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