

RAÚL R. LABRADOR
ATTORNEY GENERAL

JAMES J. SIMERI
Chief of Consumer Protection Division

AMBER K. KAUFFMAN, ISB No. 10161
Deputy Attorney General
954 W. Jefferson Street, 2nd Floor
Boise, Idaho 83702
Telephone: (208) 947-8733
Facsimile: (208) 334-4151
Email: amber.kauffman@ag.idaho.gov
Attorneys for the Department of Finance

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

In the Matter of:

HLC Group, LLC a/k/a
HLC LLC

HLC(s).

Docket No. 2025-09-02

**AMENDED ORDER TO
CEASE AND DESIST**

This Amended Order to Cease and Desist replaces in its entirety the Order to Cease and Desist issued in this matter on April 29, 2025.

The Director of the State of Idaho, Department of Finance (“Department”), being authorized to administer and enforce the Idaho Collection Agency Act, Idaho Code §§ 26-2221 *et seq.* (the “Act”), has determined based on the following Findings and Fact and Conclusions of Law, that it is in the public interest to order HLC Group, LLC a/k/a HLC LLC (“HLC”) to immediately **CEASE AND DESIST** from acts, practices, or omissions that violate of the Act.

FINDINGS OF FACT

1. HLC Group, LLC is a North Carolina limited liability company formed on March 24, 2017, with a principal office address of 9700 Research Drive, Suite 121, Charlotte, North

Carolina 28262. Reginald Hokes, Jr. is the sole member and the registered agent. The business filings indicate that the business provides “Call Center/Credit repair” services.

2. Documentation received by the Department indicates that HLC Group, LLC is doing business as “HLC LLC” using the address: 9700 Research Drive, Charlotte, North Carolina 28262

3. A business with the name HLC, LLC was formed in North Carolina on September 26, 2024. However, upon review of information provided by the sole member of HLC, LLC, the Department has concluded that the registered business HLC, LLC is not associated with HLC Group, LLC doing business as “HLC LLC.”

4. HLC is not registered with the Idaho Secretary of State.

5. HLC has never applied for nor held a license to conduct third-party collection activities in Idaho under the Act.

6. HLC does not hold and has never held a license to collect debts from Idaho residents through the Nationwide Multistate Licensing System (NMLS).

7. No website for HLC was located.

8. On December 18, 2024, Idaho resident KH¹ submitted a complaint to the Department regarding collection activity by HLC.

9. KH reported that a representative named Trevor contacted her from HLC regarding a debt she allegedly owed to creditor W.W. Cash Advanced. KH asked for information to track down the original creditor; however, Trevor was unable to give her any information. Although she was not aware of an outstanding debt, she made a \$50.00 payment and requested validation of the debt.

¹ The complainant’s initials are used herein to protect the privacy of the complainant.

10. KH received a collection letter from HLC dated November 14, 2024. The letter includes a 4-part payment plan for a settlement of \$859.83 to creditor W.W. Cash Advanced. The address on the letter is 9700 Research Drive, Charlotte, North Carolina 28262 and the phone number is (844) 865-6997.

11. KH conducted her own research and called her creditors, but she was not able to locate any additional information, nor did she receive validation of the debt from HL. On December 18, 2024, KH called HLC again regarding her validation request. The representative told her she would be getting served with a lawsuit and then abruptly disconnected the call. That same day, KH filed her complaint with the Department.

12. KH subsequently reported to the Department that a representative named Kimberly Hawthorne left her voicemails on January 2 and January 3, 2025. Per the voicemail transcript she provided, the representative stated that she was calling regarding Worldwide Cash Advance and the account would be processed for default judgment unless more payments were made. She further stated that she needed a return call before “matters are finalized in our office.” She left a direct number of (804) 655-0631.

13. On January 7, 2025, the Department sent HLC a certified letter to 9700 Research Drive, Charlotte, NC 28262, requiring HLC to reply regarding the unlicensed collection activity by January 27, 2025. USPS tracking information indicated that the delivery of the letter was unsuccessful and was returned.

14. On January 16, 2025, KH informed the Department that an HLC representative called her using a different number and threatened her with legal action. KH informed the caller of a cease-and desist letter sent to them by the Department, after which the representative became hostile and abruptly disconnected the call.

15. The Department sent HLC a second certified letter dated March 17, 2025; however, the delivery attempt was again unsuccessful.

16. To date, HLC has failed to sufficiently respond to the Department's requests, remains unlicensed, and has not filed an application for licensure with the Department.

17. Based on information provided to the Department and described above, HLC has engaged in unlicensed debt collection activity in Idaho, in violation of the Act.

CONCLUSIONS OF LAW AND VIOLATIONS

UNLICENSED COLLECTION ACTIVITY IN IDAHO

18. The allegations set forth in paragraphs 1 through 16 above are fully incorporated herein by this reference.

19. Idaho Code § 26-2223 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:

- (1) Operate as a collection agency, debt counselor, credit counselor, or credit repair organization in this state.
- (2) Engage, either directly or indirectly, in this state in the business of collecting or receiving payment for others of any account, bill, claim or other indebtedness.
- (3) Solicit or advertise in this state to collect or receive payment for another of any account, bill, claim or other indebtedness.

20. HLC's acts of engaging in collection activities in Idaho without a license, as referenced above, constitute violations of Idaho Code § 26-2223. Each contact made by HLC to the Idaho resident for the purposes of collection constitutes a separate violation.

21. Idaho Code § 26-2244(1) provides that whenever it appears to the Director that it is in the public interest, the Director may order any person to cease and desist from acts, practices, or omissions which violate the Act.

ORDER

The Director, having reviewed the foregoing, good cause being shown, and the public interest being served thereby,

NOW, THEREFORE, the Director HEREBY FINDS that HLC has violated the Idaho Collection Agency Act as set forth above.

Pursuant to Idaho Code § 26-2244(1), IT IS HEREBY ORDERED that HLC and its agents and employees immediately CEASE AND DESIST from acts, practices, or omissions which constitute a violation of the Act, including specifically from engaging in collection activity in Idaho without the license required by the Act.

This ORDER TO CEASE AND DESIST is effective upon issuance.

IT IS SO ORDERED.

DATED this 5th day of June 2025.



STATE OF IDAHO
DEPARTMENT OF FINANCE



PATRICIA R. PERKINS, Director

NOTICE

A hearing will be granted to HLC if a written request for a hearing is received by the Department within twenty-eight (28) days of the service date of this order.

The written request may be submitted by email to erin.vanengelen@finance.idaho.gov or mailed to the following address:

Attn: Erin Van Engelen
Consumer Finance Bureau Chief
Idaho Department of Finance
P.O. Box 83720
Boise, Idaho 83720-0031

A copy of the request may be copied to the Department's counsel, Amber K. Kauffman, Deputy Attorney General, at amber.kauffman@ag.idaho.gov.

If a hearing is timely requested, the Department will assign the contested case proceeding to the Office of Administrative Hearings pursuant to Idaho Code § 67-5280(2)(a). Proceedings will be conducted in accordance with the Idaho Administrative Procedure Act, Idaho Code §§ 67-5201 *et seq.* and the Idaho Rules of Administrative Procedure (IDAPA 62.01.01).

CERTIFICATE OF SERVICE

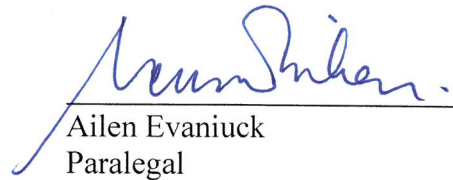
I HEREBY CERTIFY that on 5th day of June 2025, I caused a true and correct copy of the foregoing fully executed AMENDED ORDER TO CEASE AND DESIST to be served on the following by the designated means:

HLC Group, LLC a/k/a HLC LLC
c/o Reginald Hokes, Jr.
9700 Research Dr., Suite 121
Charlotte, NC 28262

- ☒ U.S. Mail, Postage Paid
- ☒ Certified mail
- ☐ Facsimile
- ☐ Email:

Reginald J. Hokes, Jr.
11124 Pond Valley Ct
Charlotte, NC 28269

- ☒ U.S. Mail, Postage Paid
- ☒ Certified mail
- ☐ Facsimile
- ☐ Email:


Ailen Evaniuck
Paralegal