

117TH CONGRESS
1ST SESSION

H. R. 2458

To amend the Fair Debt Collection Practices Act to clarify that the definition of a debt collector includes, in all cases, a person in a business the principal purpose of which is the enforcement of security interests.

IN THE HOUSE OF REPRESENTATIVES

APRIL 13, 2021

Mr. AUCHINCLOSS introduced the following bill; which was referred to the
Committee on Financial Services

A BILL

To amend the Fair Debt Collection Practices Act to clarify that the definition of a debt collector includes, in all cases, a person in a business the principal purpose of which is the enforcement of security interests.

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 “Non-Judicial Fore-
5 closure Debt Collection Clarification Act”.

6 **SEC. 2. ENFORCEMENT OF SECURITY INTERESTS.**

7 Section 803(6) of the Fair Debt Collection Practices
8 Act (15 U.S.C. 1692a(6)) is amended by striking “For

1 the purpose of section 808(6), such term also includes any
2 person who uses any instrumentality of interstate com-
3 merce or the mails in any business the principal purpose
4 of which is the enforcement of security interests.”.

