

1.1 **Senator Klein from the Committee on Commerce and Consumer Protection, to**
1.2 **which was referred**

1.3 **S.F. No. 2712:** A bill for an act relating to commerce; providing remedies to debtors
1.4 with coerced debt; proposing coding for new law in Minnesota Statutes, chapter 332.

1.5 Reports the same back with the recommendation that the bill be amended as follows:

1.6 Page 1, line 15, delete everything after "include" and insert "secured debt."

1.7 Page 3, line 19, delete "3" and insert "2"

1.8 Page 4, line 13, after the second "debt" insert "for which the creditor has been notified
1.9 is coerced debt"

1.10 Page 4, line 22, delete "(a)"

1.11 Page 5, delete lines 1 to 5 and insert:

1.12 "Subd. 2. **Procedural safeguards.** The court must take appropriate steps necessary to
1.13 prevent abuse of the debtor or to the debtor, the debtor's children, parents, other relatives,
1.14 or a family pet. For purposes of this subdivision, appropriate steps include but are not limited
1.15 to sealing the file, marking the file as confidential, redacting personally identifiable
1.16 information about the debtor, and directing that any deposition or evidentiary hearing be
1.17 conducted remotely."

1.18 Renumber the subdivisions in sequence

1.19 Page 5, line 6, after "that" insert "the debtor has been aggrieved by a violation of section
1.20 332.72 and"

1.21 Page 5, after line 15, insert:

1.22 "(b) If the court orders relief for the debtor under paragraph (a), the court, after the
1.23 creditor's motion has been served by United States mail to the last known address of the
1.24 person who violated section 332.72, shall issue a judgment in favor of the creditor against
1.25 the person in the amount of the debt or a portion thereof."

1.26 Page 5, line 16, delete "(b)" and insert "(c)"

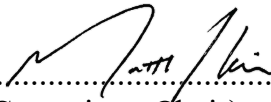
1.27 Page 5, line 21, delete "3" and insert "4"

1.28 Page 6, line 6, delete everything after "effective" and insert "January 1, 2024, and applies
1.29 to all debts incurred on or after that date."

1.30 And when so amended the bill do pass and be re-referred to the Committee on Judiciary
1.31 and Public Safety. Amendments adopted. Report adopted.

2.1

2.2



 (Committee Chair)

2.3

2.4

March 14, 2023.....
 (Date of Committee recommendation)