# Here Come the Contract Readability Police

The Texas Plain Language law will mandate that auto finance contracts be written at an 11th-grade reading level by 2017, writes **Nicole Munro** of **Hudson Cook LLP** in an article published in ***Auto Dealer Today***.

The Consumer Financial Protection Bureau already has a "know before you owe" program aimed at simplifying mortgage disclosures and a few states have had "plain language" laws on the books for awhile, but there has been no discernible move by other states to follow the readability route – until now, she writes.

"Requiring that documents be written in language an 11th grader can understand seems perfectly reasonable. Requiring that legal documents setting forth the rights and duties of parties to a transaction involving tens of thousands of dollars be written in 11th-grade prose? Not so much," she writes.

**Read the article**.