HB 2356-A8 (LC 424) 6/16/17 (TSB/ps)

Requested by JOINT COMMITTEE ON WAYS AND MEANS

## PROPOSED AMENDMENTS TO A-ENGROSSED HOUSE BILL 2356

1 On page 1 of the printed A-engrossed bill, delete lines 20 and 21.

2 On page 2, delete lines 1 and 2 and insert:

"(D) The amount and rate of interest, any fees and any charges that the original creditor imposed, if the debt buyer or debt collector knows the amount, rate, fee or charge;

6 "(E) The amount and rate of interest, any fees and any charges that the 7 debt buyer or any previous owner of the debt imposed, if the debt buyer or 8 debt collector knows the amount, rate, fee or charge;".

9 Delete lines 7 through 30.

10 In line 31, delete "(3)(a)" and insert "(2)(a)".

In line 37, delete "(4)" and insert "(3)".

In line 40, delete "subsection (2)(b) of this section" and insert "ORS 646.639 (4)(b)".

In line 44, delete "(5)" and insert "(4)".

In line 45, delete "subsection (2) of this section, other than the af-" and insert "ORS 646.639 (4)(b)".

17 On page 3, delete line 1.

18 On page 5, delete lines 42 and 43 and insert:

"(t) Collects or attempts to collect a debt before providing to a debtor, within 30 days after the date of the debtor's request, all of the documents listed in subsection (4)(b) of this section.". 1 On page 6, line 5, delete the first "Brings" and insert "Files" and delete 2 the second "brings" and insert "files".

3 In line 9, delete "attempts" and insert "brings a legal action to 4 attempt".

5 Delete lines 26 through 29 and insert:

6 "(iv) The amount and rate of interest, any fees and any charges that the 7 original creditor imposed, if the debt buyer or debt collector knows the 8 amount, rate, fee or charge;

9 "(v) The amount and rate of interest, any fees and any charges that the 10 debt buyer or any previous owner of the debt imposed, if the debt buyer or 11 debt collector knows the amount, rate, fee or charge;".

12 On page 7, line 4, delete "or".

In line 6, delete "section 1 (5) of this 2017 Act" and insert "paragraph (b) of this subsection".

15 In line 9, delete the period and insert "; or".

16 On page 9, line 14, after "enforcing" insert "ORS 646.239 and".

17 On page 14, line 21, delete "or decline to renew".

18 On page 15, line 15, delete "sections 1 and 2 (4)(b)".

In line 16, delete "and (d) of this 2017 Act" and insert "section 1 of this 20 2017 Act and ORS 646.639 (4)(b) and (d)".

21 After line 26, insert:

"SECTION 16. Notwithstanding any other law limiting expenditures, 22the limitation on expenditures established by section 1 (5), chapter \_\_\_\_, 23Oregon Laws 2017 (Enrolled Senate Bill 5512), for the biennium begin-24ning July 1, 2017, as the maximum limit for payment of expenses from 25fees, moneys or other revenues, including Miscellaneous Receipts, but 26excluding lottery funds and federal funds, collected or received by the 27Department of Consumer and Business Services for the Division of 28Financial Regulation, is increased by \$165,351 for the purpose of car-29 rying out the provisions of sections 1 and 3 to 13 of this 2017 Act and 30

1 the amendments to ORS 646.639 by section 2 of this 2017 Act.".

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2 In line 27, delete "16" and insert "17".

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