

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.

HEATHER J.R. PRIEST Secretary of the Senate

Presented by Senator WHITTEMORE of Somerset.

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

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