

**MEMORANDUM**

**To: Jacob Ritzenthaler, Business Advocate  
Common Sense Initiative Office**

**From: Yosef Schiff, Assistant Division Counsel  
Ohio Dept. of Commerce, Div. of Financial Institutions**

**Date: December 22, 2023**

**Re: DFI Acknowledgement of CSI Review of Proposed O.A.C. 1301:8-5  
rule package (Ohio Pawnbrokers Act rules)**

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The Ohio Department of Commerce, Division of Financial Institutions, is in receipt of the CSI Review of the above-mentioned rule package dated August 2, 2023. The review made no recommendations for changes and concluded that the rules should be filed with the Joint Committee on Agency Rule Review ("JCARR"). Therefore, the Division will proceed with the formal filing of this rule package with JCARR.