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 COLLECTION IMPROVEMENT ACT

2 SEC. 901. SHORT TITLE.

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

4 SEC. 902. PROHIBITION ON COLLECTING TIME-BARRED
DEBT.

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

6 “§ 811A. Prohibition on collecting time-barred debt

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

8 (b) CLERICAL AMENDMENT.—The table of contents
for the Fair Debt Collection Practices Act is amended by
inserting after the item relating to section 811 the following:

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