



- statute of limitations with some types of debt, or on behalf of some types of owners of debts?
- What are the costs and benefits of collectors attempting to collect on debt that is beyond the statute of limitations?
- Should collectors be required to disclose affirmatively to consumers that they have no legal obligation to pay a debt that is beyond the statute of limitations? Should there be other changes in the law or industry practice with respect to collecting on debt that is beyond the statute of limitations?

12:15 Lunchpan &/D 478DC BT7/39 BDC BT7/10 1 Tf15 0 0 15 1857 59572 Tm (t



2:00	Bias and Perceptions of Bias
	Debt Collection: Protecting Consumers