

State of Connecticut
GENERAL ASSEMBLY
STATE CAPITOL
HARTFORD, CONNECTICUT 06106-1591

February 14, 2013

To: Senator Carlo Leone, Co-Chairman
Representative William Tong, Co-Chairman
Senator Art Linares, Ranking Member
Representative Mike Alberts, Ranking Member
Members of the Banks Committee

Dear Colleagues:

As original co-sponsors of H.B. 5613, AAC Purchasers of Consumer Debt, we are writing to the Banks Committee to urge you to draft legislation to ensure that consumers are protected from unscrupulous predatory collection practices in these situations. Unfortunately, our bill was improperly referred to General Law and was not referred to the Banks Committee in time for your deadline to raise proposed bills.

Please accept this letter as our testimony in support of H.B. 6173, AAC the Reform of Debt Collection Practices in the State. We would also like to associate ourselves with the recommendations of the Connecticut Public Interest Research Group (ConnPIRG) in their testimony submitted for today's hearing. In their testimony, they call for revisions to the Creditor's Collection Protection Act (CCPA), including the following:

- * Codify the existing precedent that third party purchasers of debt, or "debt buyers" are creditors as defined by the CCPA;
- * Require debt buyers give consumers appropriate (30 day) notice before filing suit;
- * Require debt buyers to have basic documentation and evidence of the debt before filing suit or being awarded a judgment.

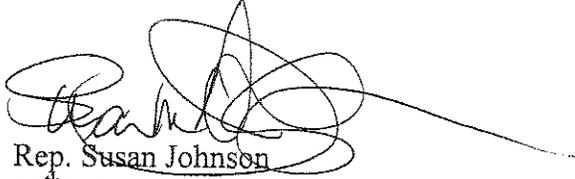
We believe these criteria are consistent with the original intent of both HB 5613 and HB 6173 and provide consumers with increased protection against fraudulent debt collection practices.

We thank you, in advance, for your attention.

Sincerely,



Rep. Bryan Hurlburt
53rd District



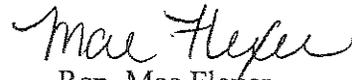
Rep. Susan Johnson
49th District



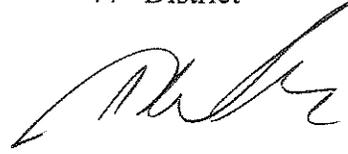
Rep. David Kiner
59th District



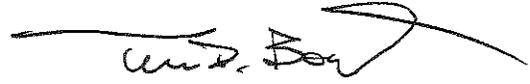
Rep. Claire Janowski
56th District



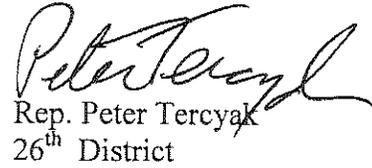
Rep. Mae Flexer
44th District



Rep. Toni Walker
93rd District



Rep. Timothy Bowles
42nd District



Rep. Peter Tercyak
26th District