



State of Connecticut  
HOUSE OF REPRESENTATIVES  
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DEPUTY SPEAKER OF THE HOUSE

MEMBER  
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HUMAN SERVICES COMMITTEE  
LEGISLATIVE MANAGEMENT COMMITTEE  
PUBLIC SAFETY AND SECURITY COMMITTEE

February 14<sup>th</sup>, 2013

To The Co-Chairs and Members of the Joint Committee on Banks:

Thank you for the opportunity to testify in support of HB 6173, *AAC the Reform of Debt Collection Practices in the State*. The bill was proposed by a constituent of mine who had ideas on how to help improve both the way that debt collectors deal with our state's residents and also help free up court system congestion.

There has been an explosion of consumer debt issues in the past few years. I am interested in addressing this by instituting some basic, common-sense requirements on the secondary debt market. Debt buyers should adequately document their debts before suing, and before winning judgments. This seems like such a fundamental requirement, yet consumer debt purchasers on the secondary market are not bound by it. Similarly, there needs to be advance notice given to consumers prior to the filing of such lawsuits.

I encourage the committee to consider moving this legislation forward, to deliberate what actions may best serve consumers in our state. To this purpose, I would reference the contents of House Bill 5613. These ideas can help protect our citizens from false claims, and from having to pay a premium in court to prove their innocence.

Thank you for your consideration and your time.

Sincerely, ✱

Rep. Linda Orange  
Deputy Speaker of the House