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**UPDATING THE *REVISED CODE OF WASHINGTON* USING ELECTRONIC SOURCES**  
 Research Guide

## Updating RCWA 31.04.035 on Classic Westlaw

Westlaw search results for RCWA 31.04.035. The page includes navigation links for 'Previous Section' and 'Next Section'. A link for 'Currentness' is circled in black. The text below the link reads: 'West's Revised Code of Washington Annotated Currentness Title 31. Miscellaneous Loan Agencies (Refs & Annos) \* Chapter 31.04. Consumer Loan Act (Refs & Annos) \* 31.04.035. License required'.

The 'Currentness' page displays the text: 'Current with 2011 Legislation effective through February 23, 2011'. This text is circled in black. Below this, it says '(C) 2011 Thomson Reuters. END OF DOCUMENT'.

Updating a statute on Classic Westlaw is much easier than updating in print. The first thing to look at is the currentness of the database on Classic Westlaw. To determine this, click the link to *Currentness* on the top of the page. This will tell you the last time the database was updated. For this, the RCWA on Classic Westlaw is current with 2011 legislation effective through Feb. 23, 2011.

Westlaw

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Result List 1 Doc Links for WA ST 31.04.035

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Am.Jur.2d: Consumer and Borrower Protection
 

- 1. Overview, Consumer Leases, Disclosures

Am.Jur.2d: Interest and Usury
 

- 2. Sales of Property, In General, Status

West's RCWA 31.04.035

31.04.035. License required

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West's RCWA 31.04.035

West's Revised Code of Washington Annotated [Currentness](#)

Title 31. Miscellaneous Loan Agencies ([Refs & Annos](#))

Chapter 31.04. Consumer Loan Act ([Refs & Annos](#))

31.04.035. License required

No person may engage in the business of making secured or unsecured loans of money, credit, or things in action, or servicing residential mortgage loans, without first obtaining and maintaining a license in accordance with this chapter, except those exempt under [RCW 31.04.025](#).

CREDIT(S)

[2010 c 35 § 2, eff. July 1, 2010; 2009 c 120 § 4, eff. July 26, 2009; 2008 c 78 § 2, eff. June 12, 2008; 1991 c 208 § 3.]

HISTORICAL AND STATUTORY NOTES

Findings--Declaration--2009 c 120: See note following [RCW 31.04.015](#).

Tools

The next thing to look at is the historical source note for the statutory section. On Classic Westlaw, it is called the *Credits* field. For RCWA 31.04.035, it was first passed into law in 1991 by Chapter 208 § 3 of the Laws of Washington. It was amended in 2008 by Chapter 78 § 2 of the Laws of Washington. It was amended a second time in 2009 by Chapter 120 § 4 of the Laws of Washington. It was amended a third time in 2010 by Chapter 35 § 2 of the Laws of Washington. Note the effective dates.

Westlaw

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Result List 1 Doc Links for WA ST 31.04.035

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Am.Jur.2d: Consumer and Borrower Protection
 

- 1. Overview, Consumer Leases, Disclosures

Am.Jur.2d: Interest and Usury
 

- 2. Sales of Property, In General, Status

KeyCite

West's RCWA 31.04.035

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West's RCWA 31.04.035

To view the full text of this section, click on the following citation. [WA ST 31.04.035](#)

Bill Drafts

- 2009 WA H.B. 2608 (NS), 2009 Washington House Bill No. 2608, Washington Si, (Mar 12, 2010), VERSION: Adopted, ACTION: Amended. Updating Legislation: **2010 Wash. Legis. Serv. Ch. 35 (H.B. 2608) (WEST)**
- 2009 WA H.B. 2608 (NS), 2009 Washington House Bill No. 2608, Washington Si, (Mar 05, 2010), VERSION: Enrolled, ACTION: Amended. Updating Legislation: **2010 Wash. Legis. Serv. Ch. 35 (H.B. 2608) (WEST)**
- 2009 WA H.B. 2608 (NS), 2009 Washington House Bill No. 2608, Washington Si, (Jan 11, 2010), VERSION: Introduced, ACTION: Amended. Updating Legislation: **2010 Wash. Legis. Serv. Ch. 35 (H.B. 2608) (WEST)**
- 2009 WA H.B. 2608 (NS), 2009 Washington House Bill No. 2608, Washington Si, (Jan 08, 2010), VERSION: Prefiled, ACTION: Amended. Updating Legislation: **2010 Wash. Legis. Serv. Ch. 35 (H.B. 2608) (WEST)**

You can also KeyCite a statutory section on Classic Westlaw by clicking the *History* link in the KeyCite box to the left. This shows all of the different versions of bills for the 2010 amendment to RCWA 31.04.035.

## Updating RCWA 31.04.035 on WestlawNext

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31.04.035. License required  
West's Revised Code of Washington Annotated | Title 31. Miscellaneous Loan Agencies

Document | Notes of Decisions (14) | History (36) | Citing References (35) | Context & Analysis (8) | Powered by KeyCite

West's Revised Code of Washington Annotated  
Title 31. Miscellaneous Loan Agencies (Refs & Annos)  
Chapter 31.04. Consumer Loan Act (Refs & Annos)

West's RCWA 31.04.035

31.04.035. License required

[Currentness](#)

No person may engage in the business of making secured or unsecured loans of money, credit, or things in action, or servicing residential mortgage loans, without first obtaining and maintaining a license in accordance with this chapter, except those exempt under RCW 31.04.025.

**Credits**  
[2010 c 35 § 2, eff. July 1, 2010; 2009 c 120 § 4, eff. July 26, 2009; 2008 c 78 § 2, eff. June 12, 2008; 1991 c 208 § 3.]

**Notes of Decisions (14)**  
Current with 2011 Legislation effective through February 23, 2011

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31.04.035. License required  
West's Revised Code of Washington Annotated | Title 31. Miscellaneous Loan Agencies

Document | Notes of Decisions (14) | History (36) | Citing References (35) | Context & Analysis (8) | Powered by KeyCite

KeyCite History

**Validity (0)**  
Investigate the validity of a statute section by viewing cases, session laws and public laws (enacted legislation), and proposed legislation that may negatively impact the statute.

**Editor's and Revisor's Notes (2)**  
Review legislative changes affecting a statute section as detailed by West attorney editors or state revisors' offices.

**Bill Drafts (11)**  
Determine legislative intent by reviewing drafts of former bills introduced before a statute section was enacted into law.

**Legislative History Materials (23)**  
Access legislative history materials relevant to a statute section such as committee reports, floor testimony, and executive messages.

WestlawNext is similar to Classic Westlaw when updating a statutory section. It has the *Currentness* link and the historical source note (*Credits* field). KeyCiting a statutory section on WestlawNext looks different than Classic Westlaw. It is more descriptive and straightforward.

## Updating ARCW 31.04.035 on LexisNexis

The screenshot shows the LexisNexis interface for the statute RCW 31.04.035. The page includes a search bar, navigation tabs, and a breadcrumb trail: "Service: Get by LEXSTAT® TOC: Annotated Revised Code of Washington > TITLE 31. MISCELLANEOUS LOAN AGENCIES > CHAPTER 31.04. CONSUMER LOAN ACT (FORMERLY: INDUSTRIAL LOAN COMPANIES) > § 31.04.035. License required". The main content area displays the statute text, including the heading "Rev. Code Wash. (ARCW) § 31.04.035" and the text "ANNOTATED REVISED CODE OF WASHINGTON 2011 by Matthew Bender & Company, Inc., a member of the LexisNexis Group. All rights reserved." Below this, the text reads: "\*\*\* STATUTES CURRENT THROUGH THE 2010 REGULAR AND 2ND SPECIAL SESSIONS \*\*\*" and "\*\*\* AND RESULTS OF NOVEMBER 2010 ELECTION \*\*\*". The statute title is "TITLE 31. MISCELLANEOUS LOAN AGENCIES CHAPTER 31.04. CONSUMER LOAN ACT (FORMERLY: INDUSTRIAL LOAN COMPANIES)". A blue link "GO TO REVISED CODE OF WASHINGTON ARCHIVE DIRECTORY" is visible. The footer of the statute text reads "§ 31.04.035. License required" and "No person may engage in the business of making secured or unsecured loans of money, credit, or things in action, or servicing residential mortgage loans, without first obtaining and maintaining a license in accordance with this chapter, except those exempt under RCW 31.04.025." Two black arrows point to the asterisks and the archive directory link.

Updating a statute on LexisNexis is also much easier than updating in print. The first thing to look at is the currentness of the source on LexisNexis. LexisNexis is more straightforward in displaying currentness than Classic Westlaw or WestlawNext. It is displayed by several asterisks. For ARCW 31.04.035, the source on LexisNexis is current through the “2010 Regular and 2nd Special Sessions” and includes “Results of November 2010 Election.”

There was no 2nd Special Session of the Washington Legislature in 2010. The 1st Special Session convened on March 15, 2010 and adjourned on April 12, 2010. There was some talk of a 2nd Special Session but it never materialized.

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 Rev. Code Wash. (ARCW) § 31.04.035 (Copy w/ Cite) Pages: 3

**GO TO REVISED CODE OF WASHINGTON ARCHIVE DIRECTORY**

Rev. Code Wash. (ARCW) § 31.04.035 (2011)

§ 31.04.035. License required

No person may engage in the business of making secured or unsecured loans of money, credit, or things in action, or servicing residential mortgage loans, without first obtaining and maintaining a license in accordance with this chapter, except those exempt under RCW 31.04.025.

**HISTORY:** 2010 c 35 § 2; 2009 c 120 § 4; 2008 c 78 § 2; 1991 c 208 § 3.

**NOTES:** FINDINGS -- DECLARATION -- 2009 C 120: See note following RCW 31.04.015.  
 SEVERABILITY -- 2008 C 78: See note following RCW 31.04.025.

EFFECT OF AMENDMENTS.

2010 c 35 § 2, effective July 1, 2010, added "or servicing residential mortgage loans."  
 2009 c 120 § 4, effective July 26, 2009, added the exception to the end.  
 2008 c 78 § 2, effective June 12, 2008, deleted "at interest rates authorized by this chapter" after "things in action."

JUDICIAL DECISIONS

ANALYSIS

Outline Page Select a Reporter 60 Doc 1 of 1 Term 60 of 60

The next thing to look at is the historical source note for the statutory section. On LexisNexis, it is called the *History* segment. This contains the same information provide by Classic Westlaw and WestlawNext.

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**SHEPARD'S SUMMARY** HIDE

Unrestricted Shepard's Summary

Citing References:

- Neutral Analyses: Construes (1), Interprets (1)
- Other Sources: Law Reviews (1), Statutes (2)

Index - Shepard's reports by court citation...

**HISTORY** HIDE

2010 c 35 § 2; 2009 c 120 § 4; 2008 c 78 § 2; 1991 c 208 § 3.

**CITING DECISIONS ( 3 citing decisions )**

**WASHINGTON COURT OF APPEALS**

Select for Delivery

1. **Interpreted or construed by, Cited by:**  
 Bell v. Muller, 129 Wn. App. 177, 118 P.3d 405, 2005 Wash. App. LEXIS 2096 (2005)

**Interpreted or construed by:**  
 129 Wn. App. 177 n. 182

**Pending Legislation**

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View: Index 5 Results

Service: **Pending Legislation**  
 Citation: From the current session, the following bills propose to **amend, repeal, or enact** a change to **Wash. Rev. Code sec. 31.04.035**

**Below is a list of links to pending legislation documents that reference the Shepardized™ citation:**

- 2009 Bill Text WA H.B. 2608 (Introduced), WASHINGTON SECOND SESSION OF THE 61ST REGULAR SESSION, January 11, 2010
- 2009 Bill Text WA H.B. 2608 (Prefiled), WASHINGTON SECOND SESSION OF THE 61ST REGULAR SESSION, January 8, 2010
- 2009 Bill Text WA S.B. 5759 (Recommended as Substituted from Committee), WASHINGTON 61ST LEGISLATURE - 2009 REGULAR SESSION, February 13, 2009
- 2009 Bill Text WA S.B. 5759 (Introduced), WASHINGTON 61ST LEGISLATURE - 2009 REGULAR SESSION, January 30, 2009
- 2009 Bill Text WA S.B. 6406 (Introduced), WASHINGTON SECOND SESSION OF THE 61ST REGULAR SESSION, January 13, 2010

Service: **Pending Legislation**  
 Citation: From the current session, the following bills propose to **amend, repeal, or enact** a change to **Wash. Rev. Code sec. 31.04.035**

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You can also Shepardize a statutory section on LexisNexis by clicking the Shepard's link. It provides the *History* information. If you click the *Pending Litigation* link, it will provide all of the different versions of bills for the 2010 amendment to ARCW 31.04.035.

# Updating RCW 31.04.035 on Washington Legislature's Page

WASHINGTON STATE LEGISLATURE  
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RCWs

Print Version | [No disponible en español]

**Last Update: January 3, 2011**

**Revised Code of Washington (RCW)**

The Revised Code of Washington (RCW) is the compilation of all permanent laws now in force. It is a collection of Session Laws (enacted by the Legislature, and signed by the Governor, or enacted via the initiative process), arranged by topic, with amendments added and repealed laws removed. It does not include temporary laws such as appropriations acts. The official version of the RCW is published by the [Statute Law Committee](#) and the [Code Reviser](#).

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RCWs > Title 31 > Chapter 31.04 > Section 31.04.035

Print Version | [No disponible en español]

31.04.027 << 31.04.035 >> 31.04.045

**RCW 31.04.035**  
**License required.**

No person may engage in the business of making secured or unsecured loans of money, credit, or things in action, or servicing residential mortgage loans, without first obtaining and maintaining a license in accordance with this chapter, except those exempt under [RCW 31.04.025](#).

[2010 c 35 § 2; 2009 c 120 § 4; 2008 c 78 § 2; 1991 c 208 § 3.]

**Notes:**

**Findings -- Declaration -- 2009 c 120:** See note following [RCW 31.04.015](#).

**Severability -- 2008 c 78:** See note following [RCW 31.04.025](#).

You can retrieve a statutory section from the Washington Legislature's website. The RCW database at the Washington Legislature indicates that it was last updated on January 3, 2011. It would be better if it indicated it was current through the 2010 Regular Session and the 1st Special Session; however, we can assume it includes any legislation passed during those sessions.

When RCW 31.04.035 is retrieved, the historical source note includes the 2010 amendment.

WASHINGTON STATE LEGISLATURE  
 Legislature Home | Senate | House of Representatives | Contact Us | Search | Help

RCWs > Title 31 > Chapter 31.04 > Section 31.04.035 [Print Version](#) | [\[No disponible en español\]](#)

31.04.027 << 31.04.035 >> 31.04.045

**RCW 31.04.035**  
**License required.**

\*\*\* CHANGE IN 2010 \*\*\* (SEE 2608.SL) \*\*\*

No person may engage in the business of making secured or unsecured loans of money, credit, or things in action without first obtaining and maintaining a license in accordance with this chapter, except those exempt under RCW [31.04.025](#).

[2009 c 120 § 4; 2008 c 78 § 2; 1991 c 208 § 3.]

**Notes:**  
**Findings -- Declaration -- 2009 c 120:** See note following RCW [31.04.015](#).  
**Severability -- 2008 c 78:** See note following RCW [31.04.025](#).

Access Washington®  
 Official State Government Website

This is a screen shot from June 2010. It shows that there was a change in 2010 and it linked to Chapter 35 of the Laws of Washington.

Why was this a link and not included in the historical source note? I believe the effective date of the Chapter 35 was July 1, 2010 and this was a screen shot from June 2010.