

**537.7102 Definitions.**

As used in [this article](#), unless the context otherwise requires:

1. “*Administrator*” means the person designated in [section 537.6103](#).
2. “*Creditor*”, for the purposes of [this article](#), means the person to whom a debtor is obligated, either directly or indirectly, on a debt.
3. “*Debt*” means an actual or alleged obligation arising out of a consumer credit transaction, consumer rental purchase agreement, or a transaction which would have been a consumer credit transaction either if a finance charge was made, if the obligation was not payable in installments, if a lease was for a term of four months or less, or if a lease was of an interest in land. A debt includes a check as defined in [section 554.3104](#) given in a transaction in connection with a consumer rental purchase agreement, in a transaction which was a consumer credit sale or in a transaction which would have been a consumer credit sale if credit was granted and if a finance charge was made, or in a transaction regulated under [chapter 533D](#).
4. “*Debt collection*” means an action, conduct or practice in soliciting debts for collection or in the collection or attempted collection of a debt.
5. “*Debt collector*” means a person engaging, directly or indirectly, in debt collection, whether for the person, the person’s employer, or others, and includes a person who sells, or offers to sell, forms represented to be a collection system, device, or scheme, intended to be used to collect debts.
6. “*Debtor*”, for the purposes of [this article](#), means the person obligated.

[C75, 77, 79, 81, §537.7102]

[87 Acts, ch 137, §3](#); [89 Acts, ch 128, §4](#); [95 Acts, ch 139, §17](#)

Referred to in [§80A.1, 85.27, 537.1303, 537.6201, 715C.1](#)