

[DISCUSSION DRAFT]

116TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To amend the Fair Debt Collection Practices Act to prohibit payments or other acknowledgments of a consumer debt from restarting the statute of limitations in connection with such debt, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

M. \_\_\_\_\_ introduced the following bill; which was referred to the  
Committee on \_\_\_\_\_

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**A BILL**

To amend the Fair Debt Collection Practices Act to prohibit payments or other acknowledgments of a consumer debt from restarting the statute of limitations in connection with such debt, and for other purposes.

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 “Strengthening Legal  
5 Protections on Debt Collections Act”.

1 **SEC. 2. TREATMENT OF STATUTE OF LIMITATIONS FOR**  
2 **DEBTS.**

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

5 (1) by redesignating section 819 as section 820;

6 and

7 (2) by inserting after section 818 the following:

8 **“§ 819. Treatment of statute of limitations for debts**

9 “(a) IN GENERAL.—With respect to a statute of limi-  
10 tations applicable to a default or delinquency with respect  
11 to a debt of a consumer, any payment by the consumer  
12 on such debt (or any other acknowledgment of the debt  
13 by the consumer) shall not restart, toll, or otherwise ex-  
14 tend such statute of limitations.

15 “(b) EFFECT ON STATE LAW.—Any law of a State  
16 that conflicts with subsection (a) is hereby preempted, but  
17 only to the extent of such conflict.”.

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

“819. Treatment of statute of limitations for debts.

“820. Effective date.”.