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**SUBSTITUTE SENATE BILL 5415**

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**State of Washington**

**59th Legislature**

**2005 Regular Session**

**By** Senate Committee on Financial Institutions, Housing & Consumer Protection (originally sponsored by Senators Fairley and Kline)

READ FIRST TIME 02/22/05.

1 AN ACT Relating to making loans under chapter 31.45 RCW to military  
2 borrowers; and adding a new section to chapter 31.45 RCW.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 NEW SECTION. **Sec. 1.** A new section is added to chapter 31.45 RCW  
5 to read as follows:

6 (1) A licensee shall:

7 (a) When collecting any delinquent small loan, not garnish any  
8 wages or salary paid for service in the armed forces;

9 (b) Defer for the duration of the posting all collection activity  
10 against a military borrower who has been deployed to a combat or combat  
11 support posting or the spouse of a military borrower for the duration  
12 of the posting;

13 (c) Not contact the military chain of command of a military  
14 borrower in an effort to collect a delinquent small loan;

15 (d) Honor the terms of any repayment agreement between the licensee  
16 and any military borrower or the spouse of a military borrower,  
17 including any repayment agreement negotiated through military  
18 counselors or third party credit counselors; and

1           (e) Not make a loan to a person that the licensee knows is a  
2 military borrower or the spouse of a military borrower, from a specific  
3 location that a military base commander has notified the licensee in  
4 writing is designated off-limits to military personnel.

5           (2) For purposes of this section, "military borrower" means any  
6 active duty member of the armed forces of the United States, or any  
7 member of the national guard or the reserves of the armed forces of the  
8 United States who has been called to active duty.

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