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TOPEKA  
SENATE CHAMBER

Chairman Susan Humphries  
House Committee on Judiciary  
Kansas State Capitol  
300 SW 10<sup>th</sup> Ave.  
Topeka, KS 66612

March 5, 2025

RE: Testimony in **SUPPORT** of SB 244 – Compensated Surety Lending Requirements

Chairman Humphries & Members of the Committee:

***In full disclosure, this is an industry I have operated for 25+ years and offer my expertise to answer questions and provide input.***

This bill is a trailer bill to the veto override of SB 473

- SB 473 created a requirement that defendants pay a 10% bond premium with 5% required to be paid at the time the bond was posted. This bill was supported by law enforcement agencies statewide to ensure accountability in the criminal justice system and end the practice of discount bonding.
- Unfortunately, there are compensated sureties that have chosen to not follow the letter of the law and create so-called “lending institutions” to loan the defendant the 5% down payment. The reality is they are circumventing the law and not “loaning” the money, they simply aren’t requiring it as the law requires.
- This bill should fix that dilemma by clarifying:
  - The compensated surety can have no part in the lending process on the initial 5%

Please let me know if you have any questions.

Thank you for your consideration.

Stephen Owens