By Senator Gruters

23-01788-19 20191034

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A bill to be entitled

An act relating to assignment of consumer debts; amending s. 559.715, F.S.; clarifying that an assignee must give a debtor certain notice within a specified timeframe before the assignee brings legal action to collect the debt; providing an effective date.

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Be It Enacted by the Legislature of the State of Florida:

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

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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 after the assignment is made, but at least 30 days before bringing any legal action to collect the debt. The assignee is a real party in interest and may bring an action to collect a debt that has been assigned to the assignee and is in default.

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