

1.1 moves to amend H.F. No. 2024 as follows:

1.2 Page 4, delete section 7

1.3 Page 4, reinstate line 18

1.4 Page 4, line 19, reinstate everything before the colon and after the colon, insert "all
1.5 requirements for renewal, including continuing education requirements, have been completed
1.6 and reported pursuant to section 45.43, subdivision 1."

1.7 Page 7, delete section 10

1.8 Page 8, delete section 14

1.9 Page 9, after line 13, insert:

1.10 "Sec. **CONSUMER DEBT COLLECTION LANGUAGE BARRIER WORKING**
1.11 **GROUP.**

1.12 Subdivision 1. **Establishment.** The commissioner of commerce shall convene a working
1.13 group to review language barriers and their effect on creditors, debt collectors, and limited
1.14 English proficient communities.

1.15 Subd. 2. **Membership.** The working group shall consists of the following members:

1.16 (1) the commissioner of commerce or a designee;

1.17 (2) one member appointed by the Attorney General's Office;

1.18 (3) two members of the public representing creditors or debt collectors, appointed by
1.19 the industry and subject to approval by the commissioner of commerce;

1.20 (4) two members of the public representing consumer rights, appointed by consumer
1.21 rights advocate organizations and subject to approval by the commissioner of commerce;

1.22 (5) one member appointed by the Council for Minnesotans of African Heritage;

2.1 (6) one member appointed by the Minnesota Council on Latino Affairs;

2.2 (7) one member appointed by the Council on Asian-Pacific Minnesotans; and

2.3 (8) two members appointed by the Indian Affairs Council.

2.4 Subd. 3. **Report.** (a) By January 1, 2022, the commissioner of commerce shall report
2.5 to the chairs and ranking minority members of the house of representatives and senate with
2.6 jurisdiction over commerce with the working group's recommendations to address language
2.7 barriers between creditors, debt collectors, and consumers.

2.8 (b) The working group shall examine:

2.9 (1) current practices for communicating with consumers in their preferred language
2.10 when attempting to collect a debt or enforce a lien;

2.11 (2) the availability of translation services or a written glossary of financial terms for
2.12 consumers whose primary language is not English; and

2.13 (3) state and federal laws involving these issues.

2.14 Sec. **COLLECTION AGENCY EMPLOYEES; WORK FROM HOME.**

2.15 An employee of a collection agency licensed under Minnesota Statutes, chapter 332
2.16 may work from a location other than the licensee's business location if the licensee and
2.17 employee comply with all the requirements of Minnesota Statutes, section 332.33 that would
2.18 apply if the employee were working at the business location.

2.19 **EFFECTIVE DATE.** This section expires May 31, 2022."

2.20 Renumber the sections in sequence and correct the internal references

2.21 Amend the title accordingly