

**Testimony to the House Economic Matters Committee HB 365: Debt Collection - Exemptions From
Attachment Position: Favorable**

February 14, 2020

Senator Kelley, Chair Senate Finance Committee

3 East, Miller Senate Office Building

Annapolis, Maryland 21401

Cc: Members, Senate Finance Committee

Honorable Chair Kelley and Members of the Committee:

My name is Renee Spencer and I am a resident of Baltimore City, Maryland. I write to ask you to support SB 425, which would increase the amount of wages that a low-wage worker can protect from garnishment.

In 2004, my former landlord obtained a judgment against me in the Baltimore City District Court for almost \$3,000 in connection with the alleged breach of a residential lease. In 2005, my wages were garnished for almost \$3,000. Around \$300 was garnished from each of my pay checks, for a total of around \$600 per month. The total judgment was paid in 2005.

My former landlord failed to notify the court that the judgment had been paid in full and instead assigned the judgment to a judgment-buying company, The Judgment Group, that garnished my wages again in 2016. The Judgment Group claims that it is on a mission to promote justice for all. On its website, it touts that meeting its mission "requires we do everything we can within the confines of the law to get judgments paid because we agree with Dr. Martin Luther King, Jr., 'Injustice anywhere is a threat to justice everywhere.'" (<https://www.judgmentgroup.com/whyus-.html>). Twisting the legacy of social and economic justice further, the debt collector's admitted tactic with debtors is to "push the envelope on personal comfort."

I had only recently returned to work when my wages were garnished a second time for the same debt because I had been receiving cancer treatment. As a result, I was relying on those wages to pay medical expenses and other bills that I had incurred during my cancer treatment. Instead, approximately \$600 a month was taken out of my checks for the garnishment.

Please pass this bill to protect hard-working Marylanders who depend on their wages to pay for their housing, pay medical bills, and make car payments, among other necessities. Companies like The Judgment Group don't need your help. Your constituents do. Thank you.

Sincerely,


Renee Spencer