

Bill History
Session Year 2026
Substitute for Raised H.B. No. 5211

[Bill Analysis For File Copy 134](#)

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[BA Joint Fav. Rpt](#)

[Raised Bill \[doc\]](#)

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[BA Vote Tally Sheet \(Joint Favorable Substitute\)](#)

Introducer(s):

Banking Committee

Title: AN ACT CONCERNING COMMERCIAL FINANCING.

Statement of Purpose: To redefine "commercial financing", require commercial financing providers to disclose estimated annual percentage rates and revise and establish certain requirements applicable to commercial financing contracts.

Bill History:

02-18-2026 REFERRED TO JOINT COMMITTEE ON Banking Committee

02-19-2026 PUBLIC HEARING 02/24

03-10-2026 JOINT FAVORABLE SUBSTITUTE

03-10-2026 FILED WITH LEGISLATIVE COMMISSIONERS' OFFICE

03-18-2026 REFERRED TO OFFICE OF LEGISLATIVE RESEARCH AND OFFICE OF FISCAL ANALYSIS 03/23/26-5:00 PM

03-24-2026 REPORTED OUT OF LEGISLATIVE COMMISSIONERS' OFFICE

03-24-2026 FAVORABLE REPORT, TABLED FOR THE CALENDAR, HOUSE

03-24-2026 HOUSE CALENDAR NUMBER 114

03-24-2026 FILE NUMBER 134

Co-sponsor(s):

Rep. David Rutigliano, 123rd Dist.

Rep. Jonathan Jacobson, 148th Dist.

Rep. Tom O'Dea, 125th Dist.

Rep. Mitch Bolinsky, 106th Dist.

Rep. Patrick E. Callahan, 108th Dist.

Rep. Michael D. Quinn, 82nd Dist.

Rep. Nicholas Menapace, 37th Dist.

Rep. Savet Constantine, 42nd Dist.

Rep. Michael DiGiovancarlo, 74th Dist.

Rep. Gary A. Turco, 27th Dist.

Rep. Eilish Collins Main, 146th Dist.

Rep. William Heffernan, 115th Dist.

Rep. Matt Blumenthal, 147th Dist.

Rep. Joshua M. Hall, 7th Dist.

Rep. Michael "MJ" Shannon, 117th Dist.

Rep. Hector Arzeno, 151st Dist.

Rep. Jillian Gilchrest, 18th Dist.

Rep. Kate Farrar, 20th Dist.

Rep. David DeFronzo, 26th Dist.

Rep. Nick Gauthier, 38th Dist.

Rep. Vincent J. Candelora, 86th Dist.

Rep. Tom Delnicki, 14th Dist.

Sen. Patricia Billie Miller, 27th Dist.

Rep. Jason Doucette, 13th Dist.

Rep. Corey P. Paris, 145th Dist.

Rep. Hubert D. Delany, 144th Dist.

Rep. Jason Rojas, 9th Dist.

Rep. Renee LaMark Muir, 36th Dist.

Sen. Matthew L. Lesser, 9th Dist.

Sen. MD Rahman, 4th Dist.

Rep. Stephen R. Meskers, 150th Dist.

Rep. Tony J. Scott, 112th Dist.

Rep. Kerry S. Wood, 29th Dist.

Sen. Mae Flexer, 29th Dist.

Sen. Ceci Maher, 26th Dist.

Rep. Kadeem Roberts, 137th Dist.

Rep. Joseph P. Gresko, 121st Dist.

Rep. Kaitlyn Shake, 120th Dist.

Rep. William Pizzuto, 71st Dist.

Rep. Joseph H. Zullo, 99th Dist.

Rep. Maryam Khan, 5th Dist.