



*Office of Life, Justice and Peace
Campaign for Human Development
Archdiocese of Portland in Oregon
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Dear Representatives,

The Roman Catholic Archdiocese of Portland and the Office of Life, Justice and Peace urge you to support HB 2826-2. We advocate and promote the pastoral teaching of the Oregon Catholic Church on a variety of issues both nationally and statewide to the Catholic people of Oregon.

We support this bill because it will ensure that Oregonians will not be subjected to unfair and unjust lawsuits. This bill will require purchasers of consumer debt to provide basic evidence to consumers and the court before filing a lawsuit. For the past few years, our constituents have seen increasing cases of wrongful debt collection and insufficient information in these lawsuits.

The debt buying industry is brand new, and as a result, Oregon's laws are outdated. The statistics today dwarf the number of lawsuits being brought last time the laws were updated; in the last year alone, the largest 20 debt-buying companies filed over 30,200 lawsuits against Oregon consumers, clogging the courts. These cases are frequently filled with inaccurate information about the accounts, or just missing information completely. These issues are manifest in the 42% increase in complaints about debt collectors filed to the Department of Justice from 2011 to 2012. Finally, consumers who have been unjustly sued often cannot afford to fight the case in court, as the cost of hiring an attorney is unrealistic for many Oregonians.

HB 2826 will require debt buyers to provide evidence of their lawsuit: the amount owed, who owes it, and the statute of limitations for the original debt. The system will be more transparent as a result, when debt buyers are required to give 30-day notice to the consumer about the alleged facts, such as the amount due on default, the date of default, and the name on the account. With the responsibility on the collector, we hope fewer consumers will be sued based on scant and outdated information. However, in the case that consumers need to go to court, HB 2826 provides them with the tools necessary for holding the collectors responsible when they fail to comply with the law.

All Oregonians deserve the right to truthful and just lawsuits, and protection against predatory collection practices. Please support HB 2826, and give all of us a functional and fair debt collection system.

Respectfully,

Matt Cato
Director of the Office of Life, Justice and Peace