

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

January 20, 2021

Dear Chairman, Klemin and members of the Judiciary Committee:

Thank you for the opportunity to testify before you today. My name is Craig Enderle, and I am speaking on behalf of the North Dakota collector's association (NDCA).

The NDCA membership is comprised of several North Dakota licensed collection agencies that provide accounts receivable services to thousands of North Dakota's businesses including but not limited to the medical, financial, energy, agriculture, and utility industries. Each of our members efforts create a positive impact on the North Dakota economy as well as the individuals and families we assist in resolving their financial responsibilities.

As you are aware, the 10-year judgment under this section of law has a renewal requirement to extend the judgment for an additional 10 years. The NDCA strongly supports the removal of the renewal requirement for the following reasons:

- Our members report they renew unpaid judgments nearly 100 percent of the time. Because the renewal already extends the limitation for a total of 20 years, we believe the time /labor spent is a non-productive exercise for both the plaintiff and defendant. The end outcome is the judgment completely expires after 20 years anyway.
- The professionals within our industry as well the legal community spend countless hours every year explaining the renewal process to both consumers and businesses. This creates an unnecessary hardship for North Dakota creditors.
- The North Dakota Court systems spend time receiving and filing the renewal and it is done without a fee requirement. This bill would reduce the total labor time spent by the court system.

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