

As Introduced

136th General Assembly

Regular Session

2025-2026

H. B. No. 620

Representatives McNally, Grim

Cosponsors: Representatives Brennan, Upchurch

A BILL

To amend section 1321.44 and to enact sections
1317.081, 1321.142, 1321.412, 1321.593, and
1321.633 of the Revised Code to prohibit
financing the purchase of a dog or cat.

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

Section 1. That section 1321.44 be amended and sections
1317.081, 1321.142, 1321.412, 1321.593, and 1321.633 of the
Revised Code be enacted to read as follows:

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Sec. 1317.081. No retail seller shall make a retail
installment sale for the purchase of a dog or cat. Any retail
installment sale made in violation of this section is void, and
the seller has no right to collect, receive, or retain any
principal, interest, or charges related to the sale and has no
security interest in the dog or cat.

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Sec. 1321.142. (A) No licensee shall make a loan for the
purchase, lease, or lease-purchase of a dog or cat.

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(B) Any loan made in violation of this prohibition is
void, and the licensee has no right to collect, receive, or
retain any principal, interest, or charges related to the loan

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and has no security interest in the dog or cat. 19

(C) A violation of this section is deemed an unfair or 20
deceptive act or practice in violation of section 1345.02 of the 21
Revised Code. A borrower injured by a violation of this section 22
shall have a cause of action and be entitled to the same relief 23
available to a consumer under section 1345.09 of the Revised 24
Code, and all powers and remedies available to the attorney 25
general to enforce sections 1345.01 to 1345.13 of the Revised 26
Code are available to the attorney general to enforce this 27
section. 28

(D) The superintendent of financial institutions or a 29
borrower may bring directly an action to enjoin a violation of 30
this section. The prosecuting attorney of the county in which 31
the action may be brought may bring an action to enjoin a 32
violation of this section only if the prosecuting attorney first 33
presents any evidence of the violation to the attorney general 34
and, within a reasonable period of time, the attorney general 35
has not agreed to bring the action. 36

Sec. 1321.412. No licensee shall make a loan for the 37
purchase, lease, or lease-purchase of a dog or cat. Any loan 38
made in violation of this prohibition is void, and the licensee 39
has no right to collect, receive, or retain any principal, 40
interest, or charges related to the loan and has no security 41
interest in the dog or cat. 42

Sec. 1321.44. (A) A violation of section 1321.41 or 43
1321.412 of the Revised Code is deemed an unfair or deceptive 44
act or practice in violation of section 1345.02 of the Revised 45
Code. A borrower injured by a violation of section 1321.41 or 46
1321.412 of the Revised Code shall have a cause of action and be 47
entitled to the same relief available to a consumer under 48

section 1345.09 of the Revised Code, and all powers and remedies 49
available to the attorney general to enforce sections 1345.01 to 50
1345.13 of the Revised Code are available to the attorney 51
general to enforce section 1321.41 or 1321.412 of the Revised 52
Code. 53

(B) The superintendent of financial institutions or a 54
borrower may bring directly an action to enjoin a violation of 55
sections 1321.35 to 1321.48 of the Revised Code. The prosecuting 56
attorney of the county in which the action may be brought may 57
bring an action to enjoin a violation of sections 1321.35 to 58
1321.48 of the Revised Code only if the prosecuting attorney 59
first presents any evidence of the violation to the attorney 60
general and, within a reasonable period of time, the attorney 61
general has not agreed to bring the action. 62

(C) The superintendent may initiate criminal proceedings 63
under sections 1321.35 to 1321.48 of the Revised Code by 64
presenting any evidence of criminal violation to the prosecuting 65
attorney of the county in which the offense may be prosecuted. 66
If the prosecuting attorney does not prosecute the violations, 67
or at the request of the prosecuting attorney, the 68
superintendent shall present any evidence of criminal violations 69
to the attorney general, who may proceed in the prosecution with 70
all the rights, privileges, and powers conferred by law on 71
prosecuting attorneys, including the power to appear before 72
grand juries and to interrogate witnesses before such grand 73
juries. These powers of the attorney general are in addition to 74
any other applicable powers of the attorney general. 75

(D) The prosecuting attorney of the county in which an 76
alleged offense may be prosecuted may initiate criminal 77
proceedings under sections 1321.35 to 1321.48 of the Revised 78

Code. 79

(E) In order to initiate criminal proceedings under 80
sections 1321.35 to 1321.48 of the Revised Code, the attorney 81
general first shall present any evidence of criminal violations 82
to the prosecuting attorney of the county in which the alleged 83
offense may be prosecuted. If, within a reasonable period of 84
time, the prosecuting attorney has not agreed to prosecute the 85
violations, the attorney general may proceed in the prosecution 86
with all the rights, privileges, and powers described in 87
division (B) of this section. 88

(F) When a judgment under this section becomes final, the 89
clerk of court shall mail a copy of the judgment, including 90
supporting opinions, to the superintendent. 91

Sec. 1321.593. No registrant shall make a loan for the 92
purchase, lease, or lease-purchase of a dog or cat. Any loan 93
made in violation of this prohibition is void, and the 94
registrant has no right to collect, receive, or retain any 95
principal, interest, or charges related to the loan and has no 96
security interest in the dog or cat. 97

Sec. 1321.633. No licensee shall make a loan for the 98
purchase, lease, or lease-purchase of a dog or cat. Any loan 99
made in violation of this prohibition is void, and the licensee 100
has no right to collect, receive, or retain any principal, 101
interest, or charges related to the loan and has no security 102
interest in the dog or cat. 103

Section 2. That existing section 1321.44 of the Revised 104
Code is hereby repealed. 105