

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied
(searchable text may contain some errors and/or omissions)

LAWS
OF THE
STATE OF MAINE
AS PASSED BY THE

ONE HUNDRED AND TENTH LEGISLATURE

FIRST REGULAR SESSION
December 3, 1980 to June 19, 1981

AND AT THE

FIRST SPECIAL SESSION
August 3, 1981

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

K.J. Printing Co.
Augusta, Maine
1981

PUBLIC LAWS
OF THE
STATE OF MAINE

AS PASSED AT THE
FIRST REGULAR SESSION

of the
ONE HUNDRED AND TENTH LEGISLATURE

1981

Sec. 2. 5 MRSA § 8055, sub-§ 3, as amended by PL 1979, c. 425, § 7, is further amended by adding at the end a new sentence to read:

The petition must be verified and certified in the same manner provided in Title 21, section 494, subsection 7, prior to its presentation to the agency.

Effective September 18, 1981

CHAPTER 281

H. P. 719 — L. D. 851

AN ACT to Amend the Maine Consumer Credit Code to Increase the Availability of First Mortgage Residential Loan Funds.

Emergency preamble. Whereas, Acts of the Legislature do not become effective until 90 days after adjournment unless enacted as emergencies; and

Whereas, a shortage of first mortgage residential loan funds exists and is expected to continue prior to the expiration of the 90-day period following adjournment; and

Whereas, the Legislature has determined that it is necessary and appropriate to effectuate certain modifications in the Maine Consumer Credit Code to increase the availability of first mortgage residential loan funds; and

Whereas, in the judgment of the Legislature, these facts create an emergency within the meaning of the Constitution of Maine and require the following legislation as immediately necessary for the preservation of the public peace, health and safety; now, therefore,

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

Sec. 1. 9-A MRSA § 2-502, sub-§ 6 is enacted to read:

6. This section shall not apply to a loan secured by a first mortgage on real estate, other than a mobile home loan, and the security interest is granted for the purpose of purchasing or constructing a residence of 4 units or less.

Sec. 2. 9-A MRSA § 2-507, sub-§ 3 is enacted to read:

3. Notwithstanding subsection 1, a supervised loan secured by a first mortgage on real estate, other than a mobile home loan, granted for the purpose of purchasing or constructing a residence of 4 units or less may provide for the payment by the debtor of reasonable attorney's fees after default and referral to an attorney not a salaried employee of the creditor.

Sec. 3. 9-A MRSA § 3-202, first sentence, as enacted by PL 1973, c. 762, § 1, is amended to read:

A written agreement which requires or provides for the signature of the consumer and which evidences a consumer credit transaction other than one pursuant to open-end credit or pursuant to a loan secured by a first mortgage on real estate, other than a mobile home loan, shall contain a clear, conspicuous and printed notice to the consumer that he should not sign the agreement before reading it, and that he is entitled to a copy of the agreement and to prepay the unpaid balance at any time without penalty, except for minimum charges as permitted by law.

Sec. 4. 9-A MRSA § 5-110, sub-§ 5 is enacted to read:

5. This section does not apply to a loan secured by a first mortgage on real estate, other than a mobile home loan, and the security interest is granted for the purpose of purchasing or constructing a residence of 4 units or less.

Sec. 5. 9-A MRSA § 5-111, sub-§ 5 is enacted to read:

5. This section does not apply to a loan secured by a first mortgage on real estate, other than a mobile home loan, and the security interest is granted for the purpose of purchasing or constructing a residence of 4 units or less.

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

Effective May 18, 1981

CHAPTER 282

S. P. 329 — L. D. 959

AN ACT to Require that Services Performed by Chiropractors be Offered as Optional Coverage under all Group Health Insurance Policies and Group Health Care Contracts.

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

Sec. 1. 24 MRSA § 2303-B, as enacted by PL 1979, c. 335, § 1, is amended to read:

§ 2303-B. Optional coverage for chiropractic services

Every nonprofit hospital or medical service organization which issues group health care contracts providing coverage for the services of a "physician" or