

[DISCUSSION DRAFT]

116TH CONGRESS
1ST SESSION

H. R. _____

To amend the Consumer Financial Protection Act of 2010 to require the Director of the Bureau of Consumer Financial Protection to issue a quarterly report on debt collection complaints and enforcement actions, and to prohibit rules that would allow a debt collector to send unlimited email and text messages to a consumer.

IN THE HOUSE OF REPRESENTATIVES

M____ introduced the following bill; which was referred to the
Committee on _____

A BILL

To amend the Consumer Financial Protection Act of 2010 to require the Director of the Bureau of Consumer Financial Protection to issue a quarterly report on debt collection complaints and enforcement actions, and to prohibit rules that would allow a debt collector to send unlimited email and text messages to a consumer.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Monitoring and Curb-
5 ing Abusive Debt Collection Practices Act”.

1 **SEC. 2. DEBT COLLECTION.**

2 (a) REPORT ON DEBT COLLECTION COMPLAINTS
3 AND ENFORCEMENT ACTIONS.—Section 1016 of the Con-
4 sumer Financial Protection Act of 2010 (12 U.S.C. 5496)
5 is amended by adding at the end the following:

6 “(d) REPORT ON DEBT COLLECTION COMPLAINTS
7 AND ENFORCEMENT ACTIONS.—The Director shall issue
8 a quarterly report to Congress containing—

9 “(1) an analysis of the consumer complaints re-
10 ceived by the Bureau with respect to debt collection,
11 including a State-by-State breakdown of such com-
12 plaints; and

13 “(2) a list of enforcement actions taken against
14 debt collectors during the previous 12 months.”.

15 (b) LIMITATION ON DEBT COLLECTION RULES.—
16 Section 1022 of the Consumer Financial Protection Act
17 of 2010 (12 U.S.C. 5512) is amended by adding at the
18 end the following:

19 “(e) LIMITATION ON DEBT COLLECTION RULES.—
20 The Director may not issue any rule with respect to debt
21 collection that allows a debt collector to send unlimited
22 email and text messages to a consumer.”.