
DEPARTMENT OF COMMERCE

I. Division of Securities

- Creates the Ohio Investor Recovery Fund for victims of securities fraud that have not received restitution from the person that committed the violation.
- Allows a dealer or investment adviser to place a hold on a transaction when the dealer, investment adviser, or an employee believes the account holder is age 60 or older or eligible for adult protective services and may be the victim of financial exploitation.

II Division of Industrial Compliance

Sale of second-hand bedding and toys

- Requires any person or entity wishing to sell second-hand bedding or used toys to register with the Superintendent of Industrial Compliance within the Department of Commerce.

Plumbing inspector certification

- Removes certification of plumbing inspectors from the Division of Industrial Compliance's responsibility and authority but retains the Board of Building Standard's plumbing inspector certification.
- Requires a board of health to employ a Board of Building Standards certified plumbing inspector, as opposed to a Division of Industrial Compliance certified plumbing inspector as under current law, or to contract with another health district or building department in order for a prohibition on Division inspections in the board's district to apply.
- Adds a requirement that a board of health notify the Division of Industrial Compliance of the board's intent to inspect plumbing in its district before the continuing prohibition against duplicative Division plumbing authority will apply.
- Eliminates prohibitions on boards of health that do not employ certified plumbing inspectors from inspecting plumbing, collecting fees for inspecting plumbing, and contracting with other boards of health to inspect plumbing on the other board's behalf.

Historical boiler license

- Re-establishes the Historical Boiler Licensing Board and the licensing requirements for operators of historical boilers as they existed prior to the April 12, 2021, effective date of H.B. 442 of the 133rd General Assembly.
- Transfers the duties that were transferred by H.B. 442 from the Historical Boiler Licensing Board to the Division of Industrial Compliance in the Department of Commerce back to the re-established Board.
- Requires the Board to issue a license to a person who held an active license to operate historical boilers in public when the requirement for a license ended pursuant to H.B. 442, April 12, 2021.

Building inspection fees

- Transfers authority to establish fees for inspections carried out by the Division of Industrial Compliance from the Board of Building Standards to the Superintendent of Industrial Compliance.

Manufactured homes

- Makes several technical changes to replace references to the former Manufactured Homes Commission with references to the Division of Industrial Compliance.

III Division of Real Estate and Professional Licensing

- Specifies that each licensed real estate broker and salesperson must notify the Superintendent of Real Estate and Professional Licensing of a change in personal residence address within 30 days after the change.
- Requires each licensee to maintain a valid email address on file with the Division and notify the Superintendent of any changes in email address within 30 days of the change.
- Expands the Superintendent's authority to recommend ancillary trustees for brokers.
- Authorizes the Division to adopt rules with respect to the regulation of manufactured home dealers, brokers, and salespersons.
- Reduces the portion of triennial real estate broker's and salesperson's license fees to be credited to the Real Estate Education and Research Fund from \$3 to \$1.50 per fee.

IV State Fire Marshal

- Specifies that when the State Fire Marshal or another authorized fire investigator is investigating a fire that has caused more than \$5,000 of property damage, to determine whether or not arson was involved, they must do so to the extent practicable and in a manner consistent with accepted standards of investigation.
- Permits the OBM Director, after certification of the Director of Commerce, to transfer funds from the State Fire Marshal's Fund to the Small Government Fire Department Services Revolving Loan Fund, if additional resources are needed.
- Requires a self-service gas station to comply with the most recent version of National Fire Protection Association Standard Number 30A, as incorporated into the State Fire Code, instead of the outdated version 30A-1990, as required under current law.

V Division of Liquor Control

Direct beer and wine sales

S-1 liquor permit eligibility changes

- Renames the S liquor permit the S-1 permit.
- Revises the eligibility for the S-1 permit, including:

- Eliminating from eligibility a brand owner or U.S. importer of beer or wine and its designated agent; and
- Expanding eligibility to a person (inside or outside Ohio) that manufactures beer.

S-2 liquor permit

- Creates the S-2 liquor permit to be issued to a person (inside or outside Ohio) that manufactures 250,000 gallons or more of wine annually.
- Authorizes an S-2 permit holder to sell and ship its wine directly to personal consumers.
- Establishes similar provisions as the S-1 permit regarding payment of wine taxes, shipment of wine, and keeping sales records.
- Establishes an initial permit fee of \$250 and renewal fee of \$100.

Fulfillment warehouse

- Authorizes a fulfillment warehouse to send an S-2 permit holder's wine to a personal consumer under specified conditions, including when the warehouse is located outside Ohio and has entered into a written agreement with an S-2 permit holder to fulfill orders on behalf of the permit holder.

B-2a liquor permit changes

- Revises the eligibility for the B-2a liquor permit, including eliminating from B-2a permit eligibility the brand owner or U.S. importer of wine and its designated agent.
- Prohibits a B-2a permit holder from selling wine to a retail permit holder that has been assigned an Ohio distribution territory.

Illegal shipment of beer or wine

- Except for the delivery of a to-go serving of wine by a retail permit holder, prohibits a person from knowingly sending a shipment of wine to a personal consumer unless the person holds an S-1 or S-2 permit or is a fulfillment warehouse.
- Except for the delivery of a to-go serving of beer by a retail permit holder, prohibits a person from knowingly sending a shipment of beer to a personal consumer without an S-1 permit.
- Specifies that a violator may be fined between \$500 and \$5,000, depending on the number of violations.

Retail permit holder prohibition

- Prohibits a person that is not a beer or wine manufacturer, including the holder of any retail permit inside or outside Ohio, from obtaining or attempting to obtain a B-2a, S-1, or S-2 permit.

Other liquor provisions

- Eliminates the requirement that the following submissions required of a club applying for a D-4 liquor permit be done under oath:
 - A statement of the organization controlling the club certifying that the club is operated in the interests of a reputable organization; and
 - The roster of the club's membership.
- Allows sales, service, and consumption of beer or intoxicating liquor on a D-4 liquor permit premises while bingo is being conducted.

VI. Division of Financial Institutions

- Increases initial registration, renewal, and late fees for mortgage brokers, lenders, and servicers, and increases original license, renewal, and late fees for mortgage loan originators.
- Authorizes the Superintendent of Financial Institutions to charge an additional assessment for renewal fees for mortgage brokers, lenders, servicers, and mortgage loan originators if the amount billed under the statute are less than the estimated expenditures for the following fiscal year.

I Division of Securities

Ohio Investor Recovery Fund

(R.C. 1707.47 and 1707.471)

The bill creates the Ohio Investor Recovery Fund (OIRF) for a victim of securities fraud (a purchaser identified in a final order that has suffered a pecuniary loss as the result of an Ohio Securities Law violation or the surviving spouse or dependent children of such a purchaser who is deceased) that has not received restitution from the person that committed the violation pursuant to a final order (a final administrative order issued by the Division of Securities or a final court order in a civil or criminal proceeding initiated by the Division).

Obtaining a restitution assistance award

Under the bill, the following victims are eligible for restitution assistance from the OIRF, with the maximum award limited to the lesser of \$25,000 or 25% of the monetary injury suffered by the victim in the final order:

- A natural person who is an Ohio resident;
- A person, other than a natural person, that domiciled in Ohio.

To receive a restitution assistance award, a claimant must submit an application to the Division on a form prescribed by the Division within 180 days after the date of the final order. The Division may grant an extension for good cause shown, but in no case may the Division accept an application received more than two years following the date of the final order.

The bill prohibits the Division from awarding restitution assistance as follows:

- To more than one claimant per victim;
- To a claimant on behalf of a victim that has received the full amount of restitution owed from the person ordered to pay restitution to the victim in the final order before the application for restitution assistance from the OIRF is filed;
- To a claimant if the final order identifies no pecuniary loss to the victim on whose behalf the application is made;
- To a claimant on behalf of a victim that assisted in the commission of the violation of the Securities Law;
- If the portion of the final order giving rise to a restitution order or otherwise establishing a pecuniary loss to the victim is overturned on appeal.

If, after the Division has made a restitution assistance award from the OIRF, the restitution award in the final order is overturned on appeal and all legal remedies have been exhausted, the claimant must forfeit the restitution assistance award.

Violations

A claimant may not knowingly file or cause to be filed an application or documents supporting an application that contain false, incomplete, or misleading information in any material respect. A claimant that violates this prohibition forfeits all restitution assistance and will be fined not more than \$10,000 by the Division. The Division must commence a proceeding relating to a violation not later than two years after the Division discovered, or through reasonable diligence should have discovered, the violation, whichever is earlier.

Funding the OIRF

The OIRF consists of all cash transfers from the Division of Securities Fund, which may not exceed \$2.5 million in any fiscal year. The OIRF may only be used for paying awards of restitution assistance and any expenses incurred in administering the OIRF.

If the OIRF is reduced below \$250,000 due to payment in full of awards that become final during a month, the Division must suspend payment of further claims that become final during that month and the following two months. At the end of this suspension period, the Division must pay the suspended claims. If the OIRF would be exhausted by payment in full, the Division must prorate the amount paid to each claimant according to the amount remaining in the OIRF at the end of the suspension period.

Under the bill, the state is liable for a determination made by the Division only to the extent that money is available in the OIRF on the date the award is calculated. The bill subrogates the state to the rights of the person awarded restitution assistance to the extent of the award. The subrogation rights are against the person that committed the securities violation or a person liable for the pecuniary loss. The bill also permits the state to obtain a lien on the award in a separation action brought by the state or through state intervention in an action brought by or on behalf of the victim.

Rules

The Division must adopt rules as necessary to implement these provisions, including rules governing the processes for both:

- Reviewing applications for restitution assistance awards; and
- Suspending awards or making a prorated payment of awards when the OIRF balance approaches or reaches a balance below \$250,000.

Elder financial exploitation

(R.C. 1707.49)

The bill lays out procedures for dealers, investment advisers, and their employees to follow when they believe that an account holder who is an eligible adult may be the victim of financial exploitation.

An “eligible adult” is a person aged 60 or older or a person who is eligible to receive adult protective services (a person aged 60 or older who is handicapped by the infirmities of aging or who has a physical or mental impairment that prevents the person from providing for the person’s own care or protection, and who resides in an independent living arrangement).

The term “financial exploitation” means either:

- The wrongful or unauthorized taking, withholding, directing, appropriation, or use of an eligible adult’s money, assets, or property (assets); or
- Any act or omission by a person, including through the use of a power of attorney or guardianship, to do either of the following:
 - Through deception, intimidation, or undue influence, obtain control of an eligible adult’s assets and thereby deprive the eligible adult of the ownership, use, benefit, or possession of the assets;
 - Convert (a civil tort) an eligible adult’s assets and thereby deprive the eligible adult of the ownership, use, benefit, or possession of the assets.

Under the bill, if an employee of a dealer or investment adviser has reasonable cause to believe that an eligible adult who is an account holder may be subject to past, current, or attempted financial exploitation, the employee must follow the employing dealer’s or investment advisor’s internal procedures for reporting past, current, or attempted financial exploitation.

In addition, the dealer or investment adviser may place a hold on any transaction impacted by the suspected exploitation for up to 15 business days. The dealer or investment advisor must report the transactional hold, along with a summary of the facts and circumstances leading up to the hold, in writing immediately to the Division of Securities and to the county department of job and family services for the county where the eligible adult resides. The dealer or investment advisor may continue the hold for up to another 15 business days (1) at the request of an investigating federal or state agency or (2) if the dealer or investment adviser has not heard from either the Division or the county department within the initial 15-day hold period.

The bill specifies that these provisions are not to be construed as limiting a dealer's or investment adviser's ability to seek injunctive relief from a court of competent jurisdiction at any time for any past, current, or attempted financial exploitation. It further provides that any person participating in good faith in making a report or placing a transactional hold is immune from any civil or administrative liability arising from the report or hold.

Any record made available to a state agency under these provisions is considered an investigative record and must therefore be retained by the Division and may not be available to inspection by persons other than those having a direct economic interest in the information or the transaction under investigation, or by law enforcement agencies, state agencies, federal agencies, and other entities as set forth by rules adopted by the Division. The dealer or investment adviser must maintain, for not less than five years, any record of a transactional hold, any report relating to the hold, and any notification of the hold.

II Division of Industrial Compliance

Sale of second-hand bedding and toys

(R.C. 3713.02)

The bill requires any person or entity wishing to sell or offer for sale second-hand bedding or used toys to register with the Superintendent of Industrial Compliance. Under current law, only persons or entities seeking to import, manufacture, renovate, wholesale, or reupholster stuffed toys or articles of bedding are required to register.

Plumbing inspector certification

(R.C. 3703.01; conforming change in R.C. 3703.03)

Under current law, boards of health in city and general health districts are authorized to inspect plumbing in nonresidential buildings, provided they employ a plumbing inspector certified by the Division of Industrial Compliance. Health districts may also contract with other health districts or county building departments to inspect plumbing on their behalf, so long as the other health district or county building department employs a Division of Industrial Compliance certified inspector. If a board of health employs a plumbing inspector or contracts for plumbing inspections, the Division of Industrial Compliance is barred from conducting plumbing inspections in that board's territory.

The bill eliminates the Division of Industrial Compliance's authority and responsibility to certify plumbing inspectors. In its place, it relies on the existing plumbing inspector certification offered by the Board of Building Standards. The bill also eliminates previous prohibitions on health districts inspecting plumbing, collecting fees for inspecting plumbing, or contracting with other health districts to inspect plumbing on the other health district's behalf, without employing a Division of Industrial Compliance certified inspector. It does not put in place a similar requirement mandating a Board of Building Standards certified inspector.

The bill also changes the prohibition on the Division of Industrial Compliance inspecting plumbing in health districts where the board of health employs, or has contracted for the services of, a plumbing inspector. Under the bill, the board of health must notify the Division of its intent

to inspect plumbing in the district, in writing, and either employ a plumbing inspector or contract for the services of one. Under current law, the prohibition applies so long as the board of health employs, or contracts for the services of, a plumbing inspector.

Building inspection fees

(R.C. 3791.07)

Under continuing law, the Division of Industrial Compliance completes various inspections of plans, industrialized units, and buildings. Current law allows the Board of Building Standards to adopt a fee schedule for those inspections. The bill transfers that authority to the Superintendent of Industrial Compliance. It also makes adoption of the fee schedule mandatory, rather than permissive, and requires it to be adopted in rules pursuant to the Administrative Procedure Act.

Manufactured homes

(R.C. 4781.07, 4781.281, 4781.56, and 4781.57)

The bill makes several technical changes by replacing outdated references to the former Manufactured Homes Commission with the reference to the Division of Industrial Compliance, the agency currently holding the responsibility for manufactured homes (other than their sale). The Commission was abolished in 2018 by H.B. 49 of the 132nd General Assembly, the main budget act for the FY 2018-FY 2019 biennium.

Historical boiler license

(R.C. 4104.32, 4104.33, 4104.34, 4104.35, 4104.36, and 4104.37; Sections 741.10 and 741.11)

The bill restores the requirement that a person obtain a license in order to operate an historical boiler (a steam boiler of riveted construction that is preserved, restored, or maintained for hobby or demonstration) in a place that is open to the public. This requirement had been eliminated by H.B. 442 of the 133rd General Assembly, effective April 12, 2021.

It also recreates the Historical Boilers Licensing Board and transfers nonlicensing duties related to historical boilers from the Division of Industrial Compliance in the Department of Commerce back to the new Board. Duties transferred to the Board include:

- Adopting rules concerning the following:
 - Historical boiler inspections, repairs, and alterations;
 - Standards for the revocation of a historic boiler license;
 - Standards and procedures for conducting and reporting hydrostatic tests; and
 - Standards for the public display and operation of historical boilers in Ohio by operators who reside outside Ohio.
- Issuing triennial certificates of operation for historical boilers that pass inspection;
- Conducting hearings for a person who appeals a denial of a certificate of operation;
- Establishing fees for inspection;

- Granting approval of historical boiler operator courses;
- Determining the smallest size of historical boilers that are subject to the historical boilers law;
- Establishing criteria for safe operation of historical boilers;
- Appointing safety committees to conduct hydrostatic tests; and
- Establishing a minimum amount of liability insurance an owner must carry, if it determines that a minimum amount should be established.

Finally, the bill requires the Board to issue a license to a person who held an active license to operate historical boilers in public when the requirement for a license ended pursuant to H.B. 442, April 12, 2021.

III Division of Real Estate and Professional Licensing

Real estate broker and salesperson contact information

(R.C. 4735.14)

The bill sets a deadline for a licensed real estate broker and salesperson to notify the Superintendent of Real Estate and Professional Licensing of a change in personal residence address: 30 days after the change. Existing law requires the notification, but does not specify a deadline.

The bill also requires each licensee to maintain a valid email address on file with the Division and to notify the Superintendent of any changes in email address within 30 days after the change.

Ancillary trustees for brokers

(R.C. 4735.05)

The bill expands the Superintendent's authority to recommend an ancillary trustee when there has been an incapacitation or incarceration of a licensed broker, if there is no other licensed broker within the brokerage, to continue the business transactions of the brokerage for a period of time not to exceed the period of incapacitation or incarceration. Under existing law, the Superintendent may recommend an ancillary trustee upon the death of a licensed broker or the revocation or suspension of the broker's license.

Rulemaking relating to manufactured home sales

(R.C. 4781.04)

The bill explicitly authorizes the Division of Real Estate and Professional Licensing to adopt rules pursuant to the Administrative Procedure Act (R.C. Chapter 119) necessary for the administration of its regulatory authority for the licensing of manufactured home dealers, brokers, and salespersons.

Disposition of license fees

(R.C. 4735.15)

The bill reduces the portion of triennial real estate broker's and salesperson's license fees to be credited to the Real Estate Education and Research Fund from \$3 per fee to \$1.50 per fee.

IV State Fire Marshal

Fire investigation

(R.C. 3929.87)

Under existing law, 90 days after a fire that has caused a loss of more than \$5,000 of property damage, the State Fire Marshal or another authorized person must investigate the fire to determine whether the property loss was caused by arson. The bill specifies that the State Fire Marshal or the authorized person must investigate to the extent practicable and in a manner consistent with accepted standards of investigation.

Revolving loan program

(R.C. 3737.17)

Under the bill, if the Director of Commerce determines that the balance in the Small Government Fire Department Services Revolving Loan Fund is insufficient to implement the Small Government Fire Department Services Revolving Loan Program, the Director may certify the amount needed to the OBM Director. This amount cannot exceed the amount appropriated to the program for the biennium. Once certified, the OBM Director may transfer from the State Fire Marshal's Fund to the Revolving Loan Fund any amount up to, but not exceeding, the amount certified by the Director of Commerce.

The State Fire Marshal administers the Revolving Loan Program and the fund to make loans to qualifying small governments to expedite major equipment purchases and the construction or renovation of fire department buildings.

Self-service gas stations

(R.C. 3741.14)

The bill requires a self-service gas station to comply with the most recent version of National Fire Protection Association Standard Number 30A, as incorporated into the State Fire Code. Existing law requires a self-service gas station to comply with the National Fire Protection Association standard number 30A-1990, which is not the most recent edition.

V Division of Liquor Control

Direct beer and wine sales

Under current law, small in-state and out-of-state wineries that manufacture less than 250,000 gallons of wine annually are eligible for an S liquor permit. This permit allows these wineries to sell and ship their wine directly to consumers. Wineries that are not eligible for or that do not have an S permit must first sell their wine to a wholesale distributor. The distributor

then sells the wine to a retailer, who then sells to consumers. A brand owner and U.S. importer of beer or wine is also eligible for an S permit and may sell the beer or wine directly to consumers.

The bill changes the name of the S permit to the S-1 permit and changes the eligibility parameters for that permit. It also creates the S-2 permit that allows wineries that manufacture 250,000 gallons of wine or more annually to sell directly to consumers or to use a fulfillment warehouse to sell their wine directly to consumers. The bill also makes changes to the law governing the B-2a liquor permit (wine manufacturers that self-distribute) and makes other conforming changes.

S-1 liquor permit eligibility changes

(R.C. 4301.10, 4301.12, 4301.30, 4301.42, 4301.62, 4303.03, 4303.031, 4303.2010, 4303.232, 4303.234 (renumbered 4303.235), 4303.33, and 4303.99)

The bill renames the S liquor permit the S-1 liquor permit and revises the eligibility for it as follows:

1. It eliminates from eligibility a brand owner or U.S. importer of beer or wine and its designated agent;
2. It expands eligibility to a person (inside or outside Ohio) that manufactures beer; and
3. It retains eligibility for the S-1 permit for a person (inside or outside Ohio) that manufactures less than 250,000 gallons of wine annually, but eliminates the requirement that the wine manufacturer must be eligible for a specified federal tax credit in order to qualify for the S-1 permit.

S-2 liquor permit

(R.C. 4303.233)

As indicated above, the bill creates the S-2 liquor permit, which may be issued to a person (inside or outside Ohio) that manufactures 250,000 gallons or more of wine annually. An S-2 permit holder may sell and ship the wine it manufactures to a personal consumer or use a fulfillment warehouse (see below) to send a shipment of wine to a personal consumer. A fulfillment warehouse operates as an agent of an S-2 permit holder. An S-2 permit holder is liable for violations of the liquor control laws that are committed by the fulfillment warehouse regarding wine shipped on behalf of the S-2 permit holder.

The bill establishes similar provisions as the S-1 permit regarding payment of wine taxes, shipment of wine, and keeping of sales records. The initial S-2 permit fee is \$250 and the renewal fee is \$100 per year.

Wine fulfillment warehouse

(R.C. 4303.234)

The bill authorizes a fulfillment warehouse to send a shipment of an S-2 permit holder's wine to a personal consumer via an H liquor permit holder (alcohol transporter). A fulfillment warehouse is a person that operates a warehouse that is located outside Ohio and has entered

into a written agreement with an S-2 permit holder to fulfill orders of the S-2 permit holder's wine to personal consumers.

A fulfillment warehouse must provide a report annually, by March 1, in electronic format by electronic means to the Division of Liquor Control that includes the following:

1. The name and address of the fulfillment warehouse, including satellite warehouses operated by the fulfillment warehouse that are used to ship wine to personal consumers in Ohio;
2. The name and address of each S-2 liquor permit holder with which the fulfillment warehouse has entered into an agreement;
3. The name and address of each personal consumer that the fulfillment warehouse sends wine to and the quantity of wine purchased by the personal consumer; and
4. The shipping tracking number provided by the H permit holder for each shipment of wine delivered to a personal consumer.

The Division must prescribe and provide an electronic form for the report and must determine the specific electronic means that the fulfillment warehouse must use to submit the report. Finally, the Division must adopt rules in accordance with the Administrative Procedure Act (R.C. Chapter 119) that are necessary to administer and enforce these provisions.

B-2a liquor permit changes

(R.C. 4303.071)

The bill revises the eligibility for the B-2a liquor permit as follows:

1. It eliminates from eligibility the brand owner or U.S. importer of wine and its designated agent;
2. It expands eligibility to a person that manufactures any amount of wine by eliminating both of the following:
 - a. A requirement that a manufacturer may only produce under 250,000 gallons annually; and
 - b. A requirement that a manufacturer must be eligible for a specified federal tax credit.

Finally, the bill prohibits a B-2a permit holder from selling wine that has been assigned an Ohio distribution territory. Current law establishes sales territories for wholesale distributors of specific brands of wine. Generally, a wholesale distributor cannot sell outside its sales territory.

Under current law, a B-2a permit allows a manufacturer to sell its wine directly to retailers without first selling to a wholesale distributor.

Illegal shipment of beer and wine

(R.C. 4303.233 (renumbered 4303.236) and 4303.99)

The bill establishes both of the following prohibitions regarding the illegal shipment of beer or wine:

1. It prohibits a person from knowingly sending a shipment of wine to a personal consumer unless:

- a. The wine is a to-go serving of wine delivered by a retail liquor permit holder;
- b. The person holds an S-1 or S-2 permit; or
- c. The person is a fulfillment warehouse.

2. Except for the delivery of a to-go serving of beer by a retail permit holder, it prohibits a person from knowingly sending a shipment of beer to a personal consumer without an S-1 permit.

A violator may be fined between \$500 and \$5,000, depending on the number of violations.

Retail permit holder prohibition

(R.C. 4303.236)

The bill prohibits a person that is not a beer or wine manufacturer, including the holder of any retail permit inside or outside Ohio, from obtaining or attempting to obtain a B-2a, S-1, or S-2 permit. The bill does not establish a penalty for violators of this prohibition.

D-4 liquor permit – club oaths

(R.C. 4303.17)

The bill eliminates the requirement that the following submissions required of a club applying for a D-4 liquor permit be done under oath:

- A statement of the organization controlling the club certifying that the club is operated in the interests of a reputable organization; and
- The roster of the club's membership.

The D-4 permit allows a club to sell beer and intoxicating liquor to its members for on-premises consumption.

Serving alcohol during bingo

(R.C. 4301.03 and 4303.17)

The bill allows sales, service, and consumption of beer or intoxicating liquor on a D-4 permit premises while bingo is being conducted. It does so by eliminating the current prohibition against these activities. The D-4 permit allows a club to sell beer and intoxicating liquor to its members for on-premises consumption.

VI Division of Financial Institutions

Residential Mortgage Lending Act fee increase

(R.C. 1322.09, 1322.10, 1322.20, and 1322.21)

The bill increases the licensing and registration fees under the Residential Mortgage Lending Act paid to the Superintendent of Financial Institutions as follows:

Type of fee	Current fee	New fee
Initial registration and renewal fee for mortgage brokers, lenders, and servicers for each office maintained by the registrant	\$500	\$700
Late fee for renewal for each registered office maintained by a mortgage broker, lender, and servicer	\$100	\$150
Initial license and renewal fee for mortgage loan originators	\$150	\$200
Late renewal fee for mortgage loan originators	\$100	\$150