



Consumer Credit Counseling Service of MD & DE, Inc.
6315 Hillside Court, Suite B, Columbia MD 21046
P 410 747-2050 F 410-312-7261 E info@cccsmd.org

**HB 848: Small Claims - Examination in Aid of Enforcement
Prohibition on Arrest or Incarceration for Failure to Appear
Position: Favorable**

February 5, 2021

To Whom it May Concern:

I am writing today in support of HB 848. This bill further enhances Maryland's reputation for strong consumer protection and advocacy by prohibiting the arrest or incarceration of an individual for failure to respond to certain orders to appear in court relating to an examination in aid of enforcement of a money judgment entered in a small claim action in the District Court. We are better than that.

Since 1966, Consumer Credit Counseling Service of Maryland and Delaware, Inc. (CCCSMD) - a Maryland 501c3 non-profit housing and credit counseling agency - has provided Maryland residents with financial education, debt management and budgeting tools to improve their financial well-being. This bill is consistent with CCCSMD's mission to improve the financial lives of the individuals and families we serve and supports our vision to help transform communities where everyone has a chance to become financially independent.

There are many other options besides arrest and incarceration that creditors can employ to mitigate their losses. For example, our non-profit debt management program offers individuals suffering from financial hardship support and direct assistance with fully repaying their unsecured debt—including money judgments--if permitted by the attorney handling the case.

We hope you take this opportunity to protect all the consumers mentioned above. We urge you to move favorably on HB 848.

Sincerely,



Helene D. Raynaud

President/CEO