

**SENATE . . . . . No. 155**

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The Commonwealth of Massachusetts

PRESENTED BY:

*Patricia D. Jehlen*

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act reducing unwanted communication from creditors to protect the peace and privacy of residents.

PETITION OF:

NAME:	DISTRICT/ADDRESS:
<i>Patricia D. Jehlen</i>	<i>Second Middlesex</i>
<i>John H. Rogers</i>	<i>12th Norfolk</i>
<i>Benjamin Swan</i>	<i>11th Hampden</i>
<i>Benjamin B. Downing</i>	<i>Berkshire, Hampshire, Franklin and Hampden</i>

**SENATE . . . . . No. 155**

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By Ms. Jehlen, a petition (accompanied by bill, Senate, No. 155) of Patricia D. Jehlen, John H. Rogers, Benjamin Swan and Benjamin B. Downing for legislation to reduce unwanted communication from creditors to protect the peace and privacy of residents. Consumer Protection and Professional Licensure.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE SENATE, NO. 106 OF 2013-2014.]

The Commonwealth of Massachusetts

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**In the One Hundred and Eighty-Ninth General Court  
(2015-2016)**  
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An Act reducing unwanted communication from creditors to protect the peace and privacy of residents.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 SECTION 1. Section 49 of chapter 93 of the General Laws, as appearing in the 2012  
2 Official Edition, is hereby amended by inserting after subsection(d) the following new  
3 subsection:-

4 (e) The creditor communicates with the alleged debtor regarding a debt after such debtor  
5 has notified the creditor, in writing or orally, that the alleged debtor refuses to pay such debt or  
6 that the alleged debtor wishes the creditor to cease further communications with debtor about  
7 such debt, with the following exceptions, which must be in writing:

8 to advise the alleged debtor that the creditors further efforts are being terminated;

9 to notify the alleged debtor that the creditor may invoke specified remedies which are  
10 ordinarily invoked by such creditor; or, where applicable, to notify the debtor that the creditor  
11 intends to invoke a specified remedy.

12 An oral notice shall be valid for only ten days unless the alleged debtor provides written  
13 confirmation postmarked or delivered within seven days of such notice. A debtor may rescind at  
14 any time such a notice by written communication to the creditor. A creditor must send the  
15 alleged debtor written notification of this right at the time that the creditor considers the account  
16 delinquent and begins communication with the debtor about the debt. Such written notice must  
17 be separate from the regular monthly statement.

18 Notwithstanding any General or special law or rule or regulation to the contrary, if a  
19 debtor sends a written notice to a creditor to whom said debtor owes an obligation for the  
20 payment of a bill or an outstanding debt stating that said debtor wishes the creditor to cease any  
21 further communications with said debtor concerning said bill or outstanding debt, then said  
22 creditor shall immediately cease any further communications with said debtor.

23 Notwithstanding any General or special law or rule or regulation to the contrary, a copy  
24 of the aforementioned written notice prohibiting communications between said creditor and said  
25 debtor shall be forwarded by said creditor to any further creditor further assigned to collect said  
26 bill or debt, and the provisions of such written notice shall remain operational and in effect until  
27 such time a said debtor sends a written notice to said creditor rescinding the original written  
28 cease communication notice.

29 For purposes of this section, “creditor” means any person and his agents, servants,  
30 employees, or attorneys engaged in collecting a debt owed or alleged to be owed to him by a

31 debtor; provided, however, that a person shall not be deemed to be engaged in collecting a debt if  
32 his activities are solely for the purposes of repossessing any collateral or property of the creditor  
33 securing such a debt.