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

In the Matter of:

LG & ASSOCIATES;
d/b/a LG & ASSOCIATES LLC;
d/b/a LEHIGH GATES & ASSOCIATES;
and
d/b/a LEHIGH GATES & ASSOCIATES,
LLC,

Respondent.

Docket No. 2025-09-04

ORDER TO CEASE AND DESIST

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 of Fact and Conclusions of Law, that it is in the public interest to Order LG & Associates d/b/a LG and Associates LLC, d/b/a Lehigh Gates & Associates and Lehigh Gates & Associates, LLC (collectively the “Respondent”) to immediately **CEASE AND DESIST** from acts, practices, or omissions that violate of the Act.

FINDINGS OF FACT

1. The Department received online complaints submitted on April 17, 2025 from JS¹, an Idaho resident, and from Advantage Financial Services, LLC (AFS), a licensed collection agency located in Boise, Idaho.

2. JS stated that she received an unsolicited debt collection call from Respondent claiming to be contacting her on behalf of AFS regarding an unpaid judgment that would result in the levying of her property if not paid.

3. JS agreed to make payments totaling \$4,841 in exchange for a Satisfaction of Judgment. She made an initial payment of \$2,500 and agreed to make monthly payments of \$391 from February 2025 to July 2025.

4. JS received a letter from Respondent dated January 31, 2025, confirming her payment arrangement. The address on the letter is 50 Fountain Plaza, Buffalo, NY 14202.

5. When JS' monthly payment for April did not get drafted, JS tried to reach Respondent to determine why. After many unsuccessful attempts to reach the Respondent, she became suspicious and directly contacted the judgment creditor AFS to confirm that AFS had received the payments she had been making.

6. AFS confirmed to JS that her judgment was never sold to Respondent, her debt is still outstanding and JS' transaction with Respondent appeared to be fraud.

7. Respondent's website, <https://www.lgandassociates.com>, disclosed statements purporting to offer litigation services to include some but not all of the following: Landlord/tenant contract, breach of contract, business collection, employment discrimination, as well as the comment *"our representation of financial institutions is reflected in our experience in collection,*

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

foreclosure, and work litigation.”

8. The Respondent also has a Facebook page and, on its profile, included an email contact: maryannchandler@lgandassociates.com.

9. Upon further research on Respondent LG & Associates’ website, the Department discovered d/b/a entities of the Respondent such as Lehigh Gates & Associates, LLC a/k/a LG & Associates LLC a/k/a LG & Associates. The connection was confirmed within the website <https://lehighgatesandassociates.com> *Frequently Asked Questions* tab of its homepage wherein it disclosed “*You can get started by scheduling a consultation. Please email maryannchandler@lgandassociates.com.*” This email address is identical to the one in the collection letter sent to JS dated January 31, 2025.

10. Respondent is not and has never been registered under Idaho’s Secretary of State.

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

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

13. As to the New York Secretary of State database, only Lehigh Gates & Associates, LLC, is actively registered and has been since May 1, 2015. The registration lists Ramona Clemens as the Registered Agent, with address at 1561 Kenmore Avenue, Kenmore, New York.

14. As to the Georgia Secretary of State database, only Lehigh Gates & Associates, LLC, is actively registered and has been since February 1, 2024. The registration indicated that Ramona Clemens as the Registered Agent, with address at 3081 Holcomb Bridge Road, Norcross, Georgia, and a Records Address at 4115 Butternut Place, Atlanta, Georgia.

15. The Department sent Respondent a certified letter dated April 23, 2025, regarding unlicensed collection activity on behalf of Idaho Consumer JS and AFS, respectively. The letters were addressed to 50 Fountain Plaza, Buffalo, NY 14202, The letters were returned to sender on May 3, 2025, because of an “incomplete address.”

16. Also on April 23, 2025, duplicate letters were sent via certified mail to 1561 Kenmore Avenue, Kenmore, New York. These letters were also returned on May 5, 2025, due to “incomplete address.”

17. The Department called the telephone number listed on Respondent’s website and Facebook page. Upon initial inquiry about its collection practices, collection agency license number, and associated attorney bar number(s), the call was disconnected. Upon the next attempt to call again, a recorded message indicated the message of: *You have reached the Law Offices of LG and Associates...*

18. The Department proceeded to research Respondent’s Facebook profile by conducting a search-by-image through Google of the attorneys’ photos on its Facebook posts. The Department could not conclude the validity of the page as the photos were stolen stock photos based on the Department’s contact with an owner of one of the photos posted on Respondent’s Facebook page.

19. More certified correspondence was attempted to reach Respondent at various listed addresses:

- a. May 16, 2025. The Department sent letters to 4115 Butternut Place, Atlanta, Georgia. Again, one on behalf of JS and one on behalf of AFS requesting all documentation related to the collection activities conducted by the Respondent. Delivery was not successful because the “addressee was not known at the delivery address.” On the

same day, two additional and separate letters were also sent to 3081 Holcomb Bridge Road, Norcross, Georgia. These too were returned on May 22, 2025, due to “incomplete address.

- b. May 27, 2025, The Department sent the two final correspondences to Respondent, again, one on behalf of JS and the other on behalf of AFS. The address is a potential home address of the Registered Agent Ramona Clemons which is 64 N End Avenue, Buffalo, New York. These were also returned on June 3, 2025, due to “addressee not known at the delivery address.”

20. To date, Respondent has failed to sufficiently respond to the Department’s requests, remains unlicensed, and has not filed an application for licensure with the Department.

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

CONCLUSIONS OF LAW AND VIOLATIONS

UNLICENSED COLLECTION ACTIVITY IN IDAHO

22. The allegations set forth in paragraphs 1 through 21 above are fully incorporated herein by this reference.

23. 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 or 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.

24. Respondent'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 Respondent to the Idaho resident for the purposes of collection constitutes a separate violation.

25. Idaho Code § 26-2244(1) provides that whenever it appears 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 Respondent has violated the Idaho Collection Agency Act as set forth above.

Pursuant to Idaho Code § 26-2244(1), IT IS HEREBY ORDERED that Respondent 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 9th day of July 2025.



STATE OF IDAHO
DEPARTMENT OF FINANCE


PATRICIA R. PERKINS, Director

NOTICE

Respondent may appeal from this order within twenty-eight (28) days of the service date of this order. An appeal is filed when it is received by the Department or postmarked within the time limits provided in this Notice. Any such appeal must be in writing and sent **via mail** or **via email** to:

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

ErinVanEngelen@finance.Idaho.gov

An appeal may also be served on the Department's counsel, Amber K. Kauffman, Deputy Attorney General, at amber.kauffman@ag.idaho.gov.

If the Applicant timely appeals this action, the Department will assign the contested case proceeding to the Office of Administrative Hearings pursuant to Idaho Code § 67-5280(2)(a). Subsequent proceedings in this matter 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 this 10th day of July 2025, I caused a true and correct copy of the foregoing fully executed ORDER TO CEASE AND DESIST to be served on the following by the designated means:

LG & Associates
50 Fountain Plaza
Buffalo, NY 14202-2230

- U.S. Mail, Postage Paid
- Certified mail
- Facsimile
- Email: maryannchandler@lgassociates.com

LG & Associates
1561 Kenmore Avenue
Kenmore, NY 14217

- U.S. Mail, Postage Paid
- Certified mail
- Facsimile

Lehigh Gates & Associates
600 Galleria Parkway
Atlanta, GA 30339

- U.S. Mail, Postage Paid
- Certified mail
- Facsimile

Lehigh Gates & Associates
4115 Butternut Place
Atlanta, GA 30349

- U.S. Mail, Postage Paid
- Certified mail
- Facsimile

Lehigh Gates & Associates
3081 Holcomb Bridge Road
Norcross, GA 30071

- U.S. Mail, Postage Paid
- Certified mail
- Facsimile

Lehigh Gates & Associates
c/o Ramona Clemons
64 N End Avenue
Buffalo, NY 14217

- U.S. Mail, Postage Paid
- Certified mail
- Facsimile

Lehigh Gates & Associates
c/o Ramona Clemons
P.O. Box 338
Cheektowaga, NY 14225

- U.S. Mail, Postage Paid
- Certified mail
- Facsimile

Lehigh Gates & Associates
c/o Evonne Cohen
5375 Sugarloaf Pkwy, Apt. 3202
Lawrenceville, GA 300043

- U.S. Mail, Postage Paid
- Certified mail
- Facsimile



Ailen Evaniuck
Paralegal