

**TESTIMONY IN SUPPORT OF
HOUSE BILL NO. 1251**

March 5, 2021

To: Senator Diane Larson
Chairman of the North Dakota Senate Judiciary Committee

From: Craig Enderle, Legislative Chair, North Dakota Collectors Association

Dear Chairman, Larson, and members of the Senate Judiciary Committee:

My name is Craig Enderle, and I am the Legislative Chair for the North Dakota Collectors Association (NDCA). Our membership is comprised of 13 North Dakota based collection agencies that provide debt collection services to every industry in the State.

I am writing today to express our support for HB 1251. Under current law, a judgment having 10- year limitations is extended for an additional 10 years once the renewal of a judgment if filed.

We believe the proposed changes under HB 1251 would provide extremely positive changes to all North Dakota creditors and consumers in the following ways:

- In 2020, there were over 27000 civil filings within the State of North Dakota. The NDCA members represent a large number of annual judgment filings which go unpaid over a 10-year period. Since unpaid judgments are renewed nearly 100 percent of the time, we believe the time /labor spent is a non-productive exercise for both the creditor and the North Dakota Court system.
- The North Dakota Courts receive no payment for judgment renewals. This amendment will save time and labor as it pertains to the renewal process.
- Under current law, the limitation period for unpaid civil judgment is 20 years when the renewal is filed. The proposed amendment will already include a 20-year limitation without a renewal beyond a 20-year period.
- Within our industry, the judgment limitation of 20 years (once renewed) is often misunderstood. This amendment will provide much needed clarity to all creditors and North Dakota consumers.

For the above stated reasons, we ask that you give a favorable DO PASS recommendation to HB 1251.

Sincerely,

Craig Enderle