

## 2011 DRAFTING REQUEST

### Bill

Received: 11/18/2011

Received By: agary

Wanted: As time permits

Companion to LRB:

For: Lena Taylor (608) 266-5810

By/Representing: Eric Peterson

May Contact:

Drafter: agary

Subject: Fin. Inst. - WCA

Addl. Drafters:

Extra Copies:

Submit via email: YES

Requester's email: Sen.Taylor@legis.wisconsin.gov

Carbon copy (CC:) to: aaron.gary@legis.wisconsin.gov

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### Pre Topic:

No specific pre topic given

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### Topic:

Pleading requirements for assignees of creditors under the Wisconsin Consumer Act

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### Instructions:

See attached

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### Drafting History:

<u>Vers.</u>	<u>Drafted</u>	<u>Reviewed</u>	<u>Typed</u>	<u>Proofed</u>	<u>Submitted</u>	<u>Jacketed</u>	<u>Required</u>
/?	agary 11/18/2011	jdyer 11/18/2011		_____			
/1			phenry 11/18/2011	_____	ggodwin 11/18/2011	lparisi 11/21/2011	

FE Sent For:

<END>

None

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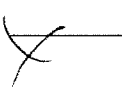
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/?	agary	1 11/18 JLD	11/18 ph				

FE Sent For:

<END>

**Gary, Aaron**

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**From:** Peterson, Eric  
**Sent:** Friday, November 18, 2011 11:00 AM  
**To:** Gary, Aaron  
**Cc:** Rep.Hebl  
**Subject:** RE: Draft review: LRB 11-3363/P1 Topic: Pleading requirements for assignees of creditors under the Wisconsin Consumer Act

Thanks, Aaron.

***Eric M. Peterson***

**Chief of Staff -- Senator Lena C. Taylor**

*Ranking Member, Joint Committee on Finance*

*Ranking Member, Joint Committee for Review of Administrative Rules*

*608-266-5810 o, 608-267-2353 f*

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**From:** Rep.Hebl  
**Sent:** Friday, November 18, 2011 10:59 AM  
**To:** Gary, Aaron  
**Cc:** Peterson, Eric  
**Subject:** RE: Draft review: LRB 11-3363/P1 Topic: Pleading requirements for assignees of creditors under the Wisconsin Consumer Act

Hi Aaron, can we get a companion draft for Sen. Taylor's office, too? Thanks

Mike

Mike Murray  
Office of Rep. Gary Hebl  
46th Assembly District

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**From:** Gary, Aaron  
**Sent:** Monday, November 14, 2011 1:22 PM  
**To:** Rep.Hebl  
**Subject:** RE: Draft review: LRB 11-3363/P1 Topic: Pleading requirements for assignees of creditors under the Wisconsin Consumer Act

Great. I'll send a "/1" over today. Aaron

Aaron R. Gary  
*Attorney, Legislative Reference Bureau*  
608.261.6926 (voice)  
608.264.6948 (fax)  
aaron.gary@legis.state.wi.us

11/18/2011



State of Wisconsin  
2011 - 2012 LEGISLATURE

TODAY



LRB-3363/1-3507/1  
ARC(jld) Keep

in  
11/18

(RMNR)

2011 BILL

Note: LRB-3363/1 was submitted 11/18

X

Regen

1 AN ACT *to amend* 425.109 (1) (intro.), (b), (d), (f) and (h) and (2) of the statutes;  
2 relating to: pleading requirements for assignees of creditors under the  
3 Wisconsin Consumer Act.

**Analysis by the Legislative Reference Bureau**

Under current law, a consumer credit transaction in which the amount financed is \$25,000 or less, and which is entered into for personal, family, or household purposes, is generally subject to the Wisconsin Consumer Act (WCA). The WCA includes requirements for a creditor to satisfy to enforce rights arising from a consumer credit transaction that is subject to the WCA, including pleading requirements for a complaint filed by a creditor to enforce such rights. In *Rsidue, L.L.C. v. Michaud*, 2006 WI App 164, 295 Wis. 2d 585, 721 N.W. 2d 718, the Wisconsin Court of Appeals held that, because the WCA does not refer to an assignee of a creditor, the pleading requirements do not apply to an assignee. This bill amends the WCA to specify that the pleading requirements do apply to an assignee of a creditor.

**The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:**

4 SECTION 1. 425.109 (1) (intro.), (b), (d), (f) and (h) and (2) of the statutes are  
5 amended to read:

X

**BILL****SECTION 1**

1           425.109 (1) (intro.) A complaint by a creditor or its assignee to enforce any  
2 cause of action arising from a consumer credit transaction shall include all of the  
3 following:

4           (b) A description of the collateral or leased goods, if any, which the creditor or  
5 assignee seeks to recover or has recovered.

6           (d) The actual or estimated amount of U.S. dollars or of a named foreign  
7 currency that the creditor or assignee alleges he or she is entitled to recover and the  
8 figures necessary for computation of the amount, including any amount received  
9 from the sale of any collateral.

10          (f) Except in an action to recover goods subject to a consumer lease, the  
11 estimated amount of U.S. dollars or of a named foreign currency of any deficiency  
12 claim which may be available to the creditor or assignee following the disposition of  
13 any collateral recovered subject to the limitations of s. 425.209 or which the creditor  
14 or assignee seeks to recover and which the creditor or assignee intends to assert  
15 subject to the limitations of s. 425.210 if the customer fails to redeem the collateral.

16          (h) An accurate copy of the writings, if any, evidencing the transaction, except  
17 that with respect to claims arising under open-end credit plans, a statement that the  
18 creditor or assignee will submit accurate copies of the writings evidencing the  
19 customer's obligation to the court and the customer upon receipt of the customer's  
20 written request therefor on or before the return date or the date on which the  
21 customer's answer is due.

22          (2) Upon the written request of the customer, the creditor or its assignee shall  
23 submit accurate copies to the court and the customer of writings evidencing any  
24 transaction pursuant to an open-end credit plan upon which the creditor's claim, or

**BILL**

1 the claim of the creditor's assignee, is made and judgment may not be entered for the  
2 creditor or assignee unless the creditor or assignee does so.

3 (END)

**Godwin, Gigi**

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**From:** Peterson, Eric  
**Sent:** Friday, November 18, 2011 4:17 PM  
**To:** LRB.Legal  
**Subject:** Draft Review: LRB 11-3507/1 Topic: Pleading requirements for assignees of creditors under the Wisconsin Consumer Act

Please Jacket LRB 11-3507/1 for the SENATE.