

# Union Calendar No. 523

116TH CONGRESS  
2D SESSION

# H. R. 5001

**[Report No. 116–638]**

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.

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## IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 8, 2019

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

DECEMBER 10, 2020

Reported with an amendment, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in *italic*]

[For text of introduced bill, see copy of bill as introduced on November 8, 2019]

# **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 the*  
9       *purpose of section 808(6), such term also includes any per-*  
10       *son who uses any instrumentality of interstate commerce*  
11       *or the mails in any business the principal purpose of which*  
12       *is the enforcement of security interests.”.*

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