

**SENATE
STATE OF MINNESOTA
NINETY-FIRST SESSION**

S.F. No. 4090

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DATE
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OFFICIAL STATUS
Introduction and first reading
Referred to Commerce and Consumer Protection Finance and Policy

1.1 A bill for an act
1.2 relating to consumer protection; requiring debt collectors to provide information
1.3 in the preferred language of the debtor; proposing coding for new law in Minnesota
1.4 Statutes, chapter 332.

1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. **[332.375] LANGUAGE ASSISTANCE.**

1.7 A collection agency or collector must:

1.8 (1) record and retain the language preference of each consumer from whom they attempt
1.9 to collect a debt;

1.10 (2) upon the request of the debtor, provide a validation notice for proof of the debt in
1.11 the debtor's preferred language;

1.12 (3) wait 30 days from the date the validation notice under clause (2) is provided before
1.13 collecting on a debt;

1.14 (4) at the time the debtor indicates the language preference and at any other time if
1.15 requested by the debtor, provide a simple glossary of common debt collection terms in the
1.16 debtor's preferred language; and

1.17 (5) provide an accurate and complete interpretation or written translation of
1.18 correspondence related to the debt in the preferred language indicated by the debtor.