

**AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. _____**

OFFERED BY MR. CLAY OF MISSOURI

**(Amendment to the Non-Judicial Foreclosure Debt Collection
Clarification Act)**

Strike all after the enacting clause and insert the
following:

1 SECTION 1. SHORT TITLE.

2 This Act may be cited as the “Non-Judicial Fore-
3 closure Debt Collection Clarification Act”.

4 SEC. 2. ENFORCEMENT OF SECURITY INTERESTS.

5 Section 803(6) of the Fair Debt Collection Practices
6 Act (15 U.S.C. 1692a(6)) is amended by striking “For
7 the purpose of section 808(6), such term also includes any
8 person who uses any instrumentality of interstate com-
9 merce or the mails in any business the principal purpose
10 of which is the enforcement of security interests.”.

