

# MAINE STATE LEGISLATURE

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# 118th MAINE LEGISLATURE

## FIRST REGULAR SESSION-1997

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Legislative Document

No. 573

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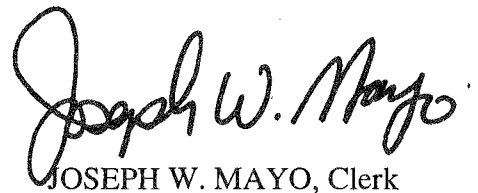
H.P. 423

House of Representatives, January 28, 1997

**An Act to Conform the Maine Fair Debt Collection Practices Act to  
Federal Law.**

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Reference to the Committee on Business and Economic Development suggested and  
ordered printed.

  
JOSEPH W. MAYO, Clerk

Presented by Representative FISK of Falmouth. (By Request)

Be it enacted by the People of the State of Maine as follows:

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4       Sec. 1. 32 MRSA §11013, sub-§2, ¶K, as enacted by PL 1985, c.  
702, §2, is amended to read:

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8       K. Except as otherwise provided for communications to  
acquire location information under section 11011, the  
10       ~~failure to disclose clearly in all communications made to~~  
12       ~~collect a debt, or to obtain information about a consumer,~~  
14       ~~that the debt collector is attempting to collect a debt and~~  
16       ~~that any information obtained will be used for that purpose~~  
18       the failure to disclose in the initial written or oral  
communication with the consumer that the debt collector is  
attempting to collect a debt and that any information  
obtained will be used for that purpose, and the failure to  
disclose in subsequent communications that the communication  
is from a debt collector, except that this paragraph does  
not apply to a formal pleading made in connection with a  
legal action;

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SUMMARY

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26       The purpose of this bill is to conform Maine's Fair Debt  
Collection Practices Act to a recent amendment to the federal  
Fair Debt Collections Practices Act.