



671276

LEGISLATIVE ACTION

Senate	.	House
Comm: WD	.	
03/25/2019	.	
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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



671276

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.