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**BEFORE THE DIRECTOR OF THE DEPARTMENT OF FINANCE  
OF THE STATE OF IDAHO**

STATE OF IDAHO, DEPARTMENT OF FINANCE, CONSUMER FINANCE BUREAU,	)	
	)	Docket No. 2011-9-05
Complainant,	)	
	)	<b>CONSENT ORDER</b>
vs.	)	
	)	
CREDIT JUSTICE SERVICES, LLC,	)	
	)	
Respondent.	)	

The Director of the State of Idaho, Department of Finance (Director) has conducted a review of the credit repair business activities conducted in Idaho by CREDIT JUSTICE SERVICES, LLC (the Respondent). Pursuant to said review, it appears to the Director that the Respondent has violated provisions of the Idaho Collection Agency Act, Idaho Code § 26-2221 *et seq.* (the Act). The Director and the Respondent have agreed to resolve this matter through this Consent Order rather than through a formal administrative proceeding or civil action. Therefore, the Director deems it appropriate and in the public interest that this Consent Order be entered. The Respondent voluntarily consents to the entry of this Consent Order.

## RESPONDENT

1. The Respondent was originally formed as a Florida corporation on February 14, 2006 as "Credit Justice Services, Inc.," and later converted to a Florida limited liability company, Credit Justice Services, LLC, on or about January 8, 2008. The Respondent operates as a credit repair organization from its business offices located at 234 Oceanway Avenue, Jacksonville, Florida 32218. Valeria Bisenti is the Respondent's owner and manager, and Douglas Muir is the Respondent's president.

2. The Respondent has never held a license under the Idaho Collection Agency Act.

## FACTS

3. On or about September 17, 2010, the State of Idaho, Department of Finance, Consumer Finance Bureau (Department) received information indicating that the Respondent was engaging in the credit repair business in Idaho while failing to hold the required license to do so under the Act. After receiving such information, the Department opened an investigation into the Respondent's possible unlicensed credit repair activities.

4. From the Department's investigation, it concluded that the Respondent began engaging in unlicensed credit repair activity in Idaho on or about September 1, 2010, using S. J., a Boise-based Idaho-licensed loan originator as its agent. Through such agent, the Respondent entered into at least three (3) contracts with Idaho residents for its credit repair services, for which the Respondent charged \$1,250.00 in fees, and as of September 27, 2010 had collected at least \$600.67. All such fees were collected by the Respondent from its credit repair customers prior to the Respondent's full performance of the services to be performed.

5. The Respondent represents that it has collected a maximum of \$600.67 from Idaho residents for its credit repair services as of the date of this Consent Order.

6. On or about October 4, 2010, the Respondent submitted an application to the Department seeking a license under the Act that would authorize it to engage in credit repair activities in Idaho.

7. After several communications with Department licensing staff regarding deficiencies in the Respondent's license application, all deficiencies were cured on January 18, 2011.

### **FINDINGS OF VIOLATION**

#### *COUNT ONE: UNLICENSED CREDIT REPAIR ACTIVITY*

8. The allegations set forth in paragraphs 1 through 7 above are fully incorporated herein by this reference.

9. Idaho Code § 26-2222(5) defines "credit repair organization" as any person engaged in any of the activities enumerated in Idaho Code § 26-2223(8).

10. Idaho Code § 26-2223(8), provides as follows, in pertinent part:

**26-2223. Collection agency, debt counselor, credit counselor, or credit repair organization – License required.** -- No person shall without complying with the terms of this act and obtaining a license from the director:

...  
(8) Engage or offer to engage in this state in the business of selling, providing or performing services to improve any consumer's credit record, credit history or credit rating, or providing advice or assistance to any consumer with regard to his credit record, credit history or credit rating.

11. The Respondent's acts of engaging in credit repair activity in Idaho as referenced above, while the Respondent failed to maintain the license required by the Act, constitute violations of Idaho Code § 26-2223(8). Each act of engaging in credit repair activity while not licensed constitutes a separate violation.

*COUNT TWO: CHARGING FOR SERVICES BEFORE SUCH SERVICES  
ARE FULLY PERFORMED*

12. The allegations set forth in paragraphs 1 through 7 above are fully incorporated herein by this reference.

13. Idaho Code § 26-2229A(8) provides as follows, in pertinent part:

**26-2229A. Requirement of fair, open and honest dealing -- Prohibited practices.**

...

(8) No credit repair organization licensed, or required to be licensed under this act, shall charge or receive money or other valuable consideration for the performance of any service which the credit repair organization has agreed to perform for any consumer before such service is fully performed.

14. The Respondent's acts of receiving fees from Idaho clients for credit repair services that were not fully performed, as referenced in paragraph 4 above, constituted violations of Idaho Code § 26-2229A(8). Each separate act of collecting fees for credit repair services not fully performed constituted a separate violation

**REMEDIES**

15. The Respondent admits to the allegations contained in this Consent Order.

16. The Respondent agrees that it will refund to all Idaho clients, whether their accounts are open or closed, all fees ever charged to such clients for the Respondent's credit repair services. Such refunds shall be completed by no later than February 28, 2011. The Respondent shall certify and provide proof to the Department's satisfaction that such refunds have been made.

17. The Respondent agrees to immediately **cease and desist** from all credit repair activity in Idaho until such time as it obtains the appropriate license under the Act to authorize it to engage in such activities in Idaho.

18. Upon the execution of this Consent Order, and by no later than February 24, 2011, the Respondent agrees to pay to the Department an administrative penalty in the amount of three thousand dollars (\$3,000) and the amount of five hundred dollars (\$500) for attorney fees and investigative expenses incurred by the Department in pursuing this matter, for a total payment to the Department for penalties, fees and expenses in the amount of thirty-five hundred dollars (\$3,500).

19. Once the Respondent has fully and timely complied with all requirements of this Consent Order, the Department agrees to accept and consider the license application already submitted by the Respondent, and that it will not use this Consent Order as the basis for denial of the Respondent's license application.

20. The Respondent agrees to comply with all provisions of the Idaho Collection Agency Act and rules promulgated thereunder at all times in the future.

21. The Respondent agrees that the findings of fact and violations contained herein may be used in any subsequent proceeding resulting from any breach of the terms of this Consent Order or future violations of the Act, rules promulgated thereunder, or relevant federal laws and rules by the Respondent.

22. The Department agrees not to seek further penalties or fees for the violations identified in this Consent Order, other than as set forth above, so long as the Respondent fully and timely complies with all terms of this Consent Order. If the Department later determines that the information provided by the Respondent regarding the number of Idaho clients it has contracted with while unlicensed under the Act and/or the total amount of fees and compensation it has received from such clients while unlicensed under the Act is inaccurate, or that any other information provided by the Respondent to the Department relating to this Consent Order is

inaccurate, the Department may seek further sanctions from the Respondent, as authorized by law.

23. The Respondent acknowledges and understands that this Consent Order is an administrative action that must be disclosed to the Department on future licensing and renewal forms. The disclosure requirements of other states may also require disclosure of the same.

DATED this 22<sup>nd</sup> day of February, 2011.

CREDIT JUSTICE SERVICES, LLC

By: *Jalana Baski*

Title: managing member

DATED this 23<sup>rd</sup> day of February, 2011.

STATE OF IDAHO  
DEPARTMENT OF FINANCE

*Michael Larsen*

MICHAEL LARSEN  
Consumer Finance Bureau Chief

**IT IS SO ORDERED.**

DATED this 23<sup>rd</sup> day of FEBRUARY, 2011.



STATE OF IDAHO  
DEPARTMENT OF FINANCE

*Gavin M. GEE*


GAVIN M. GEE, Director

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 24 day of February, 2011, I caused a true and correct copy of the foregoing fully-executed CONSENT ORDER to be served on the following by the designated means:

Credit Justice Services, LLC  
Attn: Valeria Bisenti  
234 Oceanway Ave.  
Jacksonville, FL 32218

- U.S. mail, postage prepaid  
 certified mail  
 facsimile \_\_\_\_\_

  
\_\_\_\_\_  
Paralegal