

CERTIFICATION OF ENROLLMENT  
**ENGROSSED SUBSTITUTE SENATE BILL 5415**

Chapter 256, Laws of 2005

59th Legislature  
2005 Regular Session

MILITARY BORROWERS

EFFECTIVE DATE: 7/24/05

Passed by the Senate April 18, 2005  
YEAS 43 NAYS 0

BRAD OWEN

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**President of the Senate**

Passed by the House April 15, 2005  
YEAS 66 NAYS 28

FRANK CHOPP

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**Speaker of the House of Representatives**

Approved May 3, 2005.

CHRISTINE GREGOIRE

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**Governor of the State of Washington**

CERTIFICATE

I, Thomas Hoemann, Secretary of the Senate of the State of Washington, do hereby certify that the attached is **ENGROSSED SUBSTITUTE SENATE BILL 5415** as passed by the Senate and the House of Representatives on the dates hereon set forth.

THOMAS HOEMANN

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**Secretary**

FILED

May 3, 2005 - 4:51 p.m.

**Secretary of State  
State of Washington**

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**ENGROSSED SUBSTITUTE SENATE BILL 5415**

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AS AMENDED BY THE HOUSE

Passed Legislature - 2005 Regular Session

**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 for the duration of the posting;

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

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

17            (e) Not make a loan from a specific location to a person that the  
18 licensee knows is a military borrower when the military borrower's

1 commander has notified the licensee in writing that the specific  
2 location is designated off-limits to military personnel under their  
3 command.

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

Passed by the Senate April 18, 2005.

Passed by the House April 15, 2005.

Approved by the Governor May 3, 2005.

Filed in Office of Secretary of State May 3, 2005.