

As Introduced

136th General Assembly

Regular Session

2025-2026

S. B. No. 256

Senator Lang

Cosponsors: Senators Brenner, Manning

To amend section 9.79; to enact new sections 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, and 5
4710.19; and to repeal sections 4710.01, 6
4710.02, 4710.03, 4710.04, and 4710.99 of the 7
Revised Code to provide for the licensure of 8
debt services providers. 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

(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

(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

(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 finding of guilt, or plea of guilty; 134
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(ii) Ten years from the date of the release from incarceration; 136
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(iii) The time period specified in division (D) (4) of this section. 138
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(c) For a conviction of, judicial finding of guilt of, or plea of guilty to a disqualifying offense that is an offense of violence or a sexually oriented offense, any time. 140
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(3) If an individual is subject to a community control sanction, parole, or post-release control sanction based on a conviction of, judicial finding of guilt of, or plea of guilty to a disqualifying offense included in the list established under division (B) of this section that is not an offense of violence or a sexually oriented offense, a licensing authority may take the offense into account during the following time periods: 143
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(a) If the community control sanction, parole, or post-release control sanction was for a term of less than five years, the period of the community control sanction, parole, or post-release control sanction plus the number of years after the date of final discharge of the community control sanction, parole, or post-release control sanction necessary to equal five years; 151
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(b) If the community control sanction, parole, or post-release control sanction was for a term of five years or more, the period of the community control sanction, parole, or post-release control sanction. 157
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(4) If an individual is subject to a community control sanction, parole, or post-release control sanction based on a 161
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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;	237
<u>(10) Debt services provider licenses issued under Chapter</u>	238
<u>4710. of the Revised Code.</u>	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
chapter. 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
superintendent. 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

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

(9) Any other information the superintendent reasonably 439
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
applicant. 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
following apply: 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
materially erroneous or incomplete. 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
fraud, deceit, or dishonesty. 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
division. 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 561

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
surrender. 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
met: 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
creditors; 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
individuals; 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
consumer owes due to the accrual of fees and interest; 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 owe any further payment to 732

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
information for the calendar year reporting period: 745

(1) Total number of active consumers who reside in this 746
state; 747

(2) Total number of enrolled consumers who reside in this 748
state; 749

(3) Total fees collected by the licensee from consumers 750
who reside in this state. 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
following: 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
provider rather than the consumer; 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

consumer's agreement with the licensee; 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
this chapter. 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
prevent attachments. 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
legal advice or perform legal services; 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
represented results; 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
consumer's debt; 860

(d) The effect of the service on a consumer's 861
creditworthiness; 862

(e) The effect of the service on collection efforts of the 863
consumer's creditors; 864

(f) The percentage or number of consumers who attain the 865
represented results; 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
confess judgment against a consumer; 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
other law of this state; 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
effect; 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

(3) Within five business days after the date on which a 903
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
consumer's resolutions; 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

(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
licensee. 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

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