

Senate Bill 685

Sponsored by Senator PROZANSKI; Representative BARKER

SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure **as introduced**.

Prohibits creditor from denying application for credit solely because applicant used business address instead of residential address if state or local law permits applicant to use business address in lieu of residential address.

A BILL FOR AN ACT

1
2 Relating to extensions of credit; creating new provisions; and amending ORS 646A.240.

3 **Be It Enacted by the People of the State of Oregon:**

4 **SECTION 1.** ORS 646A.240 is amended to read:

5 646A.240. In evaluating applications for extensions of credit, a creditor [*shall*] **may not:**

6 (1) Treat [*the*] **an applicant's** obligation [*of an applicant*] to pay child support [*no*] more ad-
7 versely than the creditor treats or would treat [*any other*] **another** obligation for the same amount,
8 terms and duration as the child support obligation[.]; **or**

9 (2) **Deny an application solely because the applicant used the applicant's business address**
10 **instead of the applicant's residential address if a law of this state or a local government or-**
11 **dinance permits the applicant to use a business address in lieu of a residential address.**

12 **SECTION 2.** The amendments to ORS 646A.240 by section 1 of this 2009 Act apply to an
13 **application for an extension of credit made on or after the effective date of this 2009 Act.**
14

NOTE: Matter in **boldfaced** type in an amended section is new; matter [*italic and bracketed*] is existing law to be omitted. New sections are in **boldfaced** type.