

Amendment No. 1

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	<u> </u>	(Y/N)
ADOPTED AS AMENDED	<u> </u>	(Y/N)
ADOPTED W/O OBJECTION	<u> </u>	(Y/N)
FAILED TO ADOPT	<u> </u>	(Y/N)
WITHDRAWN	<u> </u>	(Y/N)
OTHER	<u> </u>	

1 Committee/Subcommittee hearing bill: Insurance & Banking
 2 Subcommittee

3 Representative Latvala offered the following:

4

5 **Amendment (with title amendment)**

6 Remove everything after the enacting clause and insert:

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

9 559.715 Assignment of consumer debts.—

10 (1) This part does not prohibit the assignment, by a
 11 creditor, of the right to bill and collect a consumer debt.
 12 However, the assignee must give the debtor written notice of
 13 such assignment as soon as practical after the assignment is
 14 made, but at least 30 days before any action to collect the
 15 debt. For the purpose of this subsection, the term "action" does
 16 not include a communication or disclosure required by law and

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17 | does not include any communication or payment initiated by the
18 | debtor.

19 | (2) The assignee is a real party in interest and may bring
20 | an action to collect a debt that has been assigned to the
21 | assignee and is in default.

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

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25 | **T I T L E A M E N D M E N T**

26 | Remove everything before the enacting clause and insert:
27 | An act relating to assignment of consumer debts;
28 | amending s. 559.715, F.S.; specifying that certain
29 | communications or payments do not constitute an
30 | action; providing an effective date.