



Open Government Impact Statement

83rd Oregon Legislative Assembly
2026 Regular Session

Measure: HB 4116

Only impacts on Original or Engrossed
Versions are Considered Official

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Date: 2/2/2026

SUMMARY

Digest: Declares that this state does not want a certain federal law to apply to consumer finance loans made in this state. Says who the laws that govern consumer finance loans in this state apply to and when. Says what needs to be in an application for a license to make consumer finance loans in this state. (Flesch Readability Score: 73.0).

Declares that this state does not want the amendments set forth in section 521 of the Depository Institutions Deregulation and Monetary Control Act of 1980 to apply to consumer finance loans made in this state. Specifies persons to whom the consumer finance laws of this state apply and circumstances in which the laws apply. Specifies the requirements for an application for a license to make consumer finance loans in this state.

Takes effect on the 91st day following adjournment sine die.

NOTICE OF NO OPEN GOVERNMENT IMPACT