

**DRAFTER'S NOTE  
FROM THE  
LEGISLATIVE REFERENCE BUREAU**

LRB-0859/1dn  
MDK:kjf:jf

December 1, 2008

Rep. Schnieder:

This bill is a redraft of 2007 AB-4, with the following changes:

1. The bill also covers a "motor vehicle title loan," which has the same definition as in 2007 AB-529. Is that definition okay?
2. The bill allows for the recovery of damages. The damages language is based on s. 425.304, except that I did not include the \$1,000 limit on twice the finance charge that is included in s. 425.304.

Mark D. Kunkel  
Senior Legislative Attorney  
Phone: (608) 266-0131  
E-mail: [mark.kunkel@legis.wisconsin.gov](mailto:mark.kunkel@legis.wisconsin.gov)