

Ohio Consumer Law, 2019-2020 ed., Chapter 30, Short Term Loan Law

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Emily Honsa Hicks, Kelly Lipinski, and Arthur Rotatori (Cleveland) co-authored Chapter 30 on Short Term Loan Laws in the [2019-2020 edition of the *Ohio Consumer Law handbook*](#), published by Thompson Reuters.

Topics covered in the chapter include:

- 2008 Ohio Short-Term Loan Act
- 2018 Amendments to the Short-Term Lending Law
- Exemptions
- Modifications of rights and responsibilities of existing licensees
- Allowable Interest, Fees, and Charges
- Ability to repay test
- Right to cancel
- Disclosures
- Prohibitions
- Reporting
- Penalties

Ohio Consumer Law is a convenient reference for attorneys, consumers, and providers of consumer goods and services in Ohio. Drawing on both reported and unreported Ohio trial and appellate cases, the handbook analyzes hundreds of cases that are essential to interpreting the law and provides examples of how the courts have applied Ohio consumer laws to specific facts.

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