MAINE STATE LEGISLATURE

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LAWS

OF THE

STATE OF MAINE

AS PASSED BY THE

ONE HUNDRED AND SEVENTEENTH LEGISLATURE

SECOND SPECIAL SESSION
September 5, 1996 to September 7, 1996

ONE HUNDRED AND EIGHTEENTH LEGISLATURE

FIRST REGULAR SESSION
December 4, 1996 to March 27, 1997

FIRST SPECIAL SESSION
March 27, 1997 to June 20, 1997

THE GENERAL EFFECTIVE DATE FOR
FIRST REGULAR SESSION
NON-EMERGENCY LAWS IS
JUNE 26, 1997

FIRST SPECIAL SESSION
NON-EMERGENCY LAWS IS
SEPTEMBER 19, 1997

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

J.S. McCarthy Company
Augusta, Maine
1997

CHAPTER 94

H.P. 554 - L.D. 745

An Act to Amend the Maine Consumer Credit Code

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

Sec. 1. 9-A MRSA §2-501, sub-§1, ¶G, as enacted by PL 1993, c. 618, §5, is amended to read:

G. A late fee on credit card accounts~~, not to exceed the lesser of $10 or 5% of the unpaid amount of the installment,~~ on an installment not paid in full within 15 days after its scheduled or deferred due date.

Sec. 2. 9-A MRSA §3-308, sub-§4, as enacted by PL 1985, c. 113, §2, is amended to read:

4. A schedule of payments may require a final payment not substantially equal to all other periodic payments if the transaction is made for a term of not less than 4 years and if the contract evidencing the consumer credit transaction gives the consumer the right to refinance the amount of the final payment in order to fully amortize the obligation on terms ~~at least as favorable, including, but not limited to, the rate of finance charge and periodic payment amount, as those specified in the original consumer credit transaction, in order to fully amortize the obligation~~ then generally offered by the creditor, if the consumer satisfies reasonable credit standards and if the property satisfies reasonable loan to value standards. The administrator shall examine the reasonableness of standards during regular examinations and upon consumer complaint. At least 60 days but not more than 180 days prior to the maturity of the loan, the creditor must notify the consumer in writing of the maturity date and the amount due on the maturity date; and

See title page for effective date.

CHAPTER 95

S.P. 266 - L.D. 874

An Act to Clarify the Public Safety Laws Concerning Visual Smoke Detectors

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

Sec. 1. 25 MRSA §2464, sub-§1, as enacted by PL 1981, c. 399, §1, is amended to read:

1. Definition. "Smoke detector" means any device ~~which~~ that, when activated by the presence of smoke, provides an ~~audible~~ alarm suitable to warn the occupants within the individual dwelling unit in which it is attached~~, which~~ and that has been approved for use in this State by the State Fire Marshal.

Sec. 2. 25 MRSA §2464, sub-§8 is enacted to read:

8. Smoke alarms for persons with disabilities. Upon the request of a deaf or hard-of-hearing occupant, the owner of the dwelling unit shall provide an approved smoke alarm suitable to warn the occupant within the dwelling unit. If the owner does not provide a suitable smoke alarm, the occupant may purchase, install and maintain a suitable smoke detector, or arrange for proper installation and maintenance of a suitable smoke detector, and may deduct the actual costs from the rent for the dwelling unit. An occupant or tenant may not be charged, evicted or penalized in any way for failure to pay the actual cost deducted from the rent for the dwelling unit.

See title page for effective date.

CHAPTER 96

S.P. 275 - L.D. 883

An Act to Extend the Exemptions for Farm Stands to Include Farmers' Markets

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

Sec. 1. 22 MRSA §2152, sub-§4-A, ¶D, as enacted by PL 1995, c. 331, §1, is amended to read:

D. Establishments~~,~~ such as farm stands and farmers' markets primarily selling fresh produce~~,~~ not including dairy and meat products;

See title page for effective date.

CHAPTER 97

H.P. 705 - L.D. 969

An Act to Authorize the Issuance of a Credit Card to Benefit the Scholarships for Maine Fund

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