

## H. Res. \_\_\_\_

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### **H.R. 2547 - Comprehensive Debt Collection Improvement Act**

### **H.R. 1065 - Pregnant Workers Fairness Act**

1. Structured rule for H.R. 2547.
2. Provides one hour of general debate equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their designees.
3. Waives all points of order against consideration of the bill.
4. Provides that the amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill, modified by the amendment printed in part A of the Rules Committee report, shall be considered as adopted and the bill, as amended, shall be considered as read.
5. Waives all points of order against provisions in the bill, as amended.
6. Provides that following debate, each further amendment printed in part B of the Rules Committee report not earlier considered as part of amendments en bloc pursuant to section 3 shall be considered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, may be withdrawn by the proponent at any time before the question is put thereon, shall not be subject to amendment, and shall not be subject to a demand for division of the question.
7. Provides that at any time after debate the chair of the Committee on Financial Services or her designee may offer amendments en bloc consisting of further amendments printed in part B of the Rules Committee report not earlier disposed of. Amendments en bloc shall be considered as read, shall be debatable for 20 minutes equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their designees, shall not be subject to amendment, and shall not be subject to a demand for division of the question.
8. Waives all points of order against the amendments printed in part B of the

Rules Committee Report or amendments en bloc described in section 3 of the resolution.

9. Provides one motion to recommit.
10. Closed rule for H.R. 1065.
11. Provides one hour of general debate equally divided and controlled by the chair and ranking minority member of the Committee on Education and Labor or their designees.
12. Waives all points of order against consideration of the bill.
13. Provides that the amendment in the nature of a substitute recommended by the Committee on Education and Labor now printed in the bill shall be considered as adopted and the bill, as amended, shall be considered as read.
14. Waives all points of order against provisions in the bill, as amended.
15. Provides one motion to recommit.
16. Provides that at any time through the legislative day of Friday, May 14, 2021, the Speaker may entertain motions offered by the Majority Leader or a designee that the House suspend the rules with respect to multiple measures that were the object of motions to suspend the rules on the legislative days of May 11 or 12, 2021, and on which the yeas and nays were ordered and further proceedings postponed. The Chair shall put the question on any such motion without debate or intervening motion, and the ordering of the yeas and nays on postponed motions to suspend the rules with respect to such measures is vacated.
17. House Resolution 379 is hereby adopted.

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## RESOLUTION

*Resolved*, That upon adoption of this resolution it shall be in order to consider in the House the bill (H.R. 2547) to expand and enhance consumer, student, servicemember, and small business protections with respect to debt collection practices, and for other purposes. All points of order against consideration of the bill are waived. The amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill, modified by the amendment printed in part A of the report of the Committee on Rules accompanying this resolution, shall be considered as adopted. The bill, as amended, shall be considered as read. All points of order against provisions in the bill, as amended, are waived. The previous question shall be considered as ordered on the bill, as amended, and on any further amendment thereto, to final passage without intervening motion except: (1) one

hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their respective designees; (2) the further amendments described in section 2 of this resolution; (3) the amendments en bloc described in section 3 of this resolution; and (4) one motion to recommit.

Sec. 2. After debate pursuant to the first section of this resolution, each further amendment printed in part B of the report of the Committee on Rules not earlier considered as part of amendments en bloc pursuant to section 3 of this resolution shall be considered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, may be withdrawn by the proponent at any time before the question is put thereon, shall not be subject to amendment, and shall not be subject to a demand for division of the question.

Sec. 3. It shall be in order at any time after debate pursuant to the first section of this resolution for the chair of the Committee on Financial Services or her designee to offer amendments en bloc consisting of further amendments printed in part B of the report of the Committee on Rules accompanying this resolution not earlier disposed of. Amendments en bloc offered pursuant to this section shall be considered as read, shall be debatable for 20 minutes equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their respective designees, shall not be subject to amendment, and shall not be subject to a demand for division of the question.

Sec. 4. All points of order against the further amendments printed in part B of the report of the Committee on Rules or amendments en bloc described in section 3 of this resolution are waived.

Sec. 5. Upon adoption of this resolution it shall be in order to consider in the House the bill (H.R. 1065) to eliminate discrimination and promote women's health and economic security by ensuring reasonable workplace accommodations for workers whose ability to perform the functions of a job are limited by pregnancy, childbirth, or a related medical condition. All points of order against consideration of the bill are waived. The amendment in the nature of a substitute recommended by the Committee on Education and Labor now printed in the bill shall be considered as adopted. The bill, as amended, shall be considered as read. All points of order against provisions in the bill, as amended, are waived. The previous question shall be considered as ordered on the bill, as amended, and on any further amendment thereto, to final passage without intervening motion except: (1) one hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on

Education and Labor or their respective designees; and (2) one motion to recommit.

Sec. 6. (a) At any time through the legislative day of Friday, May 14, 2021, the Speaker may entertain motions offered by the Majority Leader or a designee that the House suspend the rules as though under clause 1 of rule XV with respect to multiple measures described in subsection (b), and the Chair shall put the question on any such motion without debate or intervening motion.

(b) A measure referred to in subsection (a) includes any measure that was the object of a motion to suspend the rules on the legislative day of May 11, 2021, or May 12, 2021, in the form as so offered, on which the yeas and nays were ordered and further proceedings postponed pursuant to clause 8 of rule XX.

(c) Upon the offering of a motion pursuant to subsection (a) concerning multiple measures, the ordering of the yeas and nays on postponed motions to suspend the rules with respect to such measures is vacated to the end that all such motions are considered as withdrawn.

Sec. 7. House Resolution 379 is hereby adopted.

### **SUMMARY OF AMENDMENT TO H.R. 2547 IN PART A PROPOSED TO BE CONSIDERED AS ADOPTED**

<b>Sponsor</b>	<b># Description</b>
<b>1. Waters (CA)</b>	<b>#9 (REVISED) (MANAGER'S)</b> Adds and refines certain definitions, makes a number of other minor changes and technical corrections, and includes additional revenue measures.

### **SUMMARY OF AMENDMENTS TO H.R. 2547 IN PART B PROPOSED TO BE MADE IN ORDER**

(summaries derived from information provided by sponsors)

<b>Sponsor</b>	<b># Description</b>	<b>Debate Time</b>
<b>1. Bonamici</b>	<b>#4</b> Expands requirements debt collectors must	<b>(10 minutes)</b>

- (OR), Cohen (TN)** meet to take legal action on a debt, including providing advanced notice of commencing legal action and updates FDCPA to require proof that a debt is legally owed and due.
- 2. Adams (NC), Williams (GA)** #16 **(LATE)** Provides private student loan borrowers the same protections as federal borrowers, with regards to prohibiting servicers and credit reporting agencies from reporting adverse information and directs the credit reporting agencies to remove any adverse information. (10 minutes)
- 3. Bowman (NY)** #20 **(LATE)** Ensure that debt collectors would not be allowed to contact consumers via social media unless explicitly provided written consent. (10 minutes)
- 4. Burgess (TX)** #12 Prior to enacting this legislation, the Treasury Secretary shall certify that this legislation will not limit the availability of debt products or increase their cost for Americans without a credit history, Americans with poor credit history, or Americans from lower socio-economic backgrounds. (10 minutes)
- 5. Bush, Cori (MO)** #15 Requires the CFPB report to Congress in 6 months analyzing consumer complaint data relating to debt collection practices (including debt collection practices as it relates to medical debt and debts owed by servicemembers) during the pandemic, as well as a list of enforcement actions taken by CFPB relating to debt collection during the pandemic. The report must also outline a strategy on how the CFPB will utilize regulatory, supervisory and enforcement tools to combat predatory debt collection practices identified during the pandemic and the CFPB would be required to request debt collectors covered by their larger participant rule provide to the Bureau information about their default judgements pursued through litigation during the pandemic. (10 minutes)
- 6. Cohen (TN), Ocasio-Cortez (NY),** #10 Adds language that would explicitly prohibit debt collectors from collecting or attempting to collect debt from consumers which the statute

**Bonamici  
(OR)**

of limitations has expired and would also prohibit a debt collector from bringing, or threatening to bring, legal action against any consumer on a debt in which the statute of limitations has expired.

**7. Craig  
(MN)**

#1 **(REVISED)** Adds a new section entitled the “Ryan Frascone Memorial Student Loan Relief Act of 2021” to release cosigners of private student loan agreements in the event of the death of the borrower, which will align current law with loans made prior to enactment of the Economic, Growth, Regulatory Relief, and Consumer Protection Act (P.L. 115-174). The amendment also creates the Treasury Loan Purchase Program administered by the Dept. of Treasury that would allow private student loan providers who sustain significant financial injury from releasing cosigners retroactively as provided in the amendment to apply to the Secretary of the Treasury to have the Secretary purchase and retire such loan. (10 minutes)

**8.  
Luetkemeyer  
(MO)**

#3 Directs the GAO to study and report to Congress within 1-year about how restricting debt collection will impact low- to moderate-income and minority borrowers with the bill becoming effective upon date of the report's release. (10 minutes)

**9. McHenry  
(NC)**

#8 **(REVISED)** Replaces the underlying bill with targeted approaches to improve the debt collection and credit reporting framework which will ensure the financial system remains safe and sound while protecting and introducing options for consumers. (10 minutes)

**10. Newman  
(IL)**

#19 **(LATE)** Requires the CFPB to create a page on their website with a consumer bill of rights for abusive debt collectors and resources, as well as directing it to be offered in different languages. (10 minutes)

**11. Omar  
(MN)**

#13 **(REVISED)** Directs the CFPB to study and report to Congress within 18 months about the consumer experiences and financial impacts of debt collection practices on student loan borrowers with private education loans, and requires an analysis on the practices of private (10 minutes)

- student lenders challenging undue hardship petitions.
- 12. Payne, Jr. (NJ)** #14 Requires the CFPB to report to Congress on the number of people unable to pay a debt because a debt collector is unable to accept a cash payment. (10 minutes)
- 13. Ross, Deborah (NC)** #11 **(REVISED)** Directs the GAO to (1) analyze the trends and impacts associated with the use of electronic and telephone communications in the debt collection industry, and (2) recommend regulatory and legislative proposals to reduce the annoyance, abuse, and harassment of consumers by debt collectors, including the frequency of electronic and telephone communications by debt collectors to consumers. (10 minutes)
- 14. Williams (GA)** #5 Commissions a report that identifies and analyzes racial disparities relating to debt collection practices and provides administrative and legislative recommendations to address such disparities. (10 minutes)