



From the Offices of Representative Nathan Sosa, Representative Willy Chotzen, Representative John Lively

FOR IMMEDIATE RELEASE

April 10th, 2025

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Oregon House Passes Financing Protections for Car Buyers

SALEM, Ore. – Today, the Oregon House passed [HB3178](#) A to protect Oregon consumers who are financing a car purchase. Under current law, after a customer purchases a vehicle and drives off the lot, the auto dealer can change the financing terms up to two weeks later. In far too many cases, the salesperson promises generous financing terms they cannot deliver in order to close the deal. Then, several days later, they call the customer and use high-pressure sales tactics to push them into a less favorable contract.

“This bill is about reforming the car buying process so that consumers are protected and not blindsided when a dealer over-promises and under-delivers in order to close the deal,” said **Rep. Nathan Sosa (D-Greater Hillsboro)**, one of the chief sponsors of the bill and chair of the House Committee on Commerce and Consumer Protection.

The bill addresses these problems by:

- Shortening the timeline that a dealer has to secure financing from 14 days to 10 days;
- Empowering the customer to void the contract and return the vehicle without financial penalties if the dealer cannot fulfill the promised terms; and
- Ensuring that the customer is notified of their rights, and directed to consumer protection resources if the dealer violates those rights.

Rep. Willy Chotzen (D-Southeast Portland), a sponsor of the bill, added in support:

“Buying a car is simultaneously one of the most stressful and important purchases that many families make. We rely on cars to get to work, school, and medical appointments. This bill helps ensure Oregonians can be confident and protected when they make this big purchase.”

“Consumers deserve confidence that the car deal they negotiate is the one they’ll get. This bill protects buyers from last-minute changes and ensures fairness in auto financing,” reflected **Rep. John Lively (D-Springfield)**, another sponsor of the bill.

HB 3178A passed the House unanimously and will now move to the Senate.

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