STOPPING Abusive Debt Collection

OPERATION

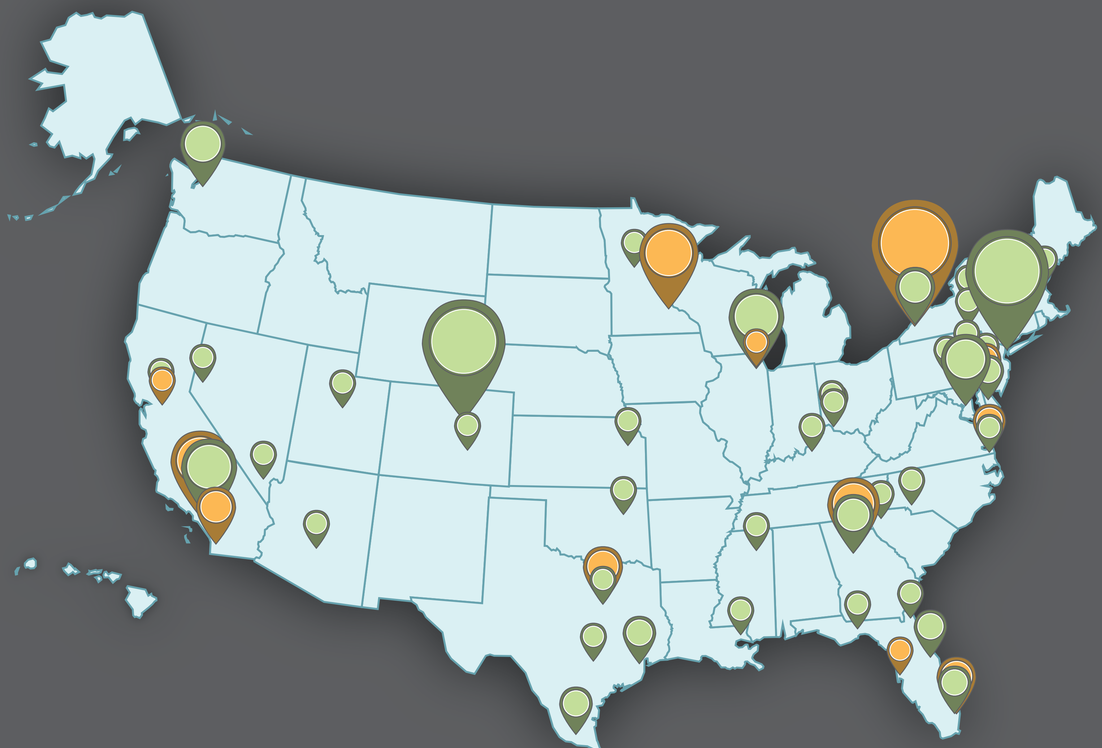
Collection $ Protection

The **largest-ever** collection of enforcement actions against **abusive debt collectors**

34 Federal actions

86 State & local actions

more than **115** actions



OPERATION Collection $ Protection

State & Local Actions* | November 4, 2015

* Additional *non-public* actions were taken by Operation Collection Protection state partners.

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
Attorneys General from 47 States & the District of Columbia				
Chase Bank, USA N.A. and Chase Bankcard Services, Inc. (Newark, Delaware) (Washington DC and in 47 states)	**Administrative Action:** 47 State Attorneys General and the DC Attorney General joined the CFPB and the OCC in bring administrative actions against Chase Bank for selling credit card debt buyers with inaccurate information used to collect debts and for robo-signing inaccurate affidavits and sworn pleadings.	**July 8, 2015:** **50 Separate Administrative Orders Issued** Ordered Chase Bank to cease collecting on 528,000 accounts; pay $50 million in refunds to consumers; confirm debts before selling to debt buyers; not sell debts with inadequate documentation; require its debt buyers not to resell accounts; notify consumers when their debts are sold and make their account information available to them; withdraw, dismiss, or terminate all collection litigation filed after 1/1/09; cease robo-signing affidavits; verify debts before filing lawsuits; and pay $105 million to the 47 states and DC, $30 million in civil penalties to the CFPB, and $30 million to the OCC.	**Attorneys General from: Alabama, Alaska, Arizona, Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin** **&** **Consumer Financial Protection Bureau & Office of the Comptroller of the Currency** (actions taken jointly)	CFPB Press Release: http://www.consumerfinance.gov/newsroom/cfpb-47-states-and-d-c-take-action-against-jpmorgan-chase-for-selling-bad-credit-card-debt-and-robo-signing-court-documents/

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Arizona				
Cavalry Portfolio Services, LLC (Valhalla, New York) (State of Arizona)	**Administrative Action:** Alleged violations of Arizona Statutes and Arizona Administrative Code, including failure to validate debts.	**March 30, 2015:** **Consent Order Issued** Provides for a $175,000 civil money penalty and enjoins the company from further violations.	**Arizona Department of Financial Institutions**	Mike Fowler (602) 771-2781 Consent Order: http://azdfi.gov/Consumers/PublicRecords/Forms/Consent/Order%20Cavalry%20Portfolio%20Services_Consent.pdf

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California				
People of the State of California v. Heald College, LLC et al. (Santa Ana, California) (Superior Court of California, San Francisco County)	**Civil lawsuit:** Seeking permanent injunction, equitable monetary relief, and civil penalties against for-profit schools for, among other things, engaging in unfair debt collection activities including pulling students from class to collect late loan payments, and barring students behind on their payments from attending class, externships, and educational programs.	October 10, 2013: Complaint filed **April 27, 2015:** Thirty Corinthian Colleges Inc. campuses, including Heald, Wyotech, and Everest Colleges, closed as a result of California Attorney General's collective effort with the U.S. Department of Education and other federal partners and sister states; 24 of these campuses were in California. Based in part on the California AG's investigation, the Department of Education has concluded that Heald Colleges misrepresented job placement rates for many of its programs between 2010 and 2014, and therefore is allowing eligible students to discharge their loans through a simple streamlined attestation form. **May 4, 2015:** Corinthian filed for bankruptcy. Liquidation plan was confirmed in August 2015. Case Pending	**California Attorney General**	Kristin Ford (415) 703-5837 Press Release: https://www.oag.ca.gov/corinthian

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The People of the State of California v. JPMorgan Chase & Co., Chase Bank USA, N.A., and Chase BankCard Services, Inc. (Newark, Delaware) (Superior Court of California, Los Angeles County)	**Civil Lawsuit:** Civil lawsuit alleging collection violations against tens of thousands of California consumers in connection with its credit-card debt-collection lawsuits and sale of consumer credit-card debt.	May 9, 2013: Complaint filed **November 2, 2015:** **Stipulated judgment filed** Supplementing the nationwide relief in the multistate settlement between Chase and 47 states, and the settlements with the CFPB and the OCC, the California settlement includes an enforceable stipulated judgment and resolves violations of California's Rosenthal Fair Debt Collection Practices Act (Civil Code section 1788 *et seq*,) related to improper pre-litigation attorney demand letters, as well as privacy violations and violations of the Servicemembers Civil Relief Act, 50 USC Appendix section 501 *et seq*., and California Military and Veterans Code section 400 *et seq*. The judgment includes $50 million in civil penalties and other payments to California, and additional injunctive and monetary relief focused on servicemembers.	**California Attorney General**	Kristin Ford, (415) 703-5837 Press release: http://oag.ca.gov/news/press-releases/attorney-general-kamala-d-harris-announces-settlement-jpmorgan-chase-unlawful

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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.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca
In the Matter of Midland Credit Management, Inc. (San Diego, California) (Denver, Colorado)	**Administrative Action:** Disciplinary action and fines for violations of the Colorado FDCPA.	**February 2, 2015:** **Stipulation and Final Agency Order –** provides for $23,000 in penalty and injunctive relief.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca
State of Colorado v. Accurate Financial Partners Inc., and Jason M. Bure (Fort Collins, Colorado) (District Court Denver, City and County of Denver)	**Civil Lawsuit:** Seeking injunctive relief, civil penalties and alleging violations of the Colorado FDCPA and the Colorado Consumer Protection Act.	August 13, 2014: Complaint filed **February 18, 2015:** **Consent Judgment Entered** – Provides for injunctive relief and $200,000 civil penalty.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca
In the Matter of Ace Adjustment Inc. (Colorado Springs, Colorado) (Denver, Colorado)	**Administrative Action:** Seeking revocation of collection agency license and fines alleging violations of the Colorado FDCPA.	**February 19, 2015:** **Notice of Charges filed** **July 17, 2015:** **Final Agency Order –** $93,000 in civil penalties and revocation of license.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca

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Julie Ann Meade, Administrator v. P.C. Legal Services LLC and Mike Harden (Aurora, Colorado) (District Court Denver, City and County of Denver)	**Civil Lawsuit:** Seeking injunctive relief, civil penalties and alleging violations of the Colorado FDCPA.	**March 23, 2015:** **Complaint filed** **May 14, 2015:** **Default Judgment** entered against P.C. Legal and $613,000 civil penalties. **October 13, 2015:** **Default Judgment** entered against Harden.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca
State of Colorado v. Emerald Canyon Capital, LLC, Jason Cohencious, and Charles R. Joy, Jr. (Fort Collins, Colorado) (District Court Denver, City and County of Denver)	**Civil Lawsuit:** Seeking injunctive relief, civil penalties and alleging violations of the Colorado FDCPA and the Colorado Consumer Protection Act.	August 20, 2014: Complaint filed **March 31, 2015:** **Consent Judgment Entered** – Provides for injunctive relief and $100,000 civil penalty.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca
State of Colorado v. Oakwood Financial Affiliates, LLC (Fort Collins, Colorado) (District Court Denver, City and County of Denver)	**Civil Lawsuit:** Seeking injunctive relief, civil penalties and alleging violations of the Colorado FDCPA and the Colorado Consumer Protection Act.	August 20, 2014: Complaint filed **April 29, 2015:** **Consent Judgment Entered** – Provides for injunctive relief and $125,000 civil penalty.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca

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In the Matter of Alpha Recovery Corp. (Greenwood Village, Colorado) (Denver, Colorado)	**Administrative Action:** Violations of the Colorado Fair Debt Collection Practices Act.	**May 8, 2015:** **Stipulation and Final Agency Order Entered –** Provides for injunctive relief and $6,000 administrative fine.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca
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**	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca
In the Matter of Glass Mountain Capital, LLC (Schaumburg, Illinois) (Denver, Colorado)	**Administrative Action:** Violations of the Colorado FDCPA.	**June 18, 2015:** **Stipulation and Final Agency Order Entered** – Provides for injunctive relief and $39,000 administrative fine.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca
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.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca

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In the Matter of Portfolio Recovery Associates, LLC (Norfolk, Virginia) (Denver, Colorado)	**Administrative Action:** Violations of the Colorado FDCPA.	**August 18, 2015:** **Two Stipulation and Final Agency Orders Entered** – Provides for injunctive relief and $33,000 administrative fine.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca
In the Matter of Precise Collections, LLC (Westminster, Colorado) (Denver, Colorado)	**Administrative Action:** Violations of the Colorado FDCPA.	**September 14, 2015:** **Stipulation and Final Agency Order Entered** – Provides for injunctive relief and $7,500 administrative fine.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca
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.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca
In the Matter of Atlantic Recovery Solutions LLC (Amherst, New York) (Denver, Colorado)	**Administrative Action:** Violations of the Colorado FDCPA.	**September 29, 2015:** **Stipulation and Final Agency Order Entered –** Provides for injunctive relief and $10,000 administrative fine.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca
In the Matter of Cavalry Portfolio, LLC (Valhalla, New York) (Denver, Colorado)	**Administrative Action:** Violations of the Colorado FDCPA.	**October 5, 2015:** **Stipulation and Final Agency Order Entered –** Provides for injunctive relief and $17,385 administrative fine.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca

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In the Matter of Georgia Receivables Inc., Frederick J. Hanna (Marietta, Georgia) (Denver, Colorado)	**Administrative Action:** Denial of license renewal application.	**October 20, 2015:** **Final Agency Order** – denying application.	**Colorado Attorney General**	Roger Hudson (720) 508-6553 Copy of Order: www.coloradoattorneygeneral.gov/ca
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.	**Connecticut Department of Banking**	Kathleen E. Titsworth (860) 240-8176 Consent Order: http://www.ct.gov/dob/cwp/view.asp?a=2246&q=559884
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.	**Connecticut Department of Banking**	Kathleen E. Titsworth (860) 240-8176 Notice Order: http://www.ct.gov/dob/cwp/view.asp?a=2246&q=552884 Order Issued: http://www.ct.gov/dob/cwp/view.asp?a=2246&q=561706

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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.	**Connecticut Department of Banking**	Kathleen E. Titsworth (860) 240-8176 Order Issued: http://www.ct.gov/dob/cwp/view.asp?a=2246&q=563024
Educational Funding Company, Inc. (Chevy Chase, Maryland) (State of Connecticut)	**Administrative Action:** Alleging the company ignored Compliance Letter requesting information.	**April 7, 2015:** **Temporary Order to Cease and Desist Issued** Suspending authority to collect, revoking collection agency license, and giving notice of intent to impose Civil Penalty.	**Connecticut Department of Banking**	Kathleen E. Titsworth (860) 240-8176 Order Issued: http://www.ct.gov/dob/cwp/view.asp?a=2246&q=563688
Dist. of Columbia				
Cashcall, Inc., WS Funding LLCC, and J. Paul Reddam (Orange, California) (District of Columbia)	**Civil Lawsuit:** Seeking permanent injunction, consumer restitution, and civil penalties for violations of the District's debt collection law, D.C. Code § 28-3814(g), in connection with collection of usurious interest on internet loans.	**September 8, 2015:** **Complaint filed** **Case Pending**	**District of Columbia Attorney General**	Rob Marus (202) 724-5646

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Collect Pros (Burbank, California) (District of Columbia)	**Civil Investigation:** Investigating whether Collect Pros collects on non-existent debts, in violation of D.C. Code § 28-3814.	**September 29, 2015:** **Interim Assurance of Voluntary Compliance** reached to temporarily restrain Collect Pros from collecting debts from DC residents. **Investigation Pending**	**District of Columbia Attorney General**	Rob Marus (202) 724-5646
Fair Collections & Outsourcing, Inc. (Beltsville, Maryland) (District of Columbia)	**Civil Lawsuit:** Seeking permanent injunction against misleading debt verification practices and contacts with consumers that violate their privacy rights.	**October 30, 2015:** **Complaint filed** **Case Pending**	**District of Columbia Attorney General**	Rob Marus (202) 724-5646
Florida				
Allied Financial Group & Associates, Inc., d/b/a Gregory Adams & Associates and d/b/a Andrew Cohen & Associates, and Jose Flores (Coral Springs, Florida) (Miami, Florida)	**Assurance of Voluntary Compliance in In Lieu a Civil Lawsuit:** Allied attempted to collect debts that consumers did not owe, was rude and abusive, failed to validate debts, threatened to take legal action, and pretended to be a law office.	**February 11, 2015:** **Assurance of Voluntary Compliance Issued** Allied is no longer in business and was financially unable to pay any fees. No consumer restitution was identified.	**Florida Attorney General**	Whitney Ray (850) 245-0150 Copy of AVC: http://myfloridalegal.com/__85257A6A00523E7D.nsf/0/5B8AF32D258988A685257DEF006965EA?Open&Highlight=0,allied,financial

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Georgia				
Desmond Humphries d/b/a Humphries & Associates, LLC (Duluth, Georgia) **(**Atlanta, Georgia**)**	**Assurance of Voluntary Compliance In Lieu of Administrative Action:** Georgia-based 3rd-party debt collector allegedly threatened consumers nationally with legal action they couldn't take, attempted to collect time-barred debt, and harassed consumers with repeated phone calls.	**May 2015:** **Assurance of Voluntary Compliance Entered** Company ordered to comply with FDCPA, especially provisions prohibiting harassment & deceptive representations about being from law enforcement/taking legal action, and to pay $12,000 in penalties, with an $88,000 accelerated penalty clause that would kick in if they violate again.	**Georgia Attorney General – Consumer Protection Unit**	Shawn Conroy (404) 656-2867
Zenith Financial Group, LLC and owner Ernest Earvin (Atlanta, Georgia) (Atlanta, Georgia)	**Assurance of Voluntary Compliance In Lieu of Administrative Action:** Georgia-based debt buyer and 3rd-party debt collector allegedly attempted to collect time-barred debt, and attempted to collect payday loans in states where such transactions are illegal.	**May 2015:** **Assurance of Voluntary Compliance Entered** Company ordered to comply with FDCPA, especially provisions prohibiting harassment & deceptive representations about being from law enforcement/taking legal action, and to pay $15,000 in penalties with a $445,000 accelerated penalty clause if violations reoccur, and $3,137,809.58 in debt forgiveness.	**Georgia Attorney General – Consumer Protection Unit**	Shawn Conroy (404) 656-2867

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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.	**April 28, 2015:** **Consent Order Entered** Requires third party collector Assigned Credit Solutions to pay an administrative penalty of $5,000 (and $500 investigative costs). In response to the investigation, the creditor that employed Assigned Credit Solutions to collect debts forgave the debts of all Idaho citizens from whom money was collected.	**Idaho Department of Finance**	Jo Ann Lanham (208) 332-8067 Consent Order: http://www.finance.idaho.gov/ConsumerFinance/Actions/Administrative/Assigned-Credit-Solutions-Inc-2015-9-01-Consent-Order.pdf
State of Idaho, Department of Finance, Consumer Finance Bureau v. Westhill Exchange, LLC (Aurora, Colorado) (Boise, Idaho)	**Administrative Action:** Alleging violations of Idaho Code § 26-2223(1) and (2) ICAA; collecting without a license and false threats of suit and jail.	**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.	**Idaho Department of Finance**	Jo Ann Lanham (208) 332-8067 Cease and Desist Order: http://www.finance.idaho.gov/ConsumerFinance/Actions/Administrative/Westhill-Exchange-LLC-2015-9-04-Order-Cease-Desist.pdf

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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).	**Idaho Department of Finance**	Jo Ann Lanham (208) 332-8067 Consent Order: http://www.finance.idaho.gov/ConsumerFinance/Actions/Administrative/Greenberg-Grant-Richards-Inc-2015-9-03-Consent%20Order.pdf
State of Idaho; Department of Finance; Consumer Finance Bureau v. Commercial Industries Service Company, Inc. d/b/a CISCO, Inc. (Houston, Texas) (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 8, 2015:** **Consent Order Entered** Requires third party collector CISCO, Inc. to pay an administrative penalty of $2,000 (and $500 investigative costs). An application for licensure was approved July 8, 2015.	**Idaho Department of Finance**	Jo Ann Lanham (208) 332-8067 Consent Order: http://www.finance.idaho.gov/ConsumerFinance/Actions/Administrative/Commercial-Industries-Service-Company-Inc-dba-Cisco-%20Inc-2015-9-05-Consent-Order.pdf

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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.	**Idaho Department of Finance**	Jo Ann Lanham (208) 332-8067 Consent Order: http://www.finance.idaho.gov/ConsumerFinance/Actions/Administrative/JSD-Management-Inc-dba-James-Steven-Daniels-Consent-Order.pdf
Illinois				
FTC & State of Illinois v. K.I.P., LLC, et. al. (Aurora, Illinois) (Northern District of Illinois, Eastern Division)	**Civil Lawsuit:** Seeking permanent injunction and equitable monetary relief against an alleged fake debt scam. The Illinois AG alleged violations of Section 2 of the Illinois Consumer Fraud and Deceptive Business Practices Act, (Illinois Consumer Fraud Act), 815 ILCS 505/2 and Sections 2, 4, and 9(a) of the Illinois Collection Agency Act, 225 ILCS 425/2, 225 ILCS 425/4, and 225 ILCS 425/9(a).	**April 6, 2015:** **Complaint filed** *Ex parte* TRO, and later, a preliminary injunction, with asset freeze, restraining order, and appointment of receiver **Granted** **November 3, 2015** Stipulated Final Order filed with the Court, banning defendants from the debt collection business, prohibiting defendants from making misrepresentations about any product or service, and imposing judgment of more than $6.4 million.	**Illinois Attorney General** **&** **Federal Trade Commission** (case filed jointly)	Eileen Boyce (312) 814-4947 Illinois Press Release: http://www.illinoisattorneygeneral.gov/pressroom/2015_04/PLRG_Release_41015.pdf

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P.N. Financial, Inc. and Nelson Macwan (Skokie, Illinois) (Circuit Court of Cook County, Chancery Division, Cook County, Illinois)	**Civil Lawsuit:** Alleging violations of state and federal debt collection and credit reporting laws.	January 11, 2012: Complaint filed **May 4, 2015:** **Consent Order Entered** requiring the company to shut down within 60 days, enjoining the owner from owning or managing another debt collection firm, and assessing a fine of $25,000.	**Illinois Attorney General**	Eileen Boyce (312) 814-4947 Consent available upon request.
Indiana				
In re Gregory K. Pugh, Gregory K. Pugh, P.C. dba Dominion Asset Recovery and EZ Payday Loans of America (Virginia Beach, Virginia) (Indianapolis, Indiana)	**Civil Lawsuit:** Alleged violations of IC 24-5-0.5-3(a)(20), including the collection of stale debt and false threats of suit and jail.	**October 6, 2015:** **Assurance of Voluntary Compliance Approved by Court** Prohibits future consumer debt collection in Indiana and requires: (1) accounts to be cancelled; (2) refunds to consumers; and (3) a $5,500 payment to the Consumer Protection Fund.	**Indiana Attorney General**	Tom Irons (317) 233-9923 AVC: http://forms.indianaconsumer.com/cpd/docs/enforcement/INOAG-1006287-1.pdf

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In re Dynamic Recovery Solutions, LLC (Greenville, South Carolina) (Indianapolis, Indiana)	**Civil Lawsuit:** Alleged violations of IC 24-5-0.5-3(a)(20), including the collection of stale debt.	**October 27, 2015:** **Assurance of Voluntary Compliance Pending Approval by Court** In collecting stale or potentially stale debt, company is required to disclose that it cannot sue on the debt and that if a consumer makes a partial payment a new limitations period could arise that would allow company to sue.	**Indiana Attorney General**	Tom Irons (317) 233-9923 AVC: http://forms.indianaconsumer.com/cpd/docs/enforcement/INOAG-1006295-1.pdf
Louisiana				
State of Louisiana vs. Stephen F. Wilson and Revenue Recovery & Investigations, LLC (Covington, Louisiana) (Baton Rouge, Louisiana)	**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.	**Louisiana Attorney General**	Aaron Sadler (225) 326-6761

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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.	**Maine Bureau of Consumer Credit Protection**	Will Lund, Superintendent (207) 624-8527 Copy of Order: http://www.maine.gov/tools/whatsnew/index.php?topic=CCR-LegalDocs&id=644618&v=Default
Collect Pros (Carson City, Nevada) (Augusta, Maine)	**Administrative Action:** Collect Pros' license was suspended for 30 days for failing to respond to multiple complaints filed with state regulators.	**June 12, 2015:** **Order of Suspension and for Affirmative Action** 30-day license suspension. Once license reinstated, collector required to verify all debts prior to sending initial letter. Assessed $1,000 civil penalty and $500 costs of investigation.	**Maine Bureau of Consumer Credit Protection**	Will Lund, Superintendent (207) 624-8527 Copy of Order: http://www.maine.gov/tools/whatsnew/index.php?topic=CCR-LegalDocs&id=646502&v=Default

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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.	**Maryland Office of the Commissioner of Financial Regulation**	Summar J. Goodman (410) 230-6069 Order located at: http://www.dllr.state.md.us/finance/consumers/enforcement.shtml
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.	**Maryland Office of the Commissioner of Financial Regulation**	Summar J. Goodman (410) 230-6069 Order located at: http://www.dllr.state.md.us/finance/consumers/enforcement.shtml

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
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.	**Maryland Office of the Commissioner of Financial Regulation**	Summar J. Goodman (410) 230-6069 Order located at: http://www.dllr.state.md.us/finance/consumers/enforcement.shtml
In the Matter of Braufmann, Leighmann & Associates L.L.C. d/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**	**Maryland Office of the Commissioner of Financial Regulation**	Summar J. Goodman (410) 230-6069 Order located at: http://www.dllr.state.md.us/finance/consumers/enforcement.shtml

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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.	**Maryland Office of the Commissioner of Financial Regulation**	Summar J. Goodman (410) 230-6069 Order located at: http://www.dllr.state.md.us/finance/consumers/enforcement.shtml
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**	**Maryland Office of the Commissioner of Financial Regulation**	Summar J. Goodman (410) 230-6069 Order located at: http://www.dllr.state.md.us/finance/consumers/enforcement.shtml

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In the Johnson & Johnson Financial Services, LLC., Wasserman, Saul & Associates, Inc., Tiffany Carter, Tiffany Johnson, a/k/a Katherine Johnson, and Walter Point (Jacksonville, Fernandina Beach, & St. Augustine Florida; Austin, Texas) (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**	**Maryland Office of the Commissioner of Financial Regulation**	Summar J. Goodman (410) 230-6069 Order located at: http://www.dllr.state.md.us/finance/consumers/enforcement.shtml
Massachusetts				
Franklin Collection Service, Inc. (Tupelo, Mississippi) (State of Massachusetts)	**Consent Order In Lieu of Administrative Action:** Settling allegations of substantial non-compliance with applicable state and federal rules governing debt collectors in the Commonwealth, including commingling client and operating funds and charging unauthorized and excessive fees.	**April 14, 2015:** **Consent Order Entered** Provides for $2,500 civil penalty for commingling, and refunds of unauthorized and excessive fees collected from Massachusetts consumers.	**Massachusetts Division of Banks**	Mary Gallagher (617) 956-1500 Consent Order: http://www.mass.gov/ocabr/banking-and-finance/laws-and-regulations/enforcement-actions/2015-dob-enforcement-actions/franklin-collection-service-04142015.html

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
Delbert Services Corporation (also CashCall, Inc., Western Sky Financial, LLC, WS Funding, LLC and their owners J. Paul Reddam and Martin Webb) (Las Vegas, Nevada) (Suffolk County Superior Court, Boston, Massachusetts)	**Consent Judgment & Consent Order:** Settling allegations that Delbert, a then licensed debt collector, collected on illegal, high-interest loans, made over the internet to thousands of consumers by CashCall, Western Sky and WS Funding without proper license or registration to conduct business in Massachusetts.	**October 26, 2015:** **Consent Judgment Entered** Entitles more than 2,000 borrowers to refunds totaling approximately $2.4 million. It is estimated that the settlement could provide more than $17 million in debt relief to Massachusetts consumers. **October 27, 2015:** **Consent Order Entered** Terminates Delbert's Debt Collector License in Massachusetts and prohibits its owner, J. Paul Reddam, from ownership in any licensed entity in the future.	**Massachusetts Division of Banks** **&** **Massachusetts Attorney General**	Mary Gallagher - MDOB (617) 956-1500 Jillian Fennimore - AGO (617) 727-2543 Consent Judgment: http://www.mass.gov/ago/docs/press/2015/western-sky-cashcall-settlement.pdf Consent Order: http://www.mass.gov/ocabr/banking-and-finance/laws-and-regulations/enforcement-actions/2015-dob-enforcement-actions/delbert10272015.html

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Minnesota				
In the Matter of the Debt Collector Registration of Antineta Lashun Cross (Minnesota) (St Paul, Minnesota)	**Administrative Action:** Allegation: collector engaged in rude and unprofessional behavior in communications with a debtor.	December 4, 2013: Matter opened **January 5, 2015:** **Consent Order effective date** Action – cease and desist from further violations of Minnesota law; $250 civil penalty.	**Minnesota Department of Commerce**	Ross Corson (651) 539-1443
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**	**Minnesota Department of Commerce**	Ross Corson (651) 539-1443
In the Matter of the Unlicensed Debt Collection Activities of Matthews, Middleton & Associates (Lockport, New York) (St Paul, Minnesota)	**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.	**Minnesota Department of Commerce**	Ross Corson (651) 539-1443

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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.	**Minnesota Department of Commerce**	Ross Corson (651) 539-1443
Rent Recovery of Better NOI, Inc. (Wood Dale, Illinois) (St Paul, Minnesota)	**Administrative Action:** Allegations – that Respondent failed to properly register their collectors and allowed them to contact Minnesota debtors.	**April 11, 2015:** **Matter opened** **June 25, 2015:** **Civil Penalty Agreement**	**Minnesota Department of Commerce**	Ross Corson (651) 539-1443
Accounts Receivable Services, LLC (Minneapolis, Minnesota) (St Paul, Minnesota)	**Administrative Action:** Allegations – that Respondent failed to respond to the Department's requests for information, and failed to do so in a timely manner.	November 15, 2014 Matter opened **June 27, 2015:** **Civil Penalty Agreement** Agreement provides for a civil penalty of $2,500.	**Minnesota Department of Commerce**	Ross Corson (651) 539-1443

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Tucker, Albin & Associates (Richardson, Texas) (St Paul, Minnesota)	**Administrative Action:** Allegations: (1) Respondent violated Truth in Caller ID Act by spoofing phone calls to debtors in attempts to collect debts (used phone numbers of parents, girlfriends, local hotels & businesses). (2) Respondent trained its collectors to lie, claiming to be private investigators. (3) Respondent trained its collectors to threaten actions it either could not or would not take, like freeze assets, report debts to the IRS, have professional licenses revoked, and hire local people to protest their business with signs saying they do not pay their debts.	July 30, 2014: Matter opened **July 7, 2015:** **Cease and Desist Consent Order effective date** Respondent agreed to retrain all personnel, rewrite all manuals and collection notices, report all complaints for one year, cease further violations, and pay a $500,000 fine. $250,000 of the fine stayed pending no further violations.	**Minnesota Department of Commerce**	Ross Corson (651) 539-1443 Press Release: http://mn.gov/commerce/media/newsdetail.jsp?id=206-167345
In the Matter of debt collector registration of Nicole Edwards (Minnesota) (St Paul, Minnesota)	**Administrative Action:** Allegations: Respondent used unfair or unconscionable means to collect or attempt to collect a debt by asking a third party that "if there was an emergency with a consumer's children, how would get ahold of her?" By doing so, Respondent is in violation of Minn. Stat. § 332.37 (12), (2014).	**January 6, 2015:** **Matter opened** **July 15, 2015:** **Cease and Desist/Consent Order Issued** Action – cease and desist from further violations of Minnesota law; $250 civil penalty.	**Minnesota Department of Commerce**	Ross Corson (651) 539-1443

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American Credit Bureau, Inc. (Boca Raton, Florida) (St Paul, Minnesota)	**Findings of Fact & Conclusions of Law:** Respondent threatened to take unauthorized actions which were abusive and harassing to a debtor; they were unlicensed to do collect in MN; and failed to respond to the Department's investigation.	June 30, 2014: Matter opened **October 8, 2015:** **Final Order Entered** Order provides for a civil penalty of $10,000.	**Minnesota Department of Commerce**	Ross Corson (651) 539-1443
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.	**Minnesota Department of Commerce**	Ross Corson (651) 539-1443

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
State of Minnesota v. United Credit Recovery, LLC (Sanford, Florida) (Minnesota State Court in Hennepin County)	**Civil Lawsuit:** Seeking injunctive relief and civil penalties against a Florida debt buyer that purchased millions of charged-off consumer accounts from large banks, and then manufactured on a mass scale fraudulent affidavits to assist with collection of the alleged debts. The company used a computer mail-merge program to cut and paste notarized signatures of bank officials from other documents onto fraudulent affidavits, which it then disseminated to consumers, courts, and other debt buyers as "proof" of the alleged debts.	October 30, 2013: Complaint filed November 6, 2014: Summary Judgment entered against the company in Minnesota's civil action, permanently enjoining the company from doing business in Minnesota and awarding a monetary judgment of $1.5 million against the company. **October 30, 2015:** **Monetary judgment** of $1.5 million against the company in Minnesota's civil action filed with the Seminole County Circuit Court in Florida.	**Minnesota Attorney General**	Benjamin Wogsland (651) 296-2069
State of Minnesota v. Jeremy M. Umland and Terrill Joseph Jasicki dba TJ Process Service (Wadena, Minnesota) (Minnesota State Court in Koochiching County)	**Civil Lawsuit:** Seeking injunctive relief, civil penalties, and restitution against a Minnesota process serving company (TJ Process Service) and one of its servers (Jeremy Umland) for falsely claiming in affidavits of service that individuals were served with debt collection lawsuits, resulting in default judgments against individuals who were not actually served with lawsuits.	November 6, 2014: Complaint filed **October 2015:** Stipulated orders filed in six Minnesota counties for vacation of over $1 million in default judgments obtained against Minnesota consumers in debt collection actions that were filed with purported affidavits of service bearing the signature of Defendant Jeremy Umland.	**Minnesota Attorney General**	Benjamin Wogsland (651) 296-2069 Press Release: http://www.ag.state.mn.us/Office/PressRelease/20141106SewerService.asp

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Missouri				
Martin A. Webb, aka Butch Webb, Payday Financial, LLC d/b/a Lakota Cash d/b/a Big Sky Cash, 24-7 Cash Direct, L.L.C., Great Sky Finance, LLC, Financial Solutions, LLC, d/b/a Lakota Cash, High Country Ventures, LLC, Management Systems, LLC, d/b/a Gsky, Red River Ventures, LLC, Red Stone Financial, LLC, Western Capital, LLC, and Western Sky Financial, LLC (South Dakota) (St. Louis County, Missouri)	**Civil Lawsuit:** Alleging violations of Missouri Consumer Protection Act, Chapter 407, RSMo pertaining to collections activity.	**February 5, 2015:** **Consent Judgment Entered** Prohibits debt making, servicing, or collecting loans to Missouri residents.	**Missouri Attorney General**	Nanci Gonder (573) 751-5272

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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.	**Nevada Financial Institutions Division**	Teri Williams (702) 486-0407 Press Release: http://business.nv.gov/News_Media/Press_Releases/2015/Financial_Institions/Nevada_Financial_Institutions_Division_issues_Cease_and_Desist_Order_to_Collect_Pros,_LLC/
New Mexico				
CFS2, Inc. (Tulsa, Oklahoma) (Santa Fe, New Mexico)	**Administrative Action:** License application denied for violations of the New Mexico Collection Agency Regulatory Act §61-18A-1 NMSA 1978.	**July 22, 2015:** **Notice of Contemplated Action To Deny Renewal of License** **October 9, 2015:** **Order Denying Renewal of License**	**New Mexico Regulation & Licensing Department, Financial Institutions Division**	David Mora (505) 476-4569 Order Issued: http://www.rld.state.nm.us/financialinstitutions/Collection_Agencies_Managers_and_Repossessors.aspx

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New York				
FTC & People of the State of New York v. Vantage Point Services, LLC et. al. (Buffalo, New York) (Western District of New York, Buffalo Division)	**Civil Lawsuit:** Seeking permanent injunction and equitable monetary relief. Alleged violations of Section 5 of the FTC Act, various sections of the FDCPA (15 U.S.C. §§ 1692(c) & (e)-(g)), and analogous NY state laws.	**January 5, 2015:** **Complaint filed** *Ex parte* TRO with asset freeze, restraining order, and appointment of receiver **Granted** **Case Pending**	**New York Attorney General** **&** **Federal Trade Commission** (case filed jointly)	Mitchell J. Katz-FTC (202) 326-2161 FTC Press Release: http://www.ftc.gov/news-events/press-releases/2015/02/ftc-new-york-attorney-general-crack-down-abusive-debt-collectors
People of the State of New York v. Encore Capital Group, Inc. (San Diego, California) (New York, New York)	**Settlement In Lieu of Civil Lawsuit:** Alleges major debt buyer filed time-barred debt collection actions and "robosigned" affidavits submitted to the court without possessing the required personal knowledge.	**January 9, 2015:** **Settlement Reached** enjoining illegal activity, requiring certain disclosures in oral and written communications, requiring the company to move to vacate more than 4,500 improperly obtained judgments totaling nearly $18 million, and requiring the payment of $675,000 in penalties.	**New York Attorney General**	Melissa Grace (212) 416-6027 Press Release: http://www.ag.ny.gov/press-release/ag-schneiderman-obtains-settlement-major-debt-buyer-who-filed-thousands-time-barred

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FTC & People of the State of New York v. 4 Star Resolution LLC et. al. (Buffalo, New York) (Western District of New York, Buffalo Division)	**Civil Lawsuit:** Seeking permanent injunction and equitable monetary relief. Alleged violations of Section 5 of the FTC Act, various sections of the FDCPA (15 U.S.C. §§ 1692(c) & (e)-(g)), and analogous NY state laws.	**February 9, 2015:** **Complaint filed** *Ex parte* TRO with asset freeze, restraining order, and appointment of receiver **Granted** **Case Pending**	**New York Attorney General** **&** **Federal Trade Commission** (case filed jointly)	Mitchell J. Katz-FTC (202) 326-2161 FTC Press Release: http://www.ftc.gov/news-events/press-releases/2015/02/ftc-new-york-attorney-general-crack-down-abusive-debt-collectors
People of the State of New York v. Med-Rev Recoveries, Inc. (Liverpool, New York) (Syracuse, New York)	**Civil Lawsuit:** Seeking permanent injunction and monetary relief for alleged violations of the Fair Debt Collection Practices Act, the NYS Debt Collection Practices Act, and the New York State's General Business Law.	**February 11, 2015:** **Complaint filed** **July 6, 2015:** **Court order obtained** permanently barring the company from operating as a debt collector in New York and requiring payment of $550,000 for consumer restitution, civil penalties and costs.	**New York Attorney General**	Melissa Grace (212) 416-6027 Press Release: http://www.ag.ny.gov/press-release/ag-schneiderman-announces-550k-settlement-agreement-shutter-debt-collection-company
People of the State of New York v. Asta Funding, Inc. (Englewood Cliffs, New Jersey) (New York, New York)	**Settlement In Lieu of Civil Lawsuit:** Alleges debt buyer filed time-barred debt collection actions and permitted its employees to sign affidavits outside the presence of a notary (*e.g.* bulk notarization).	**April 15, 2015:** **Settlement Reached** enjoining illegal activity, requiring certain disclosures in oral and written communications, requiring the company to move to vacate more than 300 improperly obtained judgments totaling nearly $1.7 million, and requiring the payment of $100,000 in penalties.	**New York Attorney General**	Melissa Grace (212) 416-6027 Press Release: http://www.ag.ny.gov/press-release/ag-schneiderman-obtains-settlement-fourth-debt-buyer-vacating-17m-improperly-obtained

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FTC & People of the State of New York v. Kelly S. Brace, et al. (Buffalo, New York) (Western District of New York, Buffalo Division)	**Civil Lawsuit:** Seeking permanent injunction and equitable monetary relief. Alleged violations of Section 5 of the FTC Act, various sections of the FDCPA (15 U.S.C. §§ 1692(c)-(e) & (g), and analogous New York State laws.	**October 5, 2015:** **Complaint Filed** TRO with asset freeze and restraining order **Granted** Stipulated Preliminary Injunction with a ban from debt collecting and asset freeze **So Ordered** **Case Pending**	**New York Attorney General** **&** **Federal Trade Commission** (case filed jointly)	Frank Dorman-FTC (202) 326-2674
National Credit Adjusters (New York, New York) (New York, New York)	**Settlement In Lieu of Administrative Action:** Seeking fines, restitution, and license revocation for collecting on illegal usurious payday loans.	**January 5, 2015:** **Settlement reached** Provides for: $962,000 in consumer restitution, $350,000 in fines, and bans the debt collection company from collecting in NYC for 6 years.	**New York City Department of Consumer Affairs**	Connie Ress (212) 436-0042 Press Release: www.nyc.gov/html/dca/html/pr2015/pr_010515.shtml
Midland Credit Management, Inc., Midland Funding LLC, Midland Funding NCC-2 Corp. and MRC Receivables Corp. (New York, New York) (New York, New York)	**Settlement In Lieu of Administrative Action:** Settling potential liability for multiple violations of the New York City Code and Rules, including improperly suing various New York City consumers.	**April 3, 2015:** **Consent Order reached** Ordered companies to reform their business practices; conduct audit of cases files against NYC consumers to ensure accuracy; refund consumers identified through audit who were improperly sued; and pay $60,000 in civil penalties in connection with each of 7 licenses, for a total of $420,000, and an additional $250,000 in investigatory costs.	**New York City Department of Consumer Affairs**	Abigail Lootens (212) 436-0182 Katy Abreu (212) 436-0203

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21 Different Debt Collection Agencies (Arizona, California, Colorado, Delaware, Florida, Georgia, Illinois, Kansas, Minnesota, Nevada, New Jersey, New York, North Carolina, Pennsylvania, Washington) (New York, New York)	**Settlement In Lieu of Administrative Action:** Settling potential liability for multiple violations of the New York City Code and Rules, including unlicensed activity, collecting on payday loans, providing incomplete information in communications with consumers, failing to maintain appropriate records, and making false statements in license renewal applications.	**2015:** **20 Consent Orders reached** Together, the Consent Orders provide for a maximum of $37,381 in consumer restitution and $614,883.60 in fines.	**New York City Department of Consumer Affairs**	Abigail Lootens / Katy Abreu (212) 436-0042
Ohio				
State of Ohio v. Nationwide Recovery Group, LLC and Michael P. McCarthy (Buffalo, New York) (Common Pleas Court—Montgomery County, Ohio)	**Civil Lawsuit:** Alleges violations of the Ohio Consumer Sales Practices Act, O.R.C 1345.01 *et seq.*, and the Fair Debt Collection Practices Act. Seeking a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties.	**February 11, 2015: Complaint Filed** **Case Pending**	**Ohio Attorney General**	Dan Tierney (614) 466-3840 Kate Hanson (614) 466-3840 Press Release: http://www.ohioattorneygeneral.gov/Media/News-Releases/February-2015/Attorney-General-DeWine-Files-Suit-Against-New-Yor

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State of Ohio v. Universal Debt & Payment Solutions, LLC, et al. (Buffalo, New York & Duluth, Georgia) (Cuyahoga County Court of Common Pleas, Cleveland, Ohio)	**Civil Lawsuit:** Seeking declaratory judgment, permanent injunctive relief, restitution, and civil penalties for unfair, deceptive, and unconscionable debt collection practices.	**May 19, 2015:** **Complaint filed** **Case Pending**	**Ohio Attorney General**	Kate Hanson (614) 466-3840 Press Release: http://www.ohioattorneygeneral.gov/Media/News-Releases/May-2015/Attorney-General-DeWine-Sues-Out-of-State-Debt-Col
State of Ohio v. Rotech Holdings, Ltd., Glenn R. Lista, and Sean M. Lista (Buffalo area, New York) (Franklin County Court of Common Pleas, Columbus, Ohio)	**Civil Lawsuit:** Seeking declaratory judgment, permanent injunctive relief, consumer damages, and civil penalties for unfair, deceptive, and unconscionable debt collection practices.	**October 30 2015:** **Complaint filed** **Case Pending**	**Ohio Attorney General**	Dan Tierney (614) 466-3840 Kate Hanson (614) 466-3840

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Pennsylvania				
Christi L. Jones, Individually and as President of Christi L. Jones & Associates, Inc. and Christi L. Jones & Associates, Inc. (Tamaqua, Pennsylvania) (Schuylkill County Court of Common Pleas, Pottsville, Pennsylvania)	**Civil Lawsuit:** Seeking permanent injunction, fines, and restitution. Alleged violations of Pennsylvania's Fair Credit Extension Uniformity Act, 73 P.S. § 2270.1, *et seq*., Unfair Trade Practices and Consumer Protection Law, 73 P.S. § 201-1, *et seq*., as well as, the Judicial Code, 42 P.S. § 2524, *et seq*. for using deceptive means to collect or attempt to collect debts and giving the false impression that Defendants were attorneys licensed to practice law in Pennsylvania.	July 23, 2014: Complaint filed **October 15, 2015:** **Order approving Consent Petition for Final Decree** Permanently enjoining Defendants from: (1) future violations of law; (2) advertising and offering to investigate, enforce, and recover unpaid judgments or collecting other past due balances on behalf of consumer and business clients; and (3) representing themselves as attorneys in Pennsylvania. Defendants also required to pay monetary relief in the amount of $14,000.	**Pennsylvania Attorney General**	Sadie R. Martin (717) 787-5211

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Texas				
Fairbanks, Goldstein & Rodriguez, L.L.C., FG&R, L.L.C, YMS, L.L.C. and Ashley Claudio (McAllen, Texas) (370th District Court of Hidalgo County, Texas)	**Civil Lawsuit:** Seeking a permanent injunction and monetary relief for alleged violations of the Texas Debt Collection Act and Texas Deceptive Trade Practices - Consumer Protection Act.	**October 28, 2015:** **Complaint Filed** **Case Pending**	**Texas Attorney General**	Teresa Farfan (512) 463-4501
Fletcher, Goldmen & Ross, Inc. and Travis Edward Dubcak (McAllen, Texas) (430th District Court of Hidalgo County, Texas)	**Civil Lawsuit:** Seeking a permanent injunction and monetary relief for alleged violations of the Texas Debt Collection Act and Texas Deceptive Trade Practices - Consumer Protection Act.	**October 28, 2015:** **Complaint Filed** **Case Pending**	**Texas Attorney General**	Teresa Farfan (512) 463-4501

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
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.	**Washington Attorney General**	Kim Gunning (206) 389-2733

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
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**	**Washington Attorney General**	Kim Gunning (206) 389-2733 Press Release: (office plans to do press as part of the Operation Collection Protection announcement)
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**	**Washington Attorney General**	Kim Gunning (206) 389-2733 Press Release: (office plans to do press as part of the Operation Collection Protection announcement)
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.	**Washington Attorney General**	Leilani Fisher (206) 464-6098 Press Release: (office plans to do press as part of the Operation Collection Protection announcement)

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State of Washington v. Garnishment Services, LLC, and Richard Brees, d/b/a Garnishment Services, Judgment Day Collections, and The Judgment Recovery Group (Tacoma, Washington) (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 arising from Defendants' operation of a "judgment recovery service."	**November 2, 2015:** **Complaint filed** **Case Pending**	**Washington Attorney General**	Kim Gunning (206) 389-2733 Press Release: (office plans to do press as part of the Operation Collection Protection announcement)
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**	**West Virginia Attorney General**	Beth Ryan (304) 558-2021 Press Release: http://www.ago.wv.gov/pressroom/Pages/Attorney-General-Patrick-Morrisey-Files-Complaint-Against-Simple-Recovery-Solutions,-LLC.aspx

OPERATION Collection $ Protection

Federal Actions | November 4, 2015

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
FEDERAL TRADE COMMISSION ACTIONS				
Vantage Point Services, LLC et. al. (Buffalo, NY) (Western District of New York, Buffalo Division)	**Civil Lawsuit:** Seeking permanent injunction and equitable monetary relief. Alleged violations of Section 5 of the FTC Act, various sections of the FDCPA (15 U.S.C. §§ 1692(c) & (e)-(g)), and analogous NY state laws.	**January 5, 2015:** **Complaint filed** *Ex parte* TRO, and later, a preliminary injunction, with asset freeze, restraining order, and appointment of receiver **Granted** **Case Pending**	**Federal Trade Commission** **&** **New York Attorney General** (case filed jointly)	Mitchell J. Katz (202) 326-2161 Press Release: http://www.ftc.gov/news-events/press-releases/2015/02/ftc-new-york-attorney-general-crack-down-abusive-debt-collectors

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
Commercial Recovery Systems, Inc. (Plano, Texas) (Eastern District of Texas, Sherman Division)	**Civil Lawsuit:** Seeking permanent injunction and civil penalties. Alleging violations of Section 5 of the FTC Act and Sections 807 (2), (3), (4), and (5) of the FDCPA.	**January 20, 2015:** **Complaint filed** **Case Pending**	**Federal Trade Commission** **&** **U.S. Department of Justice** (Case filed by U.S. Dept. of Justice on behalf of the FTC)	Mitchell J. Katz (202) 326-2161 Press Release: http://www.ftc.gov/news-events/press-releases/2015/01/ftc-sues-stop-texas-debt-collector-coercing-consumers-falsely
4 Star Resolution LLC et. al. (Buffalo, New York) (Western District of New York, Buffalo Division)	**Civil Lawsuit:** Seeking permanent injunction and equitable monetary relief. Alleged violations of Section 5 of the FTC Act, various sections of the FDCPA (15 U.S.C. §§ 1692(c) & (e)-(g)), and analogous NY state laws.	**February 9, 2015:** **Complaint filed** *Ex parte* TRO with asset freeze, restraining order, and appointment of receiver **Granted** Preliminary injunction **Granted** **Case Pending**	**Federal Trade Commission** **&** **New York Attorney General** (case filed jointly)	Mitchell J. Katz (202) 326-2161 Press Release: http://www.ftc.gov/news-events/press-releases/2015/02/ftc-new-york-attorney-general-crack-down-abusive-debt-collectors

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
K.I.P., LLC, et. al. (Aurora, Illinois) (Northern District of Illinois, Eastern Division)	**Civil Lawsuit:** Seeking permanent injunction and equitable monetary relief against an alleged fake debt scam. Alleged violations of Section 5 of the FTC Act, Sections 805(a), 806(2), 806(5), 807(2)(A), 807(4), 807(5), and 809(a) of the FDCPA, and analogous Illinois state laws.	**April 6, 2015:** **Complaint filed** *Ex parte* TRO, and later, a preliminary injunction, with asset freeze, restraining order, and appointment of receiver **Granted** **November 3, 2015:** **Stipulated Final Order filed** with the Court, banning defendants from the debt collection business, prohibiting defendants from making misrepresentations about any product or service, and imposing judgment of more than $6.4 million.	**Federal Trade Commission** **&** **Illinois Attorney General** (case filed jointly)	Frank Dorman (202) 326-2674 Press Release (Complaint): https://www.ftc.gov/news-events/press-releases/2015/04/ftc-illinois-attorney-general-halt-chicago-area-operation-charged Press Release (Final Order): Announced on November 4, 2015 as part of Operation Collection Protection
Bayview Solutions, LLC, et. al. (St. Petersburg, Florida) (District of Columbia)	**Civil Lawsuit:** Seeking a permanent injunction against a debt portfolio broker that allegedly posted unencrypted documents online disclosing consumers' sensitive personal information, in violation of the unfairness provisions of Section 5 of the FTC Act.	October 13, 2014: Complaint filed **April 20, 2015:** **Stipulated Final Order Entered** requiring the implementation of an information security program and independent audits for 20 years.	**Federal Trade Commission**	Jay Mayfield (202) 326-2181 Press Release: https://www.ftc.gov/news-events/press-releases/2015/04/debt-brokers-settle-ftc-charges-they-exposed-consumers

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Cornerstone and Company, LLC, et. al. (Riverside, California) (District of Columbia)	**Civil Lawsuit:** Seeking a permanent injunction against a debt portfolio broker that allegedly posted unencrypted documents online disclosing consumers' sensitive personal information, in violation of the unfairness provisions of Section 5 of the FTC Act.	August 27, 2014: Complaint filed **April 20, 2015:** **Stipulated Final Order Entered** requiring the implementation of an information security program and independent audits for 20 years.	**Federal Trade Commission**	Jay Mayfield (202) 326-2181 Press Release: https://www.ftc.gov/news-events/press-releases/2015/04/debt-brokers-settle-ftc-charges-they-exposed-consumers
Green Tree Servicing LLC (St. Paul, Minnesota) (District of Minnesota)	**Civil Lawsuit:** Against a national mortgage servicing company that, among other allegations: (1) made abusive collection calls; (2) misrepresented amounts people owed; (3) misrepresented that consumers must use a quick pay service that cost $12 per payment; (4) withdrew unauthorized payments; and (5) failed to honor loan modification agreements between consumers and their prior servicers, in violation of the FTC Act, FDCPA, FCRA, Consumer Financial Protection Act, and the Real Estate Settlement Procedures Act.	**April 21, 2015:** **Complaint filed** **April 23, 2015:** **Stipulated Final Order Entered** enjoining the company from further violation of the law and requiring payment of $48 million to affected consumers and a $15 million civil penalty.	**Federal Trade Commission** **&** **Consumer Financial Protection Bureau** (case filed jointly)	Frank Dorman, FTC (202) 326-2674 FTC Press Release: https://www.ftc.gov/news-events/press-releases/2015/04/national-mortgage-servicing-company-will-pay-63-million-settle

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The Primary Group Inc. (Roswell, Georgia) (Northern District of Georgia)	**Civil Lawsuit:** Seeking permanent injunction and equitable monetary relief for allegedly violating the FTC Act and the FDCPA by using deceptive text messages, emails, and phone calls in which they claimed to be process servers and threatened lawsuits, arrest, or imprisonment, and unlawfully disclosed debts to third parties.	**May 11, 2015:** **Complaint filed** *Ex parte* TRO, and later, a preliminary injunction, with asset freeze and restraining order **Granted** **Case Pending**	**Federal Trade Commission**	Frank Dorman (202) 326-2674 Press Release: https://www.ftc.gov/news-events/press-releases/2015/05/ftc-halts-three-debt-collection-operations-allegedly-threatened
Unified Global Group, LLC (Amherst, New York) (Western District of New York)	**Civil Lawsuit:** Seeking permanent injunction and equitable monetary relief for allegedly violating the FTC Act and the FDCPA by using deceptive text messages, emails and robocalls, and unlawfully contacting consumers' friends, families, and co-workers about supposed debts.	**May 11, 2015:** **Complaint filed** *Ex parte* TRO, and later, a preliminary injunction, with asset freeze, restraining order, and appointment of receiver **Granted** **Case Pending**	**Federal Trade Commission**	Frank Dorman (202) 326-2674 Press Release: https://www.ftc.gov/news-events/press-releases/2015/05/ftc-halts-three-debt-collection-operations-allegedly-threatened
Premier Debt Acquisitions LLC (North Tonawanda, New York) (Western District of New York)	**Civil Lawsuit:** Seeking permanent injunction and equitable monetary relief for allegedly violating the FTC Act and the FDCPA by using deceptive text messages, emails, voicemails, and phone calls to impersonate state or law enforcement officials, falsely threaten consumers with lawsuits or arrest, and falsely threaten to charge consumers with criminal fraud, garnish their wages, and seize their property.	**May 11, 2015:** **Complaint filed** *Ex parte* TRO, and later, a preliminary injunction, with asset freeze, restraining order, and appointment of receiver **Granted** **Case Pending**	**Federal Trade Commission**	Frank Dorman (202) 326-2674 Press Release: https://www.ftc.gov/news-events/press-releases/2015/05/ftc-halts-three-debt-collection-operations-allegedly-threatened

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Centro Natural Corp. et. al. (Davie, Florida) (Southern District of Florida)	**Civil Lawsuit:** Seeking permanent injunction and equitable monetary relief against an alleged fake debt scam targeting Spanish-Speaking Consumers. Alleged violations of Section 5 of the FTC Act, Sections 807(1), 807(2), 807(3), 807(4), 807(5), 807(7), and 807(10) of the FDCPA, and multiple sections of the Telemarketing Sales Rule.	October 20, 2014: Complaint filed, *ex parte* TRO, and later, a preliminary injunction, with asset freeze, restraining order, and appointment of receiver Granted **June 30, 2015:** **Stipulated Final Order Entered** banning defendants from debt collection and telemarketing activities and imposing judgments on the defendants totaling nearly $6.8 million, which are suspended upon the transfer of $776,000 worth of assets, including Florida real estate.	**Federal Trade Commission**	Frank Dorman (202) 326-2674 Press Release: https://www.ftc.gov/news-events/press-releases/2015/07/ftc-action-puts-end-fraudulent-debt-collection-scheme-targeted

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Broadway Global Master Inc., In-Arabia Solutions Inc., and Kirit Patel (Tracy, California) (Eastern District of California)	**Civil Lawsuit:** Seeking permanent injunction and equitable monetary relief for allegedly harassing consumers and pretending to be agents of law enforcement or fake government agencies, and illegally processing more than $5.2 million in payments from consumers for payday loan debts they did not owe.	April 3, 2012: Complaint filed, *ex parte* TRO, and later, a preliminary injunction, with asset freeze, restraining order, and appointment of receiver Granted **September 9, 2015: Stipulated Final Order Entered** banning defendants from the debt collection business, prohibiting defendants from making misrepresentations about any product or service, and imposing judgments totaling more than $3.4 million, which are suspended upon the transfer of $608,500, which will be used for consumer redress.	**Federal Trade Commission**	Frank Dorman (202) 326-2674 Press Release: https://www.ftc.gov/news-events/press-releases/2015/09/ftc-action-stops-scammers-who-collected-millions-phantom-payday
Kelly S. Brace, et al. (Buffalo, NY) (Western District of New York, Buffalo Division)	**Civil Lawsuit:** Seeking permanent injunction and equitable monetary relief. Alleged violations of Section 5 of the FTC Act, various sections of the FDCPA (15 U.S.C. §§ 1692(c)-(e) & (g), and analogous New York State laws.	**October 5, 2015: Complaint Filed** TRO, and later a preliminary injunction, with asset freeze and restraining order **Granted** **Case Pending**	**Federal Trade Commission** **&** **New York Attorney General** (case filed jointly)	Frank Dorman (202) 326-2674 Press Release: Announced on November 4, 2015 as part of Operation Collection Protection

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BAM Financial (Irvine, California) (Central District of California)	**Civil Lawsuit:** Seeking permanent injunction and equitable monetary relief for allegedly violating the FTC Act and the FDCPA by collecting unsubstantiated debts, pretending to be process servers, and falsely threatening to report consumers to government authorities.	**October 19, 2015:** **Complaint filed** *Ex parte* TRO with asset freeze, restraining order, and appointment of receiver **Granted** **Case Pending**	**Federal Trade Commission**	Frank Dorman (202) 326-2674 Press Release: Announced on November 4, 2015 as part of Operation Collection Protection
National Check Registry (Buffalo, NY) (Western District of New York)	**Civil Lawsuit:** Seeking permanent injunction and equitable monetary relief for allegedly violating Section 5 of the FTC Act, various sections of the FDCPA, and analogous New York State laws.	July 21, 2014: Complaint filed, e*x parte* TRO, and later, a preliminary injunction, with asset freeze, restraining order, and appointment of receiver Granted **October 16, 2015** **Stipulated Final Order Entered** banning defendants from the debt collection business, prohibiting defendants from making misrepresentations about any product or service, and imposing judgments totaling more than $8.3 million that will be suspended upon payment of $112,000 by Joseph Bella and the surrender of certain bank accounts, two cars and two boats.	**Federal Trade Commission**	Frank Dorman (202) 326-2674 Press Release: Announced on November 4, 2015 as part of Operation Collection Protection

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CONSUMER FINANCIAL PROTECTION BUREAU ACTIONS				
ECMC Group, Inc. and Zenith Education Group (Oakdale, Minnesota) (Washington DC)	**Settlement In Lieu of Civil Lawsuit:** Settling potential liability for numerous alleged violations in the extension and collection of Corinthian College private student loans.	September 2014: Complaint filed against Corinthian College, ECMC's predecessor in interest, alleging predatory lending and violations of the FDCPA. **February 2, 2015:** **Settlement Reached** – Provides for $480 million in student loan forgiveness, the provision of information to credit bureaus directing the deletion of negative information related to the loans, and assurances that the third-party holder of the loans will refrain from suing or threatening to sue borrowers.	**Consumer Financial Protection Bureau**	Moira Vahey (202) 435-7170 Press Release: http://www.consumerfinance.gov/newsroom/cfpb-secures-480-million-in-debt-relief-for-current-and-former-corinthian-students/

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Universal Debt and Payment Solutions, LLC, et. al. (Tucker, Georgia) (Northern District of Georgia, Atlanta Division)	**Civil Lawsuit:** Seeking a permanent injunction, redress, and civil penalties against a robo-call phantom debt collection company, and its service providers, for allegedly threatening consumers with arrest, wage garnishment, and "financial restraining orders" to collect debts that were not owed to them, in violation of the Fair Debt Collection Practices Act and the Consumer Financial Protection Act.	**March 26, 2015:** **Complaint filed** and **Temporary Restraining Order Granted.** **April 7, 2015:** **Preliminary Injunction Entered** halting the misconduct and freezing the assets of the individual defendants and their businesses. **September 1, 2015:** **Motion to Dismiss Denied.** **Case Pending**	**Consumer Financial Protection Bureau**	Moira Vahey (202) 435-7170 Press Release: http://www.consumerfinance.gov/newsroom/cfpb-sues-participants-in-robo-call-phantom-debt-collection-operation/

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National Corrective Group, Inc., American Justice Solutions, Inc., Victim Services, Inc., and Mats Jonsson (San Clemente, California) (District of Maryland)	**Civil Lawsuit:** Seeking permanent injunction and civil penalties against a nationwide debt collection operation collecting bounced checks. Alleging violations of the Consumer Financial Protection Act and Sections 807(3), (4), (5), (9), (10), (11), (14) and 809(a) of the FDCPA.	**March 31, 2015:** **Complaint and stipulated final order filed.** The order prohibits the companies from stating or implying that they are a state or district attorney and from falsely representing that failure to pay will result in arrest or imprisonment, and requires payment of a $50,000 civil penalty.	**Consumer Financial Protection Bureau**	Moira Vahey (202) 435-7170 Press Release: http://www.consumerfinance.gov/newsroom/cfpb-takes-action-against-bad-check-debt-collector/
Green Tree Servicing LLC (St. Paul, Minnesota) (District of Minnesota)	**Civil Lawsuit:** Against a national mortgage servicing company that, among other allegations: (1) made abusive collection calls; (2) misrepresented amounts people owed; (3) misrepresented that consumers must use a quick pay service that cost $12 per payment; (4) withdrew unauthorized payments; and (5) failed to honor loan modification agreements between consumers and their prior servicers, in violation of the FTC Act, FDCPA, FCRA, Consumer Financial Protection Act, and the Real Estate Settlement Procedures Act.	**April 21, 2015:** **Complaint filed** **April 23, 2015:** **Stipulated Final Order Entered** enjoining the company from further violation of the law and requiring payment of $48 million to affected consumers and a $15 million civil penalty.	**Consumer Financial Protection Bureau** **&** **Federal Trade Commission** (case filed jointly)	Moira Vahey (202) 435-7170 CFPB Press Release: http://www.consumerfinance.gov/newsroom/cfpb-and-federal-trade-commission-take-action-against-green-tree-servicing-for-mistreating-borrowers-trying-to-save-their-homes/

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Security National Automotive Acceptance Company (Mason, Ohio) (Southern District of Ohio, Western Division)	**Civil Lawsuit:** Seeking a permanent injunction, redress, and civil penalties against an auto loan company for aggressive and unlawful collection tactics against servicemembers, in violation of the Consumer Financial Protection Act.	**June 17, 2015:** **Complaint filed** **October 26, 2015: Stipulated Final Order Issued** **October 29, 2015: Administrative Order Issued** Company ordered to correct its business practices, pay $2,274,855.70 in redress to consumers and $1 million to the CFPB civil money penalty fund.	**Consumer Financial Protection Bureau**	Moira Vahey (202) 435-7170 Press Release: http://www.consumerfinance.gov/newsroom/cfpb-takes-action-against-servicemember-auto-lender-for-aggressive-debt-collection-tactics/
Syndicated Office Systems, LLC (Dallas, Texas) (Washington DC)	**Administrative Action:** CFPB found that medical debt collector failed to conduct timely FCRA investigations in response to 13,000 consumer disputes and failed to send notices required by FDCPA 15 §1692g to more than 10,000 consumers, unlawfully collecting over $2,000,000 from consumers who did not receive the notices.	**June 18, 2015:** **Administrative Order Issued** Ordered to correct its business practices, pay $5,100,000 in redress to consumers and $500,000 to the CFPB civil money penalty fund, and to cease collecting $300,000 worth of debt.	**Consumer Financial Protection Bureau**	Moira Vahey (202) 435-7170 Press Release: http://www.consumerfinance.gov/newsroom/cfpb-takes-action-against-medical-debt-collector/

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Northway Financial Group, et al. (Canada and Malta) (Southern District of New York)	**Civil Lawsuit:** Seeking a permanent injunction, redress, and civil penalties for making false threats, using illegal wage assignment clauses, and collecting debts that are void under state law, in violation of the Consumer Financial Protection Act.	**July 6, 2015** **Complaint filed** **Case Pending**	**Consumer Financial Protection Bureau**	Moira Vahey (202) 435-7170 Press Release: http://www.consumerfinance.gov/newsroom/cfpb-sues-offshore-payday-lender/

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Chase Bank, USA N.A. and Chase Bankcard Services, Inc. (Newark, Delaware) (Washington DC and in 47 states)	**Administrative Action:** CFPB, 47 States, and DC found that the large credit card bank sold debt buyers inaccurate information used to collect debts and robo-signed inaccurate affidavits and sworn pleadings.	**July 8, 2015:** **49 Separate Administrative Orders Issued** Ordered Chase Bank to cease collecting on 528,000 accounts; pay $50 million in refunds to consumers; confirm debts before selling to debt buyers; not sell debts with inadequate documentation; require its debt buyers not to resell accounts; notify consumers when their debts are sold and make their account information available to them; withdraw, dismiss, or terminate all collection litigation filed after 1/1/09; cease robo-signing affidavits; verify debts before filing lawsuits; and pay $30 million in civil penalties to the CFPB, and $106 million to 47 states and DC. The OCC also ordered Chase to pay $30 million in civil penalties in a related action.	**Consumer Financial Protection Bureau** **&** **Attorneys General from 47 States and District of Columbia** (actions taken jointly) **Office of the Comptroller of the Currency** concurrently announced a civil penalty assessed against Chase in a related action.	Moira Vahey (202) 435-7170 Press Release: http://www.consumerfinance.gov/newsroom/cfpb-47-states-and-d-c-take-action-against-jpmorgan-chase-for-selling-bad-credit-card-debt-and-robo-signing-court-documents/

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Frederick J. Hanna & Associates, e.t al. (Marietta, Georgia) (Northern District of Georgia, Atlanta Division)	**Civil Lawsuit:** Seeking a permanent injunction, redress, and civil penalties against debt collection law firm and its partners for misrepresenting the level of attorney involvement in debt collection lawsuits and filing false affidavits in violation of the Fair Debt Collection Practices Act and the Consumer Financial Protection Act.	July 14, 2014: Complaint filed **July 14, 2015:** **Motion to Dismiss Denied** **Case Pending**	**Consumer Financial Protection Bureau**	Moira Vahey (202) 435-7170 Press Release: http://www.consumerfinance.gov/newsroom/cfpb-files-suit-against-debt-collection-lawsuit-mill/
Encore Capital Group, Inc., Midland Funding LLC, Midland Credit Management, Inc., and Asset Acceptance Capital Corp. (San Diego, California) (Washington DC)	**Administrative Action:** The CFPB found that Encore, the nation's largest debt buyer and collector, attempted to collect debts that it knew, or should have known, were inaccurate or could not legally be enforced, filed lawsuits against consumers without having the intent to prove the debts, if contested, filed misleading collection affidavits, and made misrepresentation to consumers in collecting debt in violation of the Fair Debt Collection Practices Act and the Dodd-Frank Wall Street Reform and Consumer Protection Act.	**September 8, 2015:** **Consent Order Issued** Ordered company to correct its business practices, cease threatening lawsuits without evidence, cease collecting unverified, suspect debt; cease filing misleading affidavits and making deceptive statements when collecting debt; refund approximately $36 million and cease collecting approximately $125 million worth of debt secured by a judgment or pending lawsuit in which the company misrepresented that undisputed debts were assumed valid; refund approximately $5.3 million for misrepresenting that it could sue on time-barred debts; and pay a penalty of $10 million to the CFPB's Civil Penalty Fund.	**Consumer Financial Protection Bureau**	Moira Vahey (202) 435-7170 Press Release: http://www.consumerfinance.gov/newsroom/cfpb-takes-action-against-the-two-largest-debt-buyers-for-using-deceptive-tactics-to-collect-bad-debts/

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
Westlake Services, LLC, d/b/a Westlake Financial Services, LLC, and Wilshire Consumer Credit, LLC, d/b/a Wilshire Commercial Capital, LLC (Los Angeles, California) (Washington DC)	**Administrative Action:** The CFPB found that that an indirect auto finance company and its auto title lending subsidiary deceived consumers by calling under false pretenses and using phony caller ID information, falsely threatened to refer borrowers for investigation or criminal prosecution, and illegally disclosed information about debts to borrowers' employers, friends, and family.	**September 30, 2015:** **Consent Order Issued** Ordered the companies to correct their debt collection practices; provide consumers $44.1 million in cash relief and balance reductions; and pay a civil penalty of $4.25 million.	**Consumer Financial Protection Bureau**	Moira Vahey (202) 435-7170 Press Release: http://www.consumerfinance.gov/newsroom/cfpb-orders-indirect-auto-finance-company-to-provide-consumers-44-1-million-in-relief-for-illegal-debt-collection-tactics/
Supervisory Highlights, Summer 2015 (Examinations conducted across the U.S.) (Washington DC)	**Supervisory Examinations:** Described supervisory findings that financial institutions engaging in consumer debt collection: • Had weaknesses in compliance management, including board oversight, oversight of service providers and complaint-handling; • Misled consumers about how they would handle FCRA disputes, in violation of Section 807 of the FDCPA, 15 U.S.C. § 1692e(10); and • Responded to indirect disputes by deleting tradelines without conducting an investigation, in violation of Section 623 of the FCRA, 15 U.S.C. § 1681s-2(b)(1).	**June 23, 2015:** **Published Supervisory Highlights, Summer 2015** Report highlighting supervision work in the area of debt collection generally completed between January 2015 and April 2015.	**Consumer Financial Protection Bureau**	Moira Vahey (202) 435-7170 Supervisory Highlights: http://files.consumerfinance.gov/f/201506_cfpb_supervisory-highlights.pdf

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Portfolio Recovery Associates, LLC (Norfolk, Virginia) (Washington DC)	**Administrative Action:** The CFPB found that Portfolio Recovery Associates, the nation's second largest debt buyer and collector, attempted to collect debts that it knew, or should have known, were inaccurate or could not legally be enforced, filed lawsuits against consumers without having the intent to prove the debts, if contested, filed misleading collection affidavits, and made misrepresentation to consumers in collecting debt in violation of the Fair Debt Collection Practices Act and the Dodd-Frank Wall Street Reform and Consumer Protection Act.	**September 8, 2015:** **Consent Order Issued** Ordered company to correct its business practices, cease threatening lawsuits without evidence, cease collecting unverified, suspect debt; cease filing misleading affidavits and making deceptive statements when collecting debt; refund approximately $19 million for misrepresenting that collectors were calling on behalf of attorneys and that litigation was imminent or already ongoing, and for suing on time-bared debts; vacate approximately $3.4 million worth of judgments on lawsuits that were filed after the expiration of the applicable statute of limitations; and pay a penalty of $8 million to the CFPB's Civil Penalty Fund.	**Consumer Financial Protection Bureau**	Moira Vahey (202) 435-7170 Press Release: http://www.consumerfinance.gov/newsroom/cfpb-takes-action-against-the-two-largest-debt-buyers-for-using-deceptive-tactics-to-collect-bad-debts/

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
U.S. Department of Justice Actions				
Commercial Recovery Systems, Inc. (Plano, Texas) (Eastern District of Texas, Sherman Division)	**Civil Lawsuit:** Seeking permanent injunction and civil penalties. Alleging violations of Section 5 of the FTC Act and Sections 807 (2), (3), (4), and (5) of the FDCPA.	**January 20, 2015:** **Complaint filed** **Case Pending**	**U.S. Department of Justice** **&** **Federal Trade Commission** (Case filed by U.S. Dept. of Justice on behalf of the FTC)	Press Release: http://www.justice.gov/opa/pr/united-states-files-enforcement-action-against-texas-debt-collection-company-current
Maria Luzula, Juan Rodriguez Cuya, Angeluz Florida Corporation and Angeluz Miami, LLC (Miami, Florida) (Southern District of Florida)	**Criminal Charges:** Charges stemmed from the operation of Angeluz Florida Corporation in Miami and call centers in Peru that lied to and threatened Spanish-speaking victims into paying fraudulent settlements for nonexistent debts	June 10, 2014: Defendants charged. October 17, 2014: Defendants convicted of 26 felony counts of conspiracy, fraud and attempted extortion. December 22, 2014: Sentencing – Maria Luzula sentenced to 165 months in prison. **January 27, 2015:** **Sentencing** – Juan Alejandro Rodriguez Cuya sentenced to 210 months in prison for his operation of Angeluz Florida Corporation.	**Consumer Protection Branch, Civil Division, U.S. Department of Justice**	Press Release: http://www.justice.gov/civil/cpb/case/united-states-v-maria-luzula-juan-rodriguez-cuya-angeluz-florida-corporation-and-angelus

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
Cesar Luis Kou Reyna (Miami, Florida) (Southern District of Florida)	**Indictment:** Charged that defendant, through Fonomundo FC Corp in Miami and Mater Call and other affiliated call centers in Peru, used telephone calls to Spanish-speaking consumers in the United States, threatening lawsuits, arrest, deportation, and harmed credit to coerce victims into paying fraudulent settlements for nonexistent debts.	**August 27, 2015:** Defendants charged **October 14, 2015**: **Defendant pleads guilty** to one count of conspiracy to commit mail fraud and wire fraud	**Consumer Protection Branch, Civil Division, U.S. Department of Justice**	Press Release (Charged): http://www.justice.gov/opa/pr/peruvian-man-charged-leading-conspiracy-defraud-and-extort-spanish-speaking-consumers-through Press Release (Plead): http://www.justice.gov/opa/pr/peruvian-man-pleads-guilty-threatening-and-defrauding-spanish-speaking-consumers-through-call

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
TRAVELL THOMAS, the co-owner, chief executive officer, and president of a Buffalo, New York-based debt collection company (the "Company"), MAURICE SESSUM, a co-owner and chief operating officer of the Company, ANTHONY BRZEZOWSKI, the Company's director of operations, three Company managers – JIMMY STOKES, HEATHER GASTA, and TACOBY THOMAS – and five Company debt collectors – ANTHONY CABA, COLUMBUS SIMMONS, CHARLES STARKS, WILLIAM CLARK, and MICHAEL CALLANDRA (Buffalo, New York) (Southern District of New York)	**Indictment:** 11 charged with wire fraud and conspiracy to commit wire fraud in connection with a nationwide debt collection scheme that took in more than $31 million from thousands of victims across the United States As alleged, the defendants engaged in what is believed to be the largest fraudulent debt collection scheme ever to be prosecuted, falsely threatening arrest and prosecution of countless Americans, including those who suffered from disabilities	**October 27, 2015: Charges unsealed**	**U.S. Attorney's Office, Southern District of New York**	Press Release: http://www.justice.gov/usao-sdny/pr/manhattan-us-attorney-charges-fifteen-defendants-31-million-fraudulent-and-coercive

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
Mark Lavin John Salatino, Jessica Mann, And Jennifer Sherk (Buffalo, New York) (Southern District of New York)	**Guilty Pleas:** Guilty pleas unsealed as to 4 persons in connection with case charging an additional 11persons with wire fraud and conspiracy to commit wire fraud in connection with a nationwide debt collection scheme that took in more than $31 million from thousands of victims across the United States As alleged, the defendants engaged in what is believed to be the largest fraudulent debt collection scheme ever to be prosecuted, falsely threatening arrest and prosecution of countless Americans, including those who suffered from disabilities	**October 27, 2015:** **Guilty pleas unsealed**	**U.S. Attorney's Office, Southern District of New York**	Press Release: http://www.justice.gov/usao-sdny/pr/manhattan-us-attorney-charges-fifteen-defendants-31-million-fraudulent-and-coercive

OPERATION Collection $ Protection

Federal Participants

Federal Trade Commission
Consumer Financial Protection Bureau
U.S. Attorney's Office, Southern District of New York
Consumer Protection Branch, Civil Division, U.S. Department of Justice

State Attorneys General

Alabama	Hawaii	Massachusetts	North Carolina	Texas
Alaska	Idaho	Minnesota	North Dakota	Vermont
Arizona	Illinois	Mississippi	Ohio	Virginia
Arkansas	Indiana	Missouri	Oklahoma	Washington
California	Iowa	Montana	Oregon	West Virginia
Colorado	Kansas	Nebraska	Pennsylvania	Wisconsin
Connecticut	Kentucky	Nevada	Rhode Island	District of Columbia
Delaware	Louisiana	New Hampshire	South Carolina	
Florida	Maine	New Mexico	South Dakota	
Georgia	Maryland	New York	Tennessee	

State Regulatory Agencies

Arizona Department of Financial Institutions
Colorado Department of Law, Consumer Credit Unit
Connecticut Department of Banking
Florida Office of Financial Regulation
Idaho Department of Finance
Maine Bureau of Consumer Credit Protection
Maryland Office of the Commissioner of Financial Regulation
Massachusetts Division of Banks
Minnesota Department of Commerce
Nevada Financial Institutions Division
New Mexico Regulation & Licensing Department, Financial Institutions Division
New York State Department of Financial Services
North Dakota Department of Financial Institutions
Rhode Island Division of Banking
South Carolina Department of Consumer Affairs
Washington State Department of Licensing
Wisconsin Department of Financial Institutions

Other Participants

California State Bar, Los Angeles County Department of Consumer and Business Affairs, New York City Department of Consumer Affairs, Service Alberta (Canada)