

**HB 2881-S - DIGEST**

(AS OF HOUSE 2ND READING 2/07/06)

Provides that a licensee shall: (1) Not contact, or threaten to contact, either orally or in writing, the military chain of command of a military borrower in an effort to collect a delinquent small loan;

(2) Not communicate with a military borrower in such a manner as to harass, intimidate, threaten, or embarrass the military borrower, including but not limited to communication at an unreasonable hour, with unreasonable frequency, by threats of force or violence, by threats of criminal prosecution, and by use of offensive language.

Provides that communication is presumed to have been made for the purposes of harassment when: (1) It is made with a military borrower in any form, manner, or place, more than three times in a single week;

(2) It is made with a military borrower at his or her place of employment more than one time in a single week; or

(3) It is made with a military borrower at his or her place of residence between the hours of 9:00 p.m. and 7:30 a. m.

Applies to any person who has notified the licensee in writing that they are the legal spouse of such a member of the armed forces, national guard, or reserve.