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*Signed into law on September 20, 1977, the FDCPA changed the collection industry forever. These background documents are essential in understanding the legislative intent behind the various sections, and are critical in the development of legal arguments involving the FDCPA.*

*This legislative history contains the complete material (partially searchable) generated in the creation of the FDCPA including:*

- Legislative Committee Reports
- Analysis by the Legislative Counsel
- Transcripts of Committee Hearings and Floor Debates
- Histories of Actions Taken

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