1002
(1) All substantially different advertising, brochures,	1003
telemarketing scripts, promotional materials, and supportive	1004
data;	1005
(2) The name and last known address of each consumer, the	1006
goods or services purchased, the date such goods or services	1007
were first provided or the consumer signed an agreement for the	1008
provision of goods or services, and the amount paid by the	1009
<pre>consumer for the goods or services;</pre>	1010
(3)(a) The name, any fictitious name used, the last known	1011
home address and telephone number, and the job title for all	1012
current and former employees directly involved in sales or	1013

solicitations;	1014
(b) If the licensee permits fictitious names to be used by	1015
employees, each fictitious name shall be traceable to only one	1016
specific employee.	1017
(E) In addition to the records required by provision (D)	1018
of this section, the licensee shall keep a copy of each signed	1019
agreement with any consumer for not less than five years after	1020
the date the agreement is terminated, or the date the licensee	1021
fulfills all of the licensee's obligations under the agreement,	1022
as applicable.	1023
(F) A licensee may keep the records required by divisions	1024
(D) and (E) of this section in any form, and in the same manner,	1025
format, or place as the licensee keeps such records in the	1026
ordinary course of business. Failure to keep all records	1027
required by divisions (D) and (E) of this section is a violation	1028
of this chapter.	1029
(G)(1) In the event of any dissolution or termination of	1030
the licensee's business, the principal of that licensee shall	1031
maintain all records as required under divisions (D) and (E) of	1032
this section.	1033
(2) In the event of any sale, assignment, or other change	1034
in ownership of the licensee's business, the successor business	1035
shall maintain all records required under divisions (D) and (E)	1036
of this section.	1037
Sec. 4710.17. (A) (1) If the superintendent of financial	1038
institutions finds that a person has violated any material	1039
provision of this chapter, a rule adopted pursuant to this	1040
chapter, or any other law applicable to the conduct of a	1041
licensee, the superintendent may, after notice and opportunity	1042

to cure, order or impose a penalty upon the person, which shall	1043
not exceed one thousand dollars per violation, up to a maximum	1044
of one hundred thousand dollars, plus the costs of	1045
investigation. A continuing violation is considered a single	1046
violation for the purposes of this section.	1047
(B) A finding or order issued by the superintendent under	1048
this section may be appealed in accordance with Chapter 119. of	1049
the Revised Code.	1050
Sec. 4710.18. (A) An action or proceeding brought by the	1051
superintendent of financial institutions under this chapter	1052
shall not be commenced after the later of the following:	1053
(1) Three years after the conduct that underlies the	1054
complaint is discovered by the superintendent or the harmed	1055
<pre>consumer;</pre>	1056
(2) The applicable statute of limitations set out in	1057
section 2901.13 of the Revised Code, if the violation also	1058
constitutes a criminal offense.	1059
(B) Nothing in this section shall be construed as	1060
prohibiting the superintendent from taking an adverse	1061
administrative action as prescribed in section 4710.06 of the	1062
Revised Code or levying a fine against a licensee as prescribed	1063
in section 4710.18 of the Revised Code at any time.	1064
Sec. 4710.19. This chapter applies to agreements entered	1065
into, amended, or renewed on or after the effective date of this	1066
section. The rights, duties, and interests resulting from an	1067
agreement entered into prior to the effective date of this	1068
section shall be completed, terminated, or enforced as required	1069
or permitted by the law as it existed on the date the agreement	1070
was entered into.	1071

Section 2. That existing section 9.79 of the Revised Code	1072
is hereby repealed.	1073
Section 3. That sections 4710.01, 4710.02, 4710.03,	1074
4710.04, and 4710.99 of the Revised Code are hereby repealed.	1075
Section 4. (A) Sections 4710.01, 4710.02, 4710.03,	1076
4710.04, 4710.05, 4710.06, 4710.07, 4710.08, 4710.09, 4710.10,	1077
4710.11, 4710.12, 4710.13, 4710.14, 4710.15, 4710.16, 4710.17,	1078
4710.18, and 4710.19 of the Revised Code, as enacted by this	1079
act, shall take effect one year after the effective date of this	1080
section.	1081
(B) Notwithstanding division (A) of this section, the	1082
Superintendent of Financial Institutions shall, within one year	1083
after the effective date of this section, adopt rules as	1084
necessary to license and oversee debt resolution services	1085
providers as specified in this act.	1086