

By the Committee on Banking and Insurance; and Senator Gruters

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

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

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

(2) 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.

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