

GENERAL ASSEMBLY OF NORTH CAROLINA

SESSION 1997

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SENATE BILL 233

Short Title: Scope/Acts of Debt Collectors.

(Public)

Sponsors: Senator Reeves.

Referred to: Commerce.

February 24, 1997

A BILL TO BE ENTITLED

AN ACT TO EXPAND THE DEFINITION OF CONSUMER WITHIN THE MEANING OF THE LAW PROHIBITING CERTAIN ACTS BY DEBT COLLECTORS.

The General Assembly of North Carolina enacts:

Section 1. G.S. 75-50 reads as rewritten:

"§ 75-50. Definitions.

The following words and terms as used in this Article shall be construed as follows:

- (1) 'Consumer' means any ~~natural person who~~ individual, firm, association, partnership, joint stock company, corporation, trust, estate, or other legal entity that has incurred a debt or alleged ~~debt for personal, family, household or agricultural purposes.~~ debt.
- (2) 'Debt' means any obligation owed or due or alleged to be owed or due from a consumer.
- (3) 'Debt collector' means any person engaging, directly or indirectly, in debt collection from a consumer except those persons subject to the provisions of Article 70, Chapter 58 of the General Statutes."

Section 2. This act becomes effective October 1, 1997, and applies to any violations of Article 2 of Chapter 75 of the General Statutes that occur on or after that date.