

MAINE STATE LEGISLATURE

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MINORITY
BANKING AND INSURANCE

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STATE OF MAINE
HOUSE OF REPRESENTATIVES
120TH LEGISLATURE
FIRST REGULAR SESSION

COMMITTEE AMENDMENT "B" to H.P. 877, L.D. 1156, Bill, "An Act to Update the Maine Consumer Credit Code Regarding Rental-purchase Agreements"

Amend the bill by striking out all of sections 1 to 17.

Further amend the bill in section 18 in that part designated "~~§11-119.~~" in subsection 1 by striking out all of paragraph A (page 8, lines 47 to 50 in L.D.) and inserting in its place the following:

'A. Identify the merchant and state that the merchant is confirming or correcting location information concerning the consumer.'

Further amend the bill in section 18 in that part designated "~~§11-119.~~" in subsection 1 by striking out all of paragraph C (page 9, lines 4 to 8 in L.D.) and inserting in its place the following:

'C. Not communicate with any such person more than once, unless requested to do so by that person or unless the merchant reasonably believes that the earlier response of that person was erroneous or incomplete and that the person now has correct or complete location information.'

Further amend the bill in section 18 in that part designated "~~§11-119.~~" in subsection 3 in the last 2 lines (page 10, lines 5 and 6 in L.D.) by striking out the following: "the creditor, the attorney of the creditor"

COMMITTEE AMENDMENT

Further amend the bill in section 18 in that part designated "~~§11-119.~~" in subsection 5 in paragraph A in the first 2 lines (page 10, lines 49 and 50 in L.D.) by striking out the following: "~~debt collector~~" and inserting in its place the following: 'merchant'

Further amend the bill in section 18 in that part designated "~~§11-119.~~" in subsection 5 in paragraph D in the last line (page 11, line 15 in L.D.) by striking out the following: "~~debt collector or creditor~~" and inserting in its place the following: 'merchant'

Further amend the bill by striking out all of sections 19 and 20.

Further amend the bill by relettering or renumbering any nonconsecutive Part letter or section number to read consecutively.

SUMMARY

This amendment is the minority report of the committee. The amendment retains the provisions in the bill that tailor provisions of the Maine Fair Debt Collections Practices Act to rental-purchase agreements. The amendment strikes all the remaining provisions in the bill.