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LEGISLATIVE ACTION

Senate

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House

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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.—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 such assignment as soon as practical



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11 after the assignment is made, but at least 30 days before any  
12 action to collect the debt. The term "action" does not include a  
13 communication that is in compliance with 15 U.S.C. ss. 1692e and  
14 1692g, or any communication or payment initiated by the debtor  
15 ~~The assignee is a real party in interest and may bring an action~~  
16 ~~to collect a debt that has been assigned to the assignee and is~~  
17 ~~in default.~~

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

19  
20 ===== T I T L E A M E N D M E N T =====

21 And the title is amended as follows:

22 Delete everything before the enacting clause  
23 and insert:

24 A bill to be entitled  
25 An act relating to assignment of consumer debts;  
26 amending s. 559.715, F.S.; specifying that certain  
27 communications or payments do not constitute an  
28 action; deleting a provision authorizing assignees to  
29 bring certain actions as a real party in interest;  
30 providing an effective date.