1 ENGROSSED SENATE BILL NO. 729 By: Leewright of the Senate 2 and 3 McEntire of the House 4 5 [ licensed lenders - preemption - disincentives -6 ordinances - civil action - grandfather provision -7 codification - effective date ] 8 9 10 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA: SECTION 1. A new section of law to be codified 11 NEW LAW 12 in the Oklahoma Statutes as Section 3-102a of Title 14A, unless there is created a duplication in numbering, reads as follows: 13 A. For the protection of the public financial welfare, access 14 to credit services, and for community health, peace and safety the 15 State Legislature hereby occupies and preempts the entire field of 16 legislation in this state touching in any way those businesses and 17 occupations licensed, regulated and controlled under the supervision 18 of the Department of Consumer Credit to the complete exclusion of 19 any order, ordinance or regulation by any municipality or other 20 political subdivision of this state. Any existing or future orders, 21 ordinances or regulations in this field, except as provided in 22 subsection D of this section, are null and void. 23

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- B. No municipality or other political subdivision of this state shall adopt or enforce any order, ordinance or regulation relating to any business or person licensed, regulated and controlled under the supervision of the Department of Consumer Credit in accordance with Oklahoma Statutes which in any way concerns:
- 1. The function, scope or operation of such business or the licensee;
- 2. The registration, permitting or licensing of such business or any person employed by such business;
- 3. The regulation of interest rates or fees charged by such business; or
- 4. The physical location of such business by prohibiting its presence in an otherwise commercial or business-designated area or by a classification or re-classification of such business by its function, type or nature in an otherwise business-designated area.
- C. No municipality or other political subdivision of this state shall create any disincentive for any lender authorized and licensed to make loans under Section 3-102 et seq. of Title 14A of the Oklahoma Statutes from engaging in lending practices authorized by Section 3-102 et seq. of Title 14A of the Oklahoma Statutes.
  - D. A municipality may adopt any ordinance relating to:
- 1. Sales tax on merchandise or taxable services sold by such business or person within the jurisdiction of the municipality;

- 2. Construction and building code permits necessary for public safety, code compliance and enforcement or inspection purposes;
- 3. Signage, parking and hours of operation consistent with surrounding businesses; and
- 4. The health, safety and general welfare of the public at the physical site where such business is located.
- E. When a person's rights pursuant to the protection of the preemption provisions of this section have been violated, the person shall have the right to bring a civil action against the persons, municipality, and political subdivision jointly and severally for injunctive relief or monetary damages, or both.
- F. 1. On the effective date of this act, any business entity or person licensed to do business in this state under the regulation, control and supervision of the Department of Consumer Credit in accordance with the Oklahoma Statutes, and operating a lawful physical business facility located in this state, shall be authorized to have such business and its facility, and such business and its facility are hereby grandfathered in under the existing local zoning ordinances and land use regulations in effect and adopted by the municipality or other political subdivision of this state in which such business and its facility are located on the effective date of this act.
- 2. After the effective date of this act, a failure to maintain a state-issued business license at such business location or a

Τ.	Change in the facility usage of physical location of such business
2	shall constitute a release of the authorized grandfather clause
3	provided in paragraph 1 of this subsection.
4	3. Nothing in this section shall be construed to release the
5	protected grandfather clause provided in paragraph 1 of this
6	subsection for reason of a change in ownership or named licensee, a
7	name change of the business, or a temporary inability to occupy the
8	business premises due to damage or loss of use resulting from an
9	accident, natural occurrence or other occupancy restriction not the
10	fault of the owner or business licensee.
11	SECTION 2. This act shall become effective November 1, 2019.
12	Passed the Senate the 14th day of March, 2019.
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14	Presiding Officer of the Senate
15	Trestaing Officer of the Senace
16	Passed the House of Representatives the day of,
17	2019.
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19	Presiding Officer of the House
20	of Representatives
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