

HB22-1285

HOUSE FLOOR AMENDMENT

Second Reading

BY REPRESENTATIVES Esgar and Neville

- 1 Amend printed bill, page 5, strike lines 8 through 10 and substitute "A
2 CONSUMER REPORTING AGENCY.
3 (2) "COLLECTION AGENCY" MEANS ANY:
4 (a) PERSON WHO ENGAGES IN A BUSINESS THE PRINCIPAL PURPOSE
5 OF WHICH IS THE COLLECTION OF DEBTS; OR
6 (b) PERSON WHO:
7 (I) REGULARLY COLLECTS OR ATTEMPTS TO COLLECT, DIRECTLY
8 OR INDIRECTLY, DEBTS OWED OR DUE OR ASSERTED TO BE OWED OR DUE
9 TO ANOTHER;
10 (II) TAKES ASSIGNMENT OF DEBTS FOR COLLECTION PURPOSES; OR
11 (III) DIRECTLY OR INDIRECTLY SOLICITS FOR COLLECTION DEBTS
12 OWED OR DUE OR ASSERTED TO BE OWED OR DUE TO ANOTHER.
13 (3) (a) "CONSUMER REPORTING AGENCY" MEANS ANY PERSON
14 THAT, FOR MONETARY FEES, DUES, OR ON A COOPERATIVE NONPROFIT
15 BASIS, REGULARLY ENGAGES, IN WHOLE OR IN PART, IN THE PRACTICE OF
16 ASSEMBLING OR EVALUATING CONSUMER CREDIT INFORMATION OR OTHER
17 INFORMATION ON CONSUMERS FOR THE PURPOSE OF FURNISHING
18 CONSUMER REPORTS TO THIRD PARTIES. "CONSUMER REPORTING AGENCY"
19 INCLUDES ANY PERSON DEFINED IN 15 U.S.C. sec. 1681a (f) OR SECTION
20 5-18-103 (4).
21 (b) "CONSUMER REPORTING AGENCY" DOES NOT INCLUDE ANY
22 BUSINESS ENTITY THAT PROVIDES CHECK VERIFICATION OR CHECK
23 GUARANTEE SERVICES ONLY.
24 (4) (a) "DEBT" MEANS ANY OBLIGATION OR ALLEGED OBLIGATION
25 OF A CONSUMER TO PAY MONEY ARISING OUT OF A TRANSACTION,
26 WHETHER OR NOT THE OBLIGATION HAS BEEN REDUCED TO JUDGMENT.
27 (b) "DEBT" DOES NOT INCLUDE A DEBT FOR BUSINESS,
28 INVESTMENT, COMMERCIAL, OR AGRICULTURAL PURPOSES OR A DEBT
29 INCURRED BY A BUSINESS.
30 (5) "DEBT COLLECTOR" MEANS ANY PERSON EMPLOYED OR
31 ENGAGED BY A COLLECTION AGENCY TO PERFORM THE COLLECTION OF
32 DEBTS OWED OR DUE OR ASSERTED TO BE OWED OR DUE TO ANOTHER."

33 Renumber succeeding subsections accordingly.

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