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(Original Signature of Member)

116TH CONGRESS  
1ST SESSION

# H. R. 5001

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

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

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## 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”.

1 **SEC. 2. ENFORCERS OF SECURITY INTERESTS.**

2 Section 803(6) of the Fair Debt Collection Practices  
3 Act (15 U.S.C. 1692a(6)) is amended by striking “For  
4 the purpose of section 808(6), such term also includes any  
5 person who uses any instrumentality of interstate com-  
6 merce or the mails in any business the principal purpose  
7 of which is the enforcement of security interests.”.