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

In re:

OXFORD LAW, LLC,
Collection Agency License No. CCA-8887,

Licensee.

Docket No. 2015-09-11

**NOTICE OF INTENT TO REVOKE
IDAHO COLLECTION AGENCY
LICENSE,**

AND

**NOTICE OF THE OPPORTUNITY
TO REQUEST A HEARING**

The Director of the Idaho Department of Finance (Director), pursuant to the Idaho Collection Agency Act, Idaho Code § 26-2221 *et seq.* (the Act), and in particular §§ 26-2232(2) and 26-2227, of the Act, hereby issues the following Notice of Intent to Revoke Idaho Collection Agency License and Notice of the Opportunity to Request a Hearing.

Pursuant to Idaho Code § 26-2227, OXFORD LAW LLC (the Licensee) has the right to a hearing on the question of whether its license should be revoked, but to do so it must make a written request for a hearing within fourteen (14) days after the date of mailing of this Notice.

MATTERS ASSERTED

1. The Licensee is a collection agency conducting business from 311 Veterans Highway, Suite 100A, Levittown, Pennsylvania 19056. Robert Kline holds a one hundred per cent (100%) ownership in Kline Law, LLC, which in turn owns one hundred per cent (100%) of the Licensee.

2. The Licensee's predecessor filed a Certificate of Authority with the Idaho Secretary of State on August 9, 2010. An amendment was filed on August 2, 2011 changing the name of the predecessor to Licensee.

3. The Licensee is licensed with the Idaho Department of Finance (Department).

4. Pursuant to Idaho code § 26-2232, all licensees shall maintain a surety bond. The Licensee did have a surety bond in place with the Department, but on or about September 21, 2015, the Department received a notice from the surety bond company that the Licensee's surety bond was going to be cancelled, effective October 27, 2015.

5. On October 15, 2015, the Department mailed, emailed, and faxed the notice of cancellation to the Licensee. On October 27, 2015, Charles Riter Jr., the Licensee's Chief Compliance Officer, emailed the Department saying that he was waiting approval from another surety bond provider. On November 4, 2015, Mr. Riter forwarded an email from a surety bond company to the Department which indicated that the company was able to provide a bond for the Licensee and included a quoted rate. The email also asked Mr. Riter if he would like to move forward.

6. Hearing nothing more and not having received the bond, on November 6, 2015, a staff member of the Department's Consumer Finance Bureau emailed both Mr. Riter and Mr.

Kline advising them that the Licensee needed to provide a fully executed active Idaho surety bond to the Department by the end of the day. No response was received.

7. Since October 27, 2015, the Licensee has been operating without a surety bond.

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

8. Idaho Code § 26-2232 requires that prior to the issuance of a collection agency license, an applicant shall file a surety bond with the Department and that the bond “shall be for the term of the license issued to the applicant.” Here, the Licensee has let its bond lapse during the term of its license.

9. Idaho Code § 26-2227(1) provides “[a]n application for license may be denied, or, after notice and the opportunity for a hearing, a license may be suspended or revoked by the director if he finds that facts or conditions exist which would have justified the director in refusing to grant a license had such facts or conditions been known to exist at the time the license was issued, or that the licensee (l) [d]emonstrates a lack of fitness to engage in business activities authorized for a licensee under this act.”

10. The Licensee’s failure to comply with Idaho Code § 26-2232 demonstrates a lack of fitness to engage in business activities authorized by the Act.

11. Based on these facts, the Director finds it appropriate to revoke the Licensee’s collection agency license pursuant to Idaho Code § 26-2227.

NOTICE OF INTENT TO REVOKE COLLECTION AGENCY LICENSE AND NOTICE OF RIGHT TO HEARING

12. The Director has reason to believe the Licensee has engaged in acts, practices, or omissions, constituting violations of the Idaho Collection Agency Act. Specifically, the Director

believes the Licensee has not complied with Idaho Code § 28-2227 by conducting collection activity in Idaho without the requisite surety bond.

13. A hearing will be granted to the Licensee if a written Objection and a Request for Hearing is received by the Director, within fourteen (14) days following its receipt of this Notice. This Notice will be deemed received by the Licensee on the earlier of the date of actual receipt, or seven days after mailing. The Objection and Request for Hearing must be mailed to the following address:

Michael Larsen
Consumer Finance Bureau Chief
Idaho Department of Finance
P.O. Box 83720
Boise, Idaho 83720-0031

A copy of such Objection and Request for Hearing shall also be served on the Department's counsel, Brian D. Nicholas, Deputy Attorney General, at the same address.

14. Upon receipt of the Objection and Request for Hearing, the Director shall appoint a Hearing Officer. The Hearing Officer shall set the time and place for the Hearing and the procedures for the hearing shall be in compliance with the Idaho Administrative Procedures Act.

15. If the Licensee does not file an Objection and Request for Hearing within the time prescribed, the Director will issue an Order revoking Licensee's collection agency license.

DATED this 16th day of December, 2015.



STATE OF IDAHO
DEPARTMENT OF FINANCE


GAVIN GEE
Director, Idaho Department of Finance

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 16th day of December, 2015, I caused a true and correct copy of the foregoing NOTICE OF INTENT TO REVOKE IDAHO COLLECTION AGENCY LICENSE AND NOTICE OF THE OPPORTUNITY TO REQUEST A HEARING to be served on the following by the designated means:

Oxford Law, LLC
311 Veterans Highway, Suite 100A,
Levittown, PA 19056

- U.S. Mail, postage prepaid
- Certified mail
- Facsimile:
- Email: rkline@oxfordlawpa.com
- Email: CRiter@pacollaw.com