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## **An Act To Require Plain Language in Consumer Contracts**

### **CONCEPT DRAFT SUMMARY**

This bill is a concept draft pursuant to Joint Rule 208.

This bill proposes to require written consumer contracts involving \$100,000 or less to meet certain criteria in order to be clear and readable, including:

1. Adequately informing the consumer of the rights and duties fixed by the contract;
2. Using words with common everyday meanings to the extent practicable;
3. Being appropriately divided into sections with captions and paragraphs; and
4. Being printed in at least 10-point type with at least one point of leading between lines and in an ink that contrasts sufficiently with the paper.

Exceptions to the clear and readable standard include words, phrases or forms of agreement required by law or governmental entity or technical terms customarily used in a particular industry or area if there are no clear and readable substitutes for those terms. The Attorney General would enforce the provisions of this bill.