

1 A bill to be entitled
 2 An act relating to assignment of consumer debt;
 3 amending s. 559.715, F.S.; specifying that certain
 4 communications, disclosures, and payments do not
 5 constitute an action; providing an effective date.

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 7 Be It Enacted by the Legislature of the State of Florida:

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 9 Section 1. Section 559.715, Florida Statutes, is amended
 10 to read:

11 559.715 Assignment of consumer debts.—

12 (1) This part does not prohibit the assignment, by a
 13 creditor, of the right to bill and collect a consumer debt.
 14 However, the assignee must give the debtor written notice of
 15 such assignment as soon as practical after the assignment is
 16 made, but at least 30 days before any action to collect the
 17 debt. For the purpose of this subsection, the term "action" does
 18 not include a communication or disclosure required by law and
 19 does not include any communication or payment initiated by the
 20 debtor.

21 (2) The assignee is a real party in interest and may bring
 22 an action to collect a debt that has been assigned to the
 23 assignee and is in default.

24 Section 2. This act shall take effect July 1, 2019.