

# MAINE STATE LEGISLATURE

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**LAWS**  
OF THE  
**STATE OF MAINE**

AS PASSED BY THE

ONE HUNDRED AND TWELFTH LEGISLATURE

**FIRST REGULAR SESSION**

December 5, 1984 to June 20, 1985

Chapters 1-384

PUBLISHED BY THE REVISOR OF STATUTES IN ACCORDANCE WITH  
MAINE REVISED STATUTES ANNOTATED, TITLE 3, SECTION 163-A,  
SUBSECTION 4.

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J.S. McCarthy Co., Inc.  
Augusta, Maine  
1986

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**PUBLIC LAWS**  
OF THE  
**STATE OF MAINE**

AS PASSED AT THE  
FIRST REGULAR SESSION

of the  
ONE HUNDRED AND TWELFTH LEGISLATURE

1985

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A. "Consumer credit transaction" means, with respect to open-end credit, an open-end credit plan or open-end credit account and the notices required by subsection 1, paragraph B and the notice described in subsection 2 shall be given before the first extension of credit pursuant to the open-end account.

B. "Cosigner, comaker, guarantor, endorser, surety or other similar party" means a natural person who renders himself liable for the obligation of another person without compensation. The terms include any person whose signature is requested as a condition to granting credit to another person, or as a condition forbearance on collection of another person's obligation that is in default. The term does not include a spouse whose signature is required on a credit obligation to perfect a security interest pursuant to state law. A person who does not receive goods, services or money in return for credit obligation does not receive compensation within the meaning of this definition. A person is a cosigner within the meaning of this definition whether or not he is designated as such on a credit obligation.

Sec. 2. 9-A MRSA §3-206, sub-§8 is enacted to read:

8. Notice not required where cosigners given notice in conformance with certain federal regulations. The notice described in subsection 2 shall not be required in any consumer credit transaction in which the creditor gives a notice to cosigners in the form set forth in regulations promulgated by the Federal Trade Commission, the Federal Reserve Board or the Federal Home Loan Bank Board.

Emergency clause. In view of the emergency cited in the preamble, this Act shall take effect when approved.

Effective May 2, 1985.

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## CHAPTER 135

H.P. 910 - L.D. 1299

AN ACT Relating to Septic System Permits.

Be it enacted by the People of the State of Maine as follows:

30 MRSA §3223, sub-§5 is enacted to read:

5. Protection of permit privileges. A valid permit issued under this section for the installation of a subsurface sewage disposal system shall not be rendered void by the installation of a well under the following conditions:

A. The well is on the property of another and is within the minimum setback distance from the proposed site of the system, as established by rule by the Department of Human Services under Title 22, section 42; and

B. The well was installed after the date of issuance of the disposal system permit, but before the physical installation of the disposal system.

Effective September 19, 1985.

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## CHAPTER 136

S.P. 481 - L.D. 1300

AN ACT Concerning Motor Vehicle Insurance and the Household Exclusion.

Be it enacted by the People of the State of Maine as follows:

24-A MRSA §2902-A is enacted to read:

§2902-A. Household exclusion

1. Definitions. As used in this section, unless the context otherwise indicates, the following terms have the following meanings.

A. "Family member" means a person related to the insured by blood, marriage or adoption who is a resident of the insured's household, including a ward or foster child.

2. Exclusion. No insurer may sell or renew an insurance policy providing motor vehicle liability insurance on or after January 1, 1986, that excludes