

27 2. The debtor's attorney consents to a direct
 28 communication with the debtor;~~r~~ or
 29 3. ~~unless~~ The debtor initiates the communication.
 30 (b) A debtor's attorney may notify the original creditor
 31 that the debtor is represented by an attorney with respect to
 32 such debt by:
 33 1. Service of pleadings in a filed action;
 34 2. Providing written notice of representation by certified
 35 mail to the registered agent of the original creditor which
 36 states that the debtor is represented by an attorney with
 37 respect to such debt and which discloses the attorney's name and
 38 address; or
 39 3. Providing written notice of representation by mail,
 40 facsimile, e-mail, or other electronic format in a manner
 41 designated by the original creditor on a billing statement which
 42 states that the debtor is represented by an attorney with
 43 respect to such debt, and which discloses the attorney's name
 44 and mailing address.
 45 (20) Use any false representation or deceptive or unfair
 46 means to collect or attempt to collect any debt or to obtain
 47 information concerning a consumer.
 48 Section 2. This act shall take effect July 1, 2016.