

119TH CONGRESS  
1ST SESSION

# H. R. 2704

To amend the Fair Debt Collection Practices Act to prohibit debt collectors from collecting, or attempting to collect, on a debt of a consumer with respect to which the statute of limitations has expired, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

APRIL 8, 2025

Mr. COHEN introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To amend the Fair Debt Collection Practices Act to prohibit debt collectors from collecting, or attempting to collect, on a debt of a consumer with respect to which the statute of limitations has expired, and for other purposes.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Fair Debt Collection  
5       Improvement Act”.

1 **SEC. 2. PROHIBITION ON COLLECTING TIME-BARRED DEBT.**

2 (a) IN GENERAL.—The Fair Debt Collection Prac-  
3 tices Act (15 U.S.C. 1692 et seq.) is amended by inserting  
4 after section 811 the following:

5 **“§ 811A. Prohibition on collecting time-barred debt**

6 “A debt collector may not collect, or attempt to col-  
7 lect, any debt of a consumer with respect to which the  
8 governing statute of limitations has expired.”.

9 (b) CLERICAL AMENDMENT.—The table of contents  
10 for the Fair Debt Collection Practices Act is amended by  
11 inserting after the item relating to section 811 the fol-  
12 lowing:

“811A. Prohibition on collecting time-barred debt.”.

