

**AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 6814
OFFERED BY MR. LAWSON OF FLORIDA**

Strike all after the enacting clause and insert the following:

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Small Business Fair
3 Debt Collection Protection Act”.

4 **SEC. 2. FAIR DEBT COLLECTION PRACTICES FOR LOANS TO
5 SMALL BUSINESSES.**

6 (a) IN GENERAL.—The Fair Debt Collection Prac-
7 tices Act (15 U.S.C. 1692 et seq.) is amended—

8 (1) in section 803, by adding at the end the fol-
9 lowing:

10 “(9) The term ‘commercial credit bureau’
11 means any person which, for monetary fees, dues, or
12 on a cooperative nonprofit basis, regularly engages
13 in whole or in part in the practice of assembling or
14 evaluating commercial credit information or other
15 information on businesses for the purpose of fur-
16 nishing credit reports to third parties, and which
17 uses any means or facility of interstate commerce

1 for the purpose of preparing or furnishing credit re-
2 ports.”;

3 (2) by redesignating section 819 as section 820;

4 and

5 (3) by inserting after section 818 the following:

6 **“§ 819. Application to small business debt**

7 “(a) IN GENERAL.—This Act shall apply to small
8 business debt to the same extent as this Act applies to
9 debt of consumers.

10 “(b) DEFINITIONS.—In this section:

11 “(1) SMALL BUSINESS.—The term ‘small busi-
12 ness’ has the meaning given the term ‘small business
13 concern’ under section 3 of the Small Business Act
14 (15 U.S.C. 632).

15 “(2) SMALL BUSINESS DEBT.—The term ‘small
16 business debt’ means any obligation or alleged obli-
17 gation of a small business that is less than
18 \$2,500,000.”.

19 (b) CLERICAL AMENDMENT.—The table of contents
20 for the Fair Debt Collection Practices Act is amended by
21 striking the item relating to section 819 and inserting the
22 following:

“819. Application to small business debt.

“820. Effective date.”.

1 (c) CONFORMING AMENDMENTS.—The Fair Debt
2 Collection Practices Act (15 U.S.C. 1692 et seq.) is
3 amended—

4 (1) in section 805(b), by inserting “or a com-
5 mercial credit bureau (as applicable)” after “con-
6 sumer reporting agency”;

7 (2) in section 806(3)—

8 (A) by striking “consumers who” and in-
9 sserting “consumers or small businesses that”;
10 and

11 (B) by inserting “ or to a commercial cred-
12 it bureau (as applicable),” after “consumer re-
13 porting agency”; and

14 (3) in section 807(16), by inserting “or a com-
15 mercial credit bureau” after “this Act”.

