NEWS RELEASE

For Immediate Release                           January 25, 1996

POCATELLO COLLECTION AGENCY OWNER SANCTIONED FOR VIOLATIONS OF FEDERAL AND STATE LAW

Boise, Idaho .... Gavin M. Gee, Acting Director of the Idaho Department of Finance today announced the thirty day suspension of the collection agent license held by Revar K. Harris of Pocatello. This administrative action follows a number of consumer complaints against Harris. The Department of Finance in May filed a complaint against both the license held by Harris and the business permit of his collection agency, Checks Plus Collections. The Complaint was amended in October to include additional counts totaling 12 violations of the Idaho Collection Agency Act.

The Amended Complaint alleged several violations of the federal Fair Debt Collection Practices Act, including threats of arrest, criminal prosecution, and using a false name while locating debtors. The Amended Complaint alleged that one of the individuals who had complained to the Department was so distraught by Harris' threats of imminent arrest that the single mother attempted to turn herself in to the Pocatello Police Department; there she found that there were no charges against her. The Amended Complaint also alleged that Harris had misrepresented to the Department that his business was incorporated, a violation of the Idaho Collection Agency Act.

Revar K. Harris has admitted violations of the Fair Debt Collection Practices Act, and making misrepresentations to the Department about incorporation. Such violations of federal law also constitute grounds for disciplinary action under the collection agency laws in Idaho. The Order suspends Harris' license as an individual for thirty days; if Harris has not sold his collection agency business by January 1997, the permit to operate the business may be revoked by the Department with no further notice. Harris was also placed on administrative probation whereby any further violations of the Fair Debt Collection Practices Act will result in revocation of both his individual license and the agency permit after an abbreviated process.

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