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HOME SALES: PROHIBIT EARLY ATTEMPTS TO COLLECT

House Bill 4644

Sponsor: Rep. Paul Wojno

House Bill 4645

Sponsor: Rep. Rick Johnson

Committee: Insurance and Financial
Services

Complete to 5-7-99

A SUMMARY OF HOUSE BILL 4644 AS INTRODUCED 5-6-99

The bills would prohibit the seller in a home solicitation sale from having a courier or other third party pick up the buyer's payment at the buyer's residence before the expiration of the buyer's right-to-revoke period; that is, during the period the consumer is entitled to cancel the sale. House Bill 4644 would amend the Michigan Consumer Protection Act (MCL 445.903). House Bill 4645 would amend the Home Solicitation Sales Act (MCL 445.112 and 445.113). The two bills are tie-barred.

(The Home Solicitation Sales Act covers sales of goods or services of more than \$25 in which the seller or someone acting for the seller engages in a personal, written, or telephone solicitation at the residence of the buyer, and the buyer's agreement or offer to purchase is provided at the residence. Generally speaking, the act permits a buyer to cancel a home solicitation sale until midnight of the third business day after the day on which the buyer signs an agreement or offer to purchase. This is sometimes referred to a "cooling-off" period.)

House Bills 4644 and 4645 (5-7-99)

Analyst: C. Couch

■ This analysis was prepared by nonpartisan House staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.