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Chairman Kellie Warren
Senate Committee on Judiciary
Kansas State Capitol
300 SW 10th Ave.
Topeka, KS 66612

February 12, 2025

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

Chairman Warren & 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% in accordance with Kansas law.

Please let me know if you have any questions.

Thank you for your consideration.

Stephen Owens
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