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122nd Legislature (2004-2006)

History and Final Disposition

LD 788 / HP0565

Original Title: An Act To Establish Consumer Protections and Regulations for Deferred Deposit Loans. New Title: Resolve, Authorizing the Office of Consumer Credit Regulation To Study the Payday Advance Industry and Related Consumer Credit Lending Issues in Maine. Presented by Representative DUPLESSIE of Westbrook; Cosponsored by Senator SULLIVAN of York and Representatives: PERRY of Calais, TARDY of Newport, Senators: DAVIS of Piscataquis, TURNER of Cumberland. Referred to Joint Standing Committee on Business, Research and Economic Development. Public Hearing 03/25/05. OTP-AM Accepted 05/09/05. Amended by: CA (Changed Title) H241. Final Disposition: Finally Passed, Signed 05/18/05, RESOLVE LAWS, Chapter 24.

Original Bill

[LD 788 \(122nd Legis. 2005\)](#)

Analyst's Summary of Bill and Enacted Law

[LD 788 / Resolve 2005, c. 24](#)

Committee Materials

Joint Standing Committee on Business, Research and Economic Development

- (Available on request—please include the following citation: cf122-LD-0788.pdf)

New Drafts and Amendments

[Amendment CA \(H-241\) \(LD 788 2005\) \(Passed\)](#)

Floor Proceedings and Debate

[HOUSE, February 15, 2005 \(H163-175\)](#)

- p. H-167

[SENATE, February 16, 2005 \(S180-188\)](#)

- p. S-181

[HOUSE, May 3, 2005 \(H433-461\)](#)

- p. H-453 (Amendment(s) H-241)

[HOUSE, May 5, 2005 \(H462-479\)](#)

- p. H-476 (Amendment(s) H-241)

[SENATE, May 9, 2005 \(S609-641\)](#)

- p. S-617 (Amendment(s) H-241)

[SENATE, May 10, 2005 \(S642-687\)](#)

- p. S-651 (Amendment(s) H-241)

[HOUSE, May 16, 2005 \(H552-576\)](#)

- p. H-562 (Amendment(s) H-241)

[SENATE, May 17, 2005 \(S755-780\)](#)

- p. S-767 (Amendment(s) H-241)

Enacted Law or Resolve

[Resolve 2005, c. 24](#)

News Articles

Payday loan chains look to expand Maine presence (Peters, Mark) (Portland Press Herald, 3/31/2005) • (Available on request—please include the following citation: 122/LD07xx/nc122-ld-0788/SB122968.pdf)

Keep payday loans a convenience, not a crushing burden (Portland Press Herald, 4/1/2005) • (Available on request—please include the following citation: 122/LD07xx/nc122-ld-0788/SB122973.pdf)

Stifling usury in Maine (Sun-Journal (Lewiston), 4/7/2005) • (Available on request—please include the following citation: 122/LD07xx/nc122-ld-0788/SB122989.pdf)

Tying payday lending to base closures (Tetrev, Rick) (Portland Press Herald, 4/27/2005) • (Available on request—please include the following citation: 122/LD07xx/nc122-ld-0788/SB1221044.pdf)

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