Department of Planning and Budget
2026 General Assembly Session
State Fiscal Impact Statement

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Bill Number: SB189-ES1 **Patron:** Williams Graves
Bill Title: Consumer debt collection proceedings; signing of pleadings, motions, and other papers.

Bill Summary: Requires the attorney of record in any civil action to collect or enforce a consumer debt to include in the initial pleading or any subsequent filing such attorney's (i) full name; (ii) business address; and (iii) and business telephone number. The bill provides that any such pleading, motion, or other paper not in compliance with such provisions is defective and provides that if such defect is not properly cured within 21 days after it is brought to the attention of the pleader or movant, such pleading, motion, or other paper is invalid and shall be stricken. The bill has a delayed effective date of January 1, 2027.

Budget Amendment Necessary: No. **Items Impacted:** None.
Explanation: The proposed legislation is not expected to have a state fiscal impact.

Fiscal Summary: The proposed legislation is not expected to have a fiscal impact for the Office of the Attorney General and Department of Law (OAG).

Fiscal Analysis: The OAG indicates the bill will not have a fiscal impact.

Other: None.