

MAINE STATE LEGISLATURE

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LAWS
OF THE
STATE OF MAINE
AS PASSED BY THE
One Hundred and Sixth Legislature
1ST SPECIAL SESSION
JANUARY 2, 1974 TO MARCH 29, 1974
AND BY THE
One Hundred and Seventh Legislature
REGULAR SESSION
JANUARY 1, 1975 TO JULY 2, 1975

PUBLISHED BY THE DIRECTOR OF LEGISLATIVE RESEARCH IN
ACCORDANCE WITH THE REVISED STATUTES OF 1964, TITLE 3,
SECTION 164, SUBSECTION 6.

THE KNOWLTON AND MCLEARY COMPANY
FARMINGTON, MAINE
1975

PUBLIC LAWS
OF THE
STATE OF MAINE

AS PASSED BY THE
One Hundred and Seventh Legislature

1975

CHAPTER 180

AN ACT to Require a Notice of Default to be given within Prescribed Intervals, as Applicable, for Open-end Credit Transactions under the Consumer Credit Code.

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

9-A MRSA § 5-111, sub-§ 3, as enacted by PL 1973, c. 762, § 1, is amended by adding at the end a new sentence to read:

For the purpose of this section, in open-end credit, the obligation is the unpaid balance of the account and there is no right to cure and no limitation on the creditor's rights with respect to a default that occurs within 12 months after an earlier default as to which a creditor has given a notice of consumer's right to cure, section 5-110.

Effective October 1, 1975

CHAPTER 181

AN ACT Concerning Refinancing of Credit Sales on Consolidation under the Consumer Credit Code.

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

9-A MRSA § 2-505, sub-§ 3, as enacted by PL 1973, c. 762, § 1, is amended to read:

3. If a consumer owes an unpaid balance to a creditor with respect to a consumer credit transaction arising out of a consumer credit sale, and becomes obligated on another consumer credit transaction arising out of another consumer credit sale by the same seller, the parties may agree to a consolidation resulting in a single schedule of payments either pursuant to subsection 1 or by adding together the unpaid balances with respect to the 2 sales, **except where adding the unpaid balances together results in a decrease of the maturity of an earlier transaction.**

Effective October 1, 1975

CHAPTER 182

AN ACT Relating to Exemption of Law Enforcement Agencies and Courts under the Human Rights Act.

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

Sec. 1. 5 MRSA § 4553, sub-§ 7, as enacted by PL 1971, c. 501, § 1, is amended to read:

7. **Person.** "Person" includes one or more individuals, partnerships, associations, organizations, corporations, municipal corporations, legal repre-