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(Original Signature of Member)

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

Ms. PRESSLEY 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,*

1 **SECTION 1. SHORT TITLE.**

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

4 **SEC. 2. DEBT COLLECTION.**

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

9 “(d) **REPORT ON DEBT COLLECTION COMPLAINTS**
10 **AND ENFORCEMENT ACTIONS.**—The Director shall issue
11 a quarterly report to Congress containing—

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

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

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

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