AMENDMENT TO H.R. 2547, AS REPORTED
OFFERED BY MS. BUSH OF MISSOURI

Redesignate title IX as title X.

Redesignate section 901 as section 1001.

After title VIII insert the following:

TITLE IX—REPORTS

SEC. 901 REPORT ON COVID-19 PANDEMIC DEBT COLLECTION PRACTICES.

(a) IN GENERAL.—Not later than 6 months after the date of the enactment of this section, the Director of the Bureau of Consumer Financial Protection shall submit a report to Financial Services Committee of the House of Representatives and Banking Committee of the Senate that—

(1) analyzes available data relating to consumer complaints about debt collection practices during the COVID-19 pandemic, including the collection of medical debt and the collection of debt from servicemembers;

(2) lists all enforcement actions taken by the Bureau during the COVID-19 pandemic that related to debt collection; and
(3) describes how the Bureau will use regulatory, supervisory and enforcement tools to combat predatory debt collection practices identified during the COVID-19 pandemic.

(b) ADDITIONAL REQUIRED INFORMATION.—

(1) IN GENERAL.—The Director shall require each larger participant in the consumer debt collection market (as such term is defined in section 1090 of title 12 of the Code of Federal Regulations to provide to the Director information about any default judgements pursued by such larger participant through litigation during the COVID-19 pandemic.

(2) INCLUSION IN REPORT.—The Director shall compile all information received from larger participants under paragraph (1) and shall include such information in the report required under subsection (a)

c) DEFINITIONS.—In this section:

(1) The term “Director” means the Director of the Bureau of Consumer Financial Protection.

(2) The term “Bureau” means the Bureau of Consumer Financial Protection.