



Rep. Will Guzzardi

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10100HB0281ham001

LRB101 00385 LNS 51829 a

1 AMENDMENT TO HOUSE BILL 281

2 AMENDMENT NO. \_\_\_\_\_. Amend House Bill 281 on page 1,  
3 immediately above line 4, by inserting the following:

4 "Section 1. References to Act. This Act may be referred to  
5 as the Consumer Fairness Act of 2019.

6 Section 3. Purpose. The purpose of this Act is to create a  
7 fair and transparent relationship between debt collectors and  
8 citizens of this State. This Act ensures debtors can maintain a  
9 moderate standard of living while paying down judgment debts by  
10 limiting harmful bank freezes and by adjusting the postjudgment  
11 interest rate, revival period, and exemptions. This Act sets  
12 forth a Debtor's Bill of Rights, which alerts consumers of  
13 existing legal protections and resources."