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## Office of the Governor

May 29, 2023

The Honorable Steve Yeager  
Speaker of the Nevada State Assembly  
Nevada Legislature  
401 South Carson Street  
Carson City, Nevada 89701

**Re: Assembly Bill 223 of the 82<sup>nd</sup> Legislative Session**

Dear Speaker Yeager:

I am forwarding to you, for filing within the time limit set forth in the Nevada Constitution and without my approval, Assembly Bill 223 ("AB 223"), which is titled as follows:

AN ACT relating to collection agencies; requiring a collection agency to provide a payoff letter upon the request of a debtor; requiring a collection agency to provide a satisfaction letter to a debtor after a claim has been satisfied; authorizing a debtor to bring a civil action against a collection agency that violates the requirement to provide a payoff letter or a satisfaction letter to the debtor; revising the method by which a collection agency must notify a medical debtor before taking any action to collect a medical debt; and providing other matters properly relating thereto.

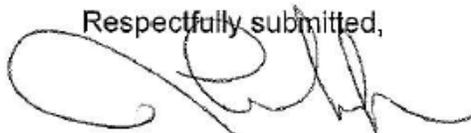
AB 223 is well intended in that it presumably aims to increase transparency and accessibility to information in Nevada's debt-collection process. However, it is problematic that this bill creates a private right of action. There are already established complaint processes for these types of claims through the Financial Institutions Division ("FID"), which protects Nevadan debtors, and more generally, the Department of Business and Industry, which are less expensive and more streamlined than traditional litigation. While debtor protection is an important goal, the policy changes contemplated in this bill should instead be deliberated and executed upon through the Department of Business and Industry's regulatory processes.

As such, since the FID's mechanism for resolving debt-collection disputes better serves the needs of Nevadans without the need for costly litigation, I cannot support this bill.

For these reasons, I veto this bill and return it to you without my signature or approval.

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Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Joe Lombardo', written over a horizontal line.

JOE LOMBARDO  
*Governor of Nevada*

Enclosure

Cc: The Honorable Stavros Anthony, President of the Senate (without enclosure)  
The Honorable Nicole Cannizzaro, Senate Majority Leader (without enclosure)  
The Honorable Francisco Aguilar, Secretary of State (without enclosure)  
Brendan Bucy, Secretary of the Senate (without enclosure)  
Susan Furlong, Chief Clerk of the Assembly (without enclosure)  
Brenda Erdoes, Esq., Legislative Counsel (without enclosure)