

**AMENDMENT TO H.R. 2547, AS REPORTED  
OFFERED BY MS. BONAMICI OF OREGON**

Redesignate title IX as title X.

Redesignate section 901 as section 1001.

After title VIII insert the following:

1 **TITLE IX—SECURING CON-**  
2 **SUMERS AGAINST MISREPRE-**  
3 **SENTED DEBT ACT**

4 **SEC. 901. SHORT TITLE.**

5 This Act may be cited as the “Securing Consumers  
6 Against Misrepresented Debt Act of 2021” or the “SCAM  
7 Debt Act”.

8 **SEC. 902. LEGAL ACTIONS BY DEBT COLLECTORS.**

9 Section 811 of the Fair Debt Collections Practices  
10 Act (15 U.S.C. 1692i) is amended—

11 (1) by redesignating subsection (b) as sub-  
12 section (c); and

13 (2) by inserting after subsection (a) the fol-  
14 lowing new subsection:

15 “(b) REQUIREMENTS FOR DEBT COLLECTORS.—A  
16 debt collector that takes legal action to collect or attempt

1 to collect a debt shall comply with the following require-  
2 ments:

3 “(1) Provide the consumer written notice of the  
4 intent to take legal action, sent to the consumer’s  
5 last known address at least 30 days and not later  
6 than 60 days in advance of commencing the legal ac-  
7 tion, that shall include—

8 “(A) all methods that the consumer can  
9 use to contact the debt collector; and

10 “(B) all information contained in the no-  
11 tice required under section 809(a) (excluding  
12 the information described in paragraphs (3),  
13 (4), and (5) of such section), updated to ensure  
14 correctness.

15 “(2) In the initial pleading filed by a debt col-  
16 lector to commence a legal action to collect a debt,  
17 include—

18 “(A) all information contained in the no-  
19 tice required under section 809(a) (excluding  
20 the information described in paragraphs (3),  
21 (4), and (5) of such section), except any ac-  
22 count numbers and any personally identifiable  
23 information, updated to ensure correctness;

24 “(B) the last four digits of the account  
25 number of the original debt;

1 “(C) admissible documentary evidence of—

2 “(i) the written agreement, contract,  
3 or instrument creating the debt, if any, or  
4 other documents showing that the con-  
5 sumer agreed to the agreement, contract,  
6 or instrument creating the debt;

7 “(ii) any terms and conditions rel-  
8 evant to the debt;

9 “(iii) that the consumer incurred the  
10 debt and the amount owed; and

11 “(iv) that there is a chain of title of  
12 the ownership of debt and the right to col-  
13 lect the debt, including documents showing  
14 the date of each transfer of ownership of  
15 the debt and the identity of each owner of  
16 the debt; and

17 “(D) a sworn affidavit stating—

18 “(i) that the applicable statute of limi-  
19 tations for collecting the debt has not ex-  
20 pired and the date on which such statute  
21 of limitations expires; and

22 “(ii) that the debt collector personally  
23 reviewed all applicable records and docu-  
24 ments relating to the debt to be collected.”.

