



**Re: Senate File 2847**

Dear Chair Latz, Ranking Member Limmer, and committee members:

Last session the legislature passed comprehensive medical and consumer debt collection legislation following months of negotiations by a broad group of stakeholders. That legislation required the Minnesota Attorney General to review applicable legal forms, in consultation with impacted business and consumer organizations, and make recommendations to the legislature on how to revise them into plain language and ensure comportment with the changes made to the law.

A working group with representatives from the Minnesota Attorney General's Office and the undersigned organizations have conducted that review and our recommended revisions are reflected in SF 2847. The working group engaged collaboratively over many weeks with multiple meetings and sub-meetings. Furthermore, working group members sought input from their own organizations' members. The working group produced thoughtful and comprehensive updated legal forms and notices. We urge the legislature to pass these bills as soon as possible.

With an April 1, 2025, effective date for the wage garnishment changes, which required a significant revision to related legal forms, it is critical the legislature act quickly. It will take time following passage of SF 2847 for the Minnesota Judicial Branch to post them and for practitioners to put them into use. The author's amendment recognizes that and clarifies that use of the new legal forms is required starting on June 1, 2025.

The undersigned organizations support SF 2847, and the compliance date amendment, and respectfully ask the legislature to expedite passage of these bills.

Sincerely,

BankIn Minnesota  
FamilyMeans  
Great Lakes Credit & Collection Association  
Legal Services State Support  
Lutheran Social Service of Minnesota  
Mid-Minnesota Legal Aid & Legal Services Advocacy Project  
Minnesota Bankers Association  
Minnesota Creditors' Rights Association  
Minnesota Credit Union Network