

SENATE No. 1805

The Commonwealth of Massachusetts

SENATE, March 25, 1982.

The committee on Banks and Banking, to whom was referred the petition (accompanied by bill, Senate, No. 13) of John A. Brennan, Jr., and George Bachrach for legislation to require consumer credit applications and agreements to be written in a form that can be easily understood; the petition (accompanied by bill, House, No. 1272) of Kenneth M. Lemanski and other members of the General Court for legislation to require residential real estate contracts to be written in easily understood language; the petition (accompanied by bill, House, No. 2228) of Nicholas A. Paleologos for legislation to require consumer contracts to be written in plain and clear language; the petition (accompanied by bill, House, No. 3288) of John H. Loring for legislation to require that certain contracts be written in layman's English; the petition (accompanied by bill, House, No. 3444) of William F. Galvin for legislation to require certain consumer contracts to be written in easily understood language; and the petition (accompanied by bill, House, No. 4075) of Lois G. Pines, John A. Businger and William F. Galvin for legislation to require certain consumer contracts to be written in easily understood language, reports the accompanying order (Senate, No. 1805).

For the Committee,

JOHN A. BRENNAN, JR.

The Commonwealth of Massachusetts

SENATE, March 25, 1982.

1 *Ordered*, That the Joint Committee on Banks and Banking
2 is hereby authorized to sit during the current session and dur-
3 ing the recess of the General Court for the purpose of making
4 an investigation and study of the language used in consumer
5 contract, credit applications and such other related matters as
6 the Committee deems relevant. The Committee shall in the
7 course of its investigation and study, consider the subject mat-
8 ter of current Senate document numbered 13, requiring con-
9 sumer credit applications and agreements to be written in a
10 form that can be easily understood and current House docu-
11 ments numbered 1272, requiring residential real estate con-
12 tracts to be written in easily understood language; 2228, re-
13 quiring consumer contracts to be written in plain and clear
14 language; 3288, requiring that certain contracts be written in
15 layman's English; 3444, requiring certain consumer contracts
16 to be written in easily understood language; 4075, requiring
17 certain consumer contracts to be written in easily understood
18 language.

19 Said Committee may report, from time to time, to the Gen-
20 eral Court the results of its investigation and study and its
21 recommendations, if any, together with drafts of legislation
22 necessary to carry its recommendations into effect by filing
23 the same with the clerk of the senate on or before the last
24 Wednesday of December, nineteen hundred and eighty-two.