

## FTC Listing of State Actions Against Unlicensed Collection Agencies

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### Colorado

**In the Matter of Veldos, LLC**  
(Ramsey, New Jersey)  
(Denver, Colorado)

**Administrative Action:**  
Unlicensed debt collection.

**January 9, 2015:**  
**Stipulation and Final Agency Order –**  
provides for \$6000 in penalties and injunctive relief.

**Julie Ann Meade, Administrator v. Peak Resolution, Daniel Crane and Christopher Hagerman**  
(Denver, Colorado)  
(District Court Denver, City and County of Denver)

**Civil Lawsuit:**  
Seeking injunctive relief, civil penalties and alleging unlicensed debt collection and violations of the Colorado FDCPA.

**May 8, 2015:**  
Complaint filed  
**May 27, 2015:**  
Order entering Preliminary Injunction  
**Case Pending**

**In the Matter of Westhill Exchange, LLC**  
(Aurora, Colorado)  
(Denver, Colorado)

**Administrative Action:**  
Unlicensed debt collection.

**July 28, 2015:**  
**Stipulation and Final Agency Order Entered –**  
Provides for injunctive relief and \$15,000 administrative fine.

**In the Matter of Perfection Collection LLC**  
(Orem, Utah)  
(Denver, Colorado)

**Administrative Action:**  
Unlicensed debt collection and violations of the Colorado FDCPA.

**September 23, 2015:**  
**Stipulation and Final Agency Order Entered –**  
Provides for injunctive relief and \$5,000 administrative fine.

### Connecticut

**Southwestern Investors Group, LLC**  
(Hamburg, New York)  
(State of Connecticut)

**Consent Order In Lieu of Administrative Action:**  
Settling allegations that the company acted as a consumer collection agency in Connecticut without a license in violation of § 36a-801(a) of the Connecticut General Statutes.

**January 20, 2015:**  
**Consent Order Entered**  
Provides for \$2,500 civil penalty, \$500 back licensing fee, and refunds of all money collected from Connecticut consumers.



**Hatfield Portfolio Group LLC f/k/a Harbinger Processing Group LLC**  
(Getzville, New York)  
(State of Connecticut)

**Administrative Action:**  
Alleging company collected debts in Connecticut since 2009 without a license in violation of § 36a-801(a) of the Connecticut General Statutes and failed to appear at a hearing.

**September 11, 2014:** Notice of Intent to Issue Order  
**March 2, 2015:**  
Order Issued  
Order to Cease and Desist from collecting in Connecticut and imposing a \$100,000 Civil Penalty.

**Commercial Services Group, Inc. d/b/a Consumer Services Group, Inc.**  
(Louisville, Kentucky)  
(State of Connecticut)

**Consent Order In Lieu of Administrative Action:**  
Settling allegations that the company acted as a consumer collection agency in Connecticut without a license in violation of § 36a-801(a) of the Connecticut General Statutes.

**March 24, 2015:**  
Consent Order Entered  
Provides for payment of a \$10,000 civil penalty and \$1,400 back licensing fees.

## Idaho

**State of Idaho, Department of Finance, Consumer Finance Bureau v. Assigned Credit Solutions, Inc.**  
(Marlton, New Jersey)  
(Boise, Idaho)

**Consent Order In Lieu of Administrative or Civil Action:**  
Seeking civil penalties for violations of Idaho Code § 26-2223 (1) (2) ICAA, collecting without a license.

**May 7, 2015:**  
Order to Cease & Desist Issued  
Pursuant to Idaho Code 26-2244 (1) the Respondent and its agents are ordered to Cease and Desist from acts, practices, or omissions which constitute a violation of the Act, including engaging in debt collection in Idaho.

**State of Idaho, Department of Finance, Consumer Finance Bureau v. Greenberg Grant & Richards, Inc.**  
(Houston, Texas)  
(Boise, Idaho)

**Consent Order In Lieu of Administrative or Civil Action:**  
Seeking an administrative penalty for violations of Idaho Code § 26-2223(1) and (2) ICAA; collecting without a license.

**May 7, 2015:**  
Consent Order Entered  
Requires third party collector Greenberg Grant & Richards, Inc. to pay an administrative penalty of \$1,000 (and \$500 investigative costs).

**State of Idaho; Department of Finance; Consumer Finance Bureau v. JSD Management, Inc. d/b/a James Stevens & Daniels**  
(Dover, Delaware)  
(Boise, Idaho)

**Consent Order In Lieu of Administrative or Civil Action:**  
Violations of Idaho Code § 26-2223(1) and (2) ICAA; collecting without a license.

**July 30, 2015:**  
Consent Order Entered  
Requires third party collector JSD Management, Inc. d/b/a James Stevens & Daniels to pay an administrative penalty of \$2,000 (and \$500 investigative costs). An application for licensure was approved July 30, 2015.



## Louisiana

**State of Louisiana vs. Stephen F. Wilson and Revenue Recovery & Investigations, LLC**

(Marlton, New Jersey)  
(Boise, Idaho)

**Notice of Unfair Trade Practices pursuant to Louisiana Revised Statutes 51:1401, et seq.:**

Practices include failing to register with the Secretary of State as a debt collector and threatening criminal prosecution against alleged debtors.

**October 26, 2015: Assurance of Voluntary Compliance filed**

AVC includes injunctive relief and civil penalty.

## Maine

**ACS Collection Services**

(Utica, New York)  
(Augusta, Maine)

**Administrative Action:**

Unlicensed debt collection.

**May 20, 2015:**

**Cease and Desist Order and Order for Affirmative Sanctions**

Company was ordered to cease all contact with Maine consumers until it obtained a debt collector's license. Assessed \$500 in investigatory costs.

## Maryland

**In the Matter of P.N. Financial, Inc., and Nelson Macwan**

(Lincolnwood & Skokie, Illinois) (Before the Maryland State Collection Agency Licensing Board; Baltimore, Maryland)

**Administrative Action:**

Following issuance of a Summary Order to Cease and Desist for unlicensed collection activity in Maryland and engaging in collection practices on illegal and usurious consumer loans and Order to Produce documents and information, a Final Order to Cease and Desist was issued.

**January 15, 2015:**

**Summary Order Issued**

**October 26, 2015:**

**Final Order Issued**

to Cease and Desist resulting in order directing a monetary fine of \$12,000 and a permanent order to cease and desist from engaging in collection activity.

**In the Matter of Heinz Rockwell Dunn LLC, a/k/a Heinz, Rockwell, Dunn, LLC. a/k/a Heinz Rockwell LLC, and Jeremy S. Campbell**

(Bowie & Largo, Maryland) (Before the Maryland State Collection Agency Licensing Board; Baltimore, Maryland)

**Administrative Action:**

Following issuance of a Summary Order to Cease and Desist for engaging in unlicensed activity once license expired and for operating from an unlicensed location as well as engaging in collection practices in violation of Maryland law and an Order to Produce documents and information, a Final Order to Cease and Desist was issued.

**March 27, 2013:**

**Summary Order Issued**

**February 4, 2015:**

**Final Order Issued to Cease and Desist**

resulting in order directing restitution to consumers, the dismissal of all pending cases, a monetary fine of \$680,400, and a permanent order to cease and desist from engaging in collection activity



**In the Matter of PRA Recovery a/k/a P.R. & Company a/k/a Nationwidecollection.net**

(Lindenhurst, New York)  
(Before the Maryland State Collection Agency Licensing Board; Baltimore, Maryland)

**Administrative Action:**

Following issuance of a Summary Order to Cease and Desist for engaging in unlicensed activity and an Order to Produce documents and information, a Final Order to Cease and Desist was issued.

**August 16, 2013:  
Summary Order Issued**

February 5, 2015:  
Final Order Issued to Cease and Desist resulting in order directing a monetary fine of \$2,000 and a permanent order to cease and desist from engaging in collection activity.

**In the Matter of Braufmann, Leighmann & Associates L.L.C./b/a Berlinsky, Huffman and Levitt and Brian Brown**

(Grayson, Snelville, & Loganville, Georgia)  
(Before the Maryland State Collection Agency Licensing Board; Baltimore, Maryland)

**Administrative Action:**

Summary Order to Cease and Desist for unlicensed collection activity in Maryland and engaging in collection practices on illegal and usurious consumer loans and Order to Produce documents and information.

**June 11, 2015:**

Summary Order Issued  
Case Pending

**In the Matter of National Payment Relief, LLC, NPR Capital LLC, Alberto Artasanchez, and Rosalie Bucci**

(Fort Washington & Plymouth Meeting, Pennsylvania; Perth Amboy, New Jersey; Rockville, Maryland) (Before the Maryland State Collection Agency Licensing Board; Baltimore, Maryland)

**Administrative Action:**

Following issuance of a Summary Order to Cease and Desist for engaging in unlicensed collection activity in Maryland and for making material misstatements in an application for a license and an Order to Produce documents and information, a Settlement Agreement and Consent Order was issued.

**December 18, 2014:**

Summary Order Issued  
July 20, 2015:  
Settlement Agreement and Consent Order Issued resulting in consumer restitution in the amount of \$34,600, a monetary fine of \$5,000, the surrender of license, and an agreement to cease collection activity for 1 year and until duly licensed thereafter.

**In the Matter of Eisenburg, Whitman & Associates, LLC, Nathan P. Dixon, and Kevin Dowd**

(Orlando, Florida)  
(Before the Maryland State Collection Agency Licensing Board; Baltimore, Maryland)

**Administrative Action:**

Summary Order to Cease and Desist for unlicensed collection activity in Maryland and engaging in collection practices on illegal and usurious consumer loans and Order to Produce documents and information.

**August 21, 2015:**

Summary Order Issued  
Case Pending

## Minnesota

**Consumer Recovery Group**  
(Cincinnati, Ohio)  
(St Paul, Minnesota)

**Administrative Action:**  
Allegations – that respondent engaged in unlicensed debt collection activity in Minnesota and attempted to collect a loan which had already been paid.

**January 28, 2014:**  
Matter opened  
January 29, 2015:  
Cease and Desist Notice and Notice to Hearing Issued

**In the Matter of the Unlicensed Debt Collection Activities of Matthews, Middleton & Associates**  
(Houston, Texas)  
(Boise, Idaho)

**Findings of Fact & Conclusions of Law:**  
Respondent is not licensed by the Department, and attempted to collect debt from a Minnesota consumer, whereby they provided false and misleading statements in conjunctions with debt collection activities; the Respondent failed to respond to Department requests for information; respondent communicated in a deceptive and misleading manner.

**March 11, 2014:**  
Matter opened  
April 23, 2015:  
Final Order Entered  
Order provides for a civil penalty of \$7,500.

**In the Matter of Collection Agency United Resource Systems, Inc.**  
(Lakewood, Colorado)  
(St Paul, Minnesota)

**Administrative Action:**  
Allegations - Agency conducted collection activities without having a current collection agency license; failed to register individual debt collectors; and failed to provide the required state disclosure on the dunning notices.

**February 11, 2015:**  
Matter opened  
April 30, 2015:  
Consent Order Issued  
Order to cease and desist from collection activity until licensed; \$20,000 civil penalty, with a portion stayed pending licensure within 60 days of the order.

**SKO Brenner American Inc.**  
(Farmingdale, New York)  
(St. Paul, Minnesota)

**Administrative Action:**  
Allegation – conducted collection activity from an unlicensed location.

**September 2, 2015:**  
Matter opened  
October 28, 2015:  
Civil Penalty Agreement  
Agreement provides for a civil penalty of \$5,000.

## Nevada

**Collect Pros, LLC**  
(Pacoima, California)  
(Carson City, Nevada)

**Administrative Action:**  
Alleging company collected debts in Nevada without a license.

**May 28, 2015:**  
Order Issued  
Order to Cease and Desist from collecting debts in Nevada.  
October 14, 2015:  
Settlement Agreement entered prohibiting unlicensed debt collection in Nevada and providing for a \$10,000 administrative fine.

## Washington

**International Credit Recovery, Inc., and its principals Bettie Diorio and Richard Diorio Jr.**  
(Vestal, New York)  
(King County Superior Court, State of Washington)

**Civil Lawsuit:**  
Alleging company collected debts in Washington without a license. Debts collected were business-to-business debts; Washington law requires B2B collectors to be licensed.

**March 27, 2015:**  
Complaint filed and Consent Decree entered, against ICR and its principals Civil Penalties: \$33,000 (\$3,000 imposed, \$30,000 suspended contingent on compliance with Consent Decree)  
Attorneys Fees & Costs: \$12,000 Injunctive Relief: No collection from any business or person in Washington without having obtained a WA State collection agency or out-of-state collection agency license; no representations that ICR has a WA license; ICR will not charge or receive fees for collection activity unless it is licensed; ICR will cooperate in the Washington AGO's investigation of the creditor for whom ICR collects in WA.

**State of Washington v. PDL Recovery Group, LLC and Jamie Belstadt**  
(Buffalo area, New York)  
(King County Superior Court, Seattle, Washington)

**Civil Lawsuit:**  
Seeking injunction, penalties and restitution for alleged violations of the Washington Collection Agency Act and Washington Consumer Protection Act for PDL's failure to license in Washington and misrepresentations re licensed status. Principal named as defendant.

**August 20, 2015:**  
Complaint filed



**State of Washington v. Rotech Holdings Ltd., Glenn Lista and Sean Lista**  
(Buffalo area, New York)  
(King County Superior Court, Seattle, Washington)

**Civil Lawsuit:**  
Seeking injunction, penalties and restitution for alleged violations of the Washington Collection Agency Act and Washington Consumer Protection Act for Rotech's failure to license in Washington and misrepresentations re licensed status. Principals named as defendants.

**August 20, 2015:**  
Complaint filed

**State of Washington v. D. Scott Carruthers, APLC, D. Scott Carruthers**  
(Orange County, California)  
(King County Superior Court, Seattle, Washington)

**Civil Lawsuit:**  
Seeking injunction, penalties and restitution against collection law firm and attorney for alleged violations of the Washington Collection Agency Act and Washington Consumer Protection Act for failure to license in Washington and threatening in the course of collecting to take action that could not legally be taken.

**September 4, 2015:**  
Consent Judgment Entered requiring defendants to pay consumer restitution of \$10,000 and a civil penalty of \$22,000, plus costs and fees. Defendants are enjoined from acting as an unlicensed collection agency or otherwise violating Washington's Collection Agency Act.

## West Virginia

**Simple Recovery Solutions, LLC**  
(Orlando, Florida)  
(Circuit Court Of Kanawha County, West Virginia)

**Civil Lawsuit:**  
Seeking permanent injunctive relief, full restitution for West Virginia consumers, and civil penalties against an unlicensed collection agency attempting to collect debts from consumers that are not owing, including from deceased consumers.

**May 13, 2015:**  
Complaint filed  
Case Pending

