

**AMENDMENT TO H.R. 2547, AS REPORTED
OFFERED BY MR. COHEN OF TENNESSEE**

Redesignate title IX as title X.

Redesignate section 901 as section 1001.

After title VIII insert the following:

1 **TITLE IX—FAIR DEBT COLLEC-**
2 **TION IMPROVEMENT ACT**

3 **SEC. 901. SHORT TITLE.**

4 This title may be cited as the “Fair Debt Collection
5 Improvement Act”.

6 **SEC. 902. PROHIBITION ON COLLECTING TIME-BARRED**
7 **DEBT.**

8 (a) **IN GENERAL.**—The Fair Debt Collection Prac-
9 tices Act (15 U.S.C. 1692 et seq.) is amended by inserting
10 after section 811 the following:

11 **“§ 811A. Prohibition on collecting time-barred debt**

12 “A debt collector may not collect, or attempt to col-
13 lect, any debt of a consumer with respect to which the
14 statute of limitations has expired.”.

15 (b) **CLERICAL AMENDMENT.**—The table of contents
16 for the Fair Debt Collection Practices Act is amended by

1 inserting after the item relating to section 811 the fol-

2 lowing:

“811A. Prohibition on collecting time-barred debt.”.

