



805758

LEGISLATIVE ACTION

Senate

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House

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

1           **Senate Substitute for Amendment (671276) (with title**  
2 **amendment)**

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4           Delete everything after the enacting clause  
5 and insert:

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

8           559.715 Assignment of consumer debts.—This part does not  
9 prohibit the assignment, by a creditor, of the right to bill and  
10 collect a consumer debt. However, the assignee must give the



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11 debtor written notice of such assignment as soon as practical  
12 after the assignment is made, but at least 30 days before any  
13 action to collect the debt. The term "action" does not include a  
14 communication required by 15 U.S.C. s. 1692e(11) or 15 U.S.C. s.  
15 1692g, or any communication or payment initiated by the debtor.  
16 ~~The assignee is a real party in interest and may bring an action~~  
17 ~~to collect a debt that has been assigned to the assignee and is~~  
18 ~~in default.~~

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

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

22 And the title is amended as follows:

23 Delete everything before the enacting clause  
24 and insert:

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