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**Testimony of Denise Tepler presenting  
LD 1466, An Act To Improve the Efficiency of Certain Consumer Credit Protection Laws  
Before the Joint Standing Committee on Health Coverage, Insurance and Financial  
Services**

Senator Sanborn and most excellent friends and colleagues of the Health Coverage, Insurance, and Financial Services Committee, as you know, I am Denise Tepler, Representative of House District 54, all of the Town of Topsham. I am pleased to present to you **LD 1466, An Act To Improve the Efficiency of Certain Consumer Credit Protection Laws**.

This is a complex department bill which was first submitted in the last session. It makes many minor and some major changes to definitions in the enabling statutes for the Bureau of Consumer Credit Protection. Overall, I believe these changes tighten and modernize consumer protections in Maine.

I will leave it to Superintendent Lund to discuss all of the specifics of the bill but am happy to answer any questions that I can.