



593470

LEGISLATIVE ACTION

Senate

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House

The Committee on Banking and Insurance (Gruters) recommended the following:

Senate Amendment (with title amendment)

Delete everything after the enacting clause
and insert:

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

559.715 Assignment of consumer debts.—

(1) This part does not prohibit the assignment, by a
creditor, of the right to bill and collect a consumer debt.
However, the assignee must give the debtor written notice of



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11 such assignment as soon as practical after the assignment is
12 made, but at least 30 days before any action to collect the
13 debt. For the purpose of this subsection, the term "action" does
14 not include a communication or disclosure required by law and
15 does not include any communication or payment initiated by the
16 debtor.

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

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

21
22 ===== T I T L E A M E N D M E N T =====

23 And the title is amended as follows:

24 Delete everything before the enacting clause
25 and insert:

26 A bill to be entitled
27 An act relating to assignment of consumer debts;
28 amending s. 559.715, F.S.; specifying that certain
29 communications, disclosures, and payments do not
30 constitute an action; providing an effective date.