

MAINE STATE LEGISLATURE

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LAWS
OF THE
STATE OF MAINE

AS PASSED BY THE

ONE HUNDRED AND TWENTY-THIRD LEGISLATURE

FIRST REGULAR SESSION
December 6, 2006 to June 21, 2007

THE GENERAL EFFECTIVE DATE FOR
FIRST REGULAR SESSION
NON-EMERGENCY LAWS IS
SEPTEMBER 20, 2007

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

Penmor Lithographers
Lewiston, Maine
2007

CHAPTER 272**H.P. 143 - L.D. 161****An Act To Prohibit the Use of
Electronic Devices by Minors
while Driving**

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

Sec. 1. 29-A MRSA §2116 is enacted to read:

**§2116. Use of electronic devices by minors while
operating motor vehicles**

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

A. "Handheld electronic device" means any handheld electronic device that is not part of the operating equipment of the motor vehicle, including but not limited to an electronic game, device for sending or receiving electronic mail, text messaging device or computer.

B. "Mobile telephone" means a device used to access a wireless telephone service.

C. "Using" means manipulating, talking into or otherwise interacting with a mobile telephone or handheld electronic device but does not include passively listening to music or other recorded sounds emanating from a handheld electronic device.

2. Prohibition. A person who has not attained 18 years of age may not operate a motor vehicle while using a mobile telephone or handheld electronic device.

3. Penalty. A person who violates this section commits a traffic infraction for which a fine of not less than \$50 for the first offense and not less than \$250 for a 2nd or subsequent offense may be adjudged.

See title page for effective date.

CHAPTER 273**H.P. 1301 - L.D. 1869****An Act To Protect Maine
Homeowners from Predatory
Lending**

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

PART A

Sec. A-1. 9-A MRSA §3-315 is enacted to read:

§3-315. Real estate settlement procedures

A creditor and its loan officers shall comply with the provisions of the federal Real Estate Settlement Procedures Act of 1974, 12 United States Code, Section 2601 et seq. and its implementing regulation, Regulation X, 24 Code of Federal Regulations, Section 3500 et seq.

Sec. A-2. 9-A MRSA §6-105-A is enacted to read:

**§6-105-A. Uniform multistate automated licensing
system**

For the purposes of participating in the establishment and implementation of a uniform multistate automated licensing system, referred to in this section as "the system," for loan brokers, supervised lenders that are not supervised financial organizations and individual loan officers thereof, the administrator may undertake the following actions.

1. The administrator may establish new rules, consistent with the principles for operation and implementation established by the system, that are necessary for the State to participate in the system, including rules authorizing the system to collect license fees on behalf of the State and remit those fees to the State, authorizing collection fees by the system to pay for its services, authorizing the system to process and maintain license records and authorizing use of the system's uniform forms, upon the director's finding that each new rule is consistent with the public interest and the purposes of this Act. Rules adopted pursuant to this subsection are routine technical rules as defined in Title 5, chapter 375, subchapter 2-A.

2. The administrator may require a credit and background investigation of each applicant for a license as a loan broker, a supervised lender that is not a supervised financial organization or a loan officer of a loan broker or a supervised lender, by means including fingerprint checks for state and national criminal histories, commencing at the time the State joins the system pursuant to this section. The cost of the investigations must be charged to the applicants. Information obtained or held by the administrator pursuant to this subsection is nonpublic pursuant to section 6-116 and not subject to disclosure.

Any information provided by or to the administrator pursuant to this section that has been designated as confidential by another state's regulatory agency remains the property of the agency furnishing the information and must be kept confidential by the administrator and the system except as authorized by the agency that furnished the information.

Sec. A-3. 9-A MRSA §8-103, sub-§1, as amended by PL 2003, c. 49, §1, is repealed.

Sec. A-4. 9-A MRSA §8-103, sub-§1-A is enacted to read: