

**TENNESSEE GENERAL ASSEMBLY  
FISCAL REVIEW COMMITTEE**



**FISCAL NOTE**

**SB 3862 – HB 3817**

February 4, 2010

**SUMMARY OF BILL:** Adds, as an unfair or deceptive act or practice under the Tennessee Consumer Protection Act of 1977, violations of the federal Fair Debt Collection Practices Act.

**ESTIMATED FISCAL IMPACT:**

**Increase State Revenue - Not Significant  
Increase State Expenditures – Not Significant**

**Increase Local Revenue – Not Significant  
Increase Local Expenditures – Not Significant**

Assumptions:

- Violations of the Tennessee Consumer Protection Act of 1977 are punishable through civil penalties, private rights of action, and as a Class B misdemeanor
- A small increase in cases in the court system, which will result in additional state and local government expenditures for processing the cases and additional state and local government revenue from fees, taxes and costs collected. These expenditures and revenue are estimated to be not significant.

**CERTIFICATION:**

The information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink that reads "James W. White".

James W. White, Executive Director

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