



March 25, 2015

To Chair Fagan, Vice Chair Rayfield, and members of the House Consumer Protection and Government Efficiency Committee:

Innovative Changes believes everyone has the right to financial stability. We help people build their long term financial health. We are a leading nonprofit in providing financial education and financial coaching to people of low income in Oregon. In our classes and coaching sessions we emphasize the importance of consumers being well informed, knowing their rights and meeting their obligations.

We often work with clients who are being harassed by debt collectors. The consumer struggles to know what the debt is or if it is even valid. It is exacerbating and stressful. Credit scores are destroyed. Good money is wasted on invalid debt.

There is no good reason why debt collectors should be allowed to refuse to provide basic information to prove their claim against someone. If a debt collector cannot provide the name on account, amount due upon default and date of default then the debt could very well be suspect.

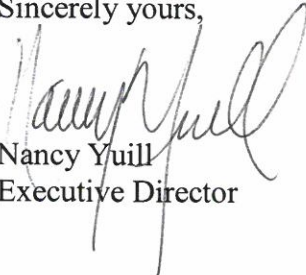
Why would anyone be opposed to transparency and accuracy? Responsible debt collectors will have nothing to fear from HB 2252 and should welcome a level playing field where valid debts are upheld as collectible.

Our complex economy requires that consumers be well informed, cautious in their financial dealings and protected from scams. The State has an obligation to protect consumers from false claims by debt collectors. HB 2252 provides the State and consumers with an effective tool to hold debt collectors accountable to proper business practices.

Please support HB 2252 so consumers can be well informed and protected.

Thank you.

Sincerely yours,



Nancy Yuill
Executive Director