

~~be made by petition in accordance with chapter 45. The petition form shall be furnished by the county commissioner of elections and A person seeking election as township officer shall be filed file an affidavit of candidacy with the county commissioner of elections pursuant to section 45.3.~~ A plurality is sufficient to elect the township officers.

Sec. 2. Section 45.1, subsection 10, Code 2007, is amended by striking the subsection.

Sec. 3. Section 49.41, Code 2007, is amended by adding the following new unnumbered paragraph:

NEW UNNUMBERED PARAGRAPH. For purposes of township office, “nomination papers” as used in this section means the affidavit of candidacy required in section 45.3.

Approved March 23, 2007

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## CHAPTER 26

### CONSUMER LOANS SECURED BY MOTOR VEHICLE TITLES — FINANCE CHARGES

*H.F. 5*

**AN ACT** relating to the maximum finance charge allowed for consumer loans secured by a certificate of title to a motor vehicle and making penalties applicable.

*Be It Enacted by the General Assembly of the State of Iowa:*

Section 1. Section 537.2401, subsection 1, Code 2007, is amended to read as follows:

1. Except as provided with respect to a finance charge for loans pursuant to open end credit under section 537.2402 and loans secured by a certificate of title of a motor vehicle under section 537.2403, a lender may contract for and receive a finance charge not exceeding the maximum charge permitted by the laws of this state or of the United States for similar lenders, and, in addition, with respect to a consumer loan, a supervised financial organization or a mortgage lender may contract for and receive a finance charge, calculated according to the actuarial method, not exceeding twenty-one percent per year on the unpaid balance of the amount financed. ~~This Except as provided in section 537.2403, this subsection does not prohibit a lender from contracting for and receiving a finance charge exceeding twenty-one percent per year on the unpaid balance of the amount financed on consumer loans if authorized by other provisions of the law.~~

Sec. 2. Section 537.2402, subsection 1, Code 2007, is amended to read as follows:

1. If authorized to make supervised loans, a creditor may contract for and receive a finance charge without limitation as to amount or rate with respect to a loan pursuant to open-end credit as permitted in this section except as provided in section 537.2403.

Sec. 3. NEW SECTION. 537.2403 FINANCE CHARGE FOR CONSUMER LOANS SECURED BY A MOTOR VEHICLE.

1. A lender shall not contract for or receive a finance charge exceeding twenty-one percent per year on the unpaid balance of the amount financed for a loan of money secured by a certificate of title to a motor vehicle used for personal, family, or household purpose except as autho-

rized under chapter 536 or 536A. A consumer who is charged a finance charge in excess of the limitation in this section may seek any remedies available pursuant to this chapter for an excess charge.

2. It shall be a violation of this section and an unlawful practice under section 714.16 to attempt to avoid application of this section by structuring a loan of money secured by a certificate of title to a motor vehicle as a sale, sale and repurchase, sale and lease, pawn, rental purchase, lease, or other type of transaction with the intent to avoid application of this section or any other applicable provision of this chapter.

Approved March 27, 2007

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## CHAPTER 27

### CRIME VICTIM RIGHTS AND REMEDIES — NOTIFICATION AND COMPENSATION

S.F. 70

**AN ACT** relating to crime victim compensation, excluding certain victim compensation payments from income taxation, and providing a retroactive applicability date.

*Be It Enacted by the General Assembly of the State of Iowa:*

Section 1. Section 13.31, Code 2007, is amended by adding the following new subsection: NEW SUBSECTION. 7. Administer an automated victim notification system as authorized pursuant to section 915.10A.

Sec. 2. Section 422.7, Code 2007, is amended by adding the following new subsection: NEW SUBSECTION. 50. Subtract, to the extent included, the amount of victim compensation awards paid under the victim compensation program, victim restitution payments received pursuant to chapter 910 or 915, and any damages awarded by a court, and received by the taxpayer, in a civil action filed by the victim against the offender, during the tax year.

Sec. 3. Section 915.10, subsection 2, Code 2007, is amended to read as follows:  
2. “Registered” means having provided the county attorney with the victim’s written request for registration and current mailing address and telephone number. ~~If an automated victim notification system is implemented pursuant to section 915.10A, “registered”~~ “Registered” also means having provided the county attorney notice in writing that the victim has filed a request for registration with the automated victim notification system established pursuant to section 915.10A.

Sec. 4. Section 915.10A, subsection 1, Code 2007, is amended to read as follows:  
1. An automated victim notification system ~~may be utilized~~ is established within the crime victim assistance division of the department of justice to assist public officials in informing crime victims, the victim’s family, or other interested persons as provided in this subchapter and where otherwise specifically provided. The system shall disseminate the information to registered users through telephonic, electronic, or other means of access.

Sec. 5. Section 915.11, Code 2007, is amended to read as follows:  
915.11 INITIAL NOTIFICATION BY LAW ENFORCEMENT.  
A local police department or county sheriff’s department shall advise a victim of the right to register with the county attorney, and shall provide a request-for-registration form to each