



128th MAINE LEGISLATURE

SECOND REGULAR SESSION-2018

Legislative Document	No. 1663

S.P. 613

In Senate, November 29, 2017

An Act To Improve the Regulation of Debt Collectors

Submitted by the Department of Professional and Financial Regulation pursuant to Joint Rule 203.

Received by the Secretary of the Senate on November 27, 2017. Referred to the Committee on Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed.

Heath & Print

HEATHER J.R. PRIEST Secretary of the Senate

Presented by Senator WHITTEMORE of Somerset.

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

Sec. 1. 32 MRSA §11002, sub-§2, as amended by PL 1995, c. 397, §101, is
 further amended to read:

2. Conducting business in this State. "Conducting business in this State" means
the collection or attempted collection of a debt due another by a debt collector located in
this State; the face-to-face solicitation of creditors in this State as clients and the
collection or attempted collection of their debts by a debt collector, wherever located; or
the collection or attempted collection of debts incurred between a debt from a consumer
in this State and creditor in this State by a debt collector, wherever located.

10 SUMMARY

11 This bill modernizes the Maine Fair Debt Collection Practices Act by removing the 12 condition that a debt collector's solicitation of business from Maine creditors be "face to 13 face" before a license must be obtained and by requiring that a debt collector, wherever 14 located, obtain a license before collecting debts from a consumer in this State.