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BEFORE THE DIRECTOR OF THE DEPARTMENT OF FINANCE

OF THE STATE OF IDAHO

In re: EASTPOINT RECOVERY GROUP, INC. CCA: 2081049519 NMLS No. 1049519 Licensee.	Docket No. 2026-12-06 **ORDER REVOKING IDAHO COLLECTION AGENCY LICENSE**

After issuance and service of the Director's Notice of Intent to Issue Order Revoking Idaho Collection Agency License and Opportunity for a Hearing ("Notice") on September 23, 2026, Eastpoint Recovery Group, Inc. ("Licensee") failed to assert its right to request an administrative hearing within twenty-eight (28) days. Therefore, the Director now issues its final Order Revoking Idaho Collection Agency License.

FINDING OF FACT

1. Licensee is a New York corporation, conducting business from 1738 Elmwood Ave., Suite 104, Buffalo, New York 14007. Licensee has been registered to conduct business in Idaho with the Idaho Secretary of State since at least October 2024.

2. Licensee is licensed by the Idaho Department of Finance ("Department") as a collection agency since approximately April 15, 2025, with Idaho Collection Agency License CCA-2081049519 pursuant to the Idaho Collection Agency Act, Idaho Code § 26-2221 *et seq.* (the "Act").

3. Pursuant to Idaho Code § 26-2232, licensees shall maintain a surety bond in the minimum amount of $15,000 or higher based on the volume of business conducted in Idaho.

4. On or about June 8, 2026, the Department received notice from Licensee's surety bond company, that Licensee's surety bond would be cancelled effective July 9, 2026.

5. On July 9, 2026, the surety bond was cancelled.

6. To date, the Licensee has failed to replace its bond as required.

CONCLUSIONS OF LAW

Paragraphs 1 through 6 above are fully incorporated herein by this reference.

7. Idaho Code § 26-2232(1) requires that a surety bond "shall be executed by the applicant as principal and by a surety company authorized to do business in this state, and shall be for the term of the license issued to the applicant."

8. Idaho Code §§ 26-2232(2)–26-2232(3) further provide that the surety bond shall be executed to the state of Idaho in the sum of fifteen thousand dollars ($15,000) or greater, depending on the annual report of activity and "shall remain in full force and effect for the license period."

9. Pursuant to Idaho Code § 26-2227(1), a license may be revoked after notice and the opportunity for a hearing, if the director 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 …: (a) [h]as violated any provision

of this chapter...."

10. By virtue of the July 9, 2026 bond cancellation, Licensee has failed to comply with the chapter's requirement to maintain a bond during the full license period.

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

ORDER

Based upon the foregoing and pursuant to the Idaho Collection Agency Act, Idaho Code § 26-2221 *et seq.*, it is hereby ORDERED as follows:

a. Licensee's license as a collection agency is REVOKED;

b. If it has not already done so, within thirty (30) days from the entry of the Order, Licensee shall remit all moneys collected on behalf of and due its creditor clients, consistent with Idaho Code § 26-2246;

c. If it has not already done so, within thirty (30) days from the entry of the Order, Licensee shall return all collection accounts, judgments obtained, and other accounts to the creditor clients or to other proper parties, consistent with Idaho Code § 26-2246;

d. Licensee shall provide written evidence of the return or transfer of all Idaho business and a final accounting of its Idaho business affairs to the Director within thirty (30) days of the date of the entry of the Order;

As Licensee failed to assert its prior right to request an administrative hearing, this matter is hereby concluded. *See* Idaho Code § 67-5271.

IT IS SO ORDERED.

DATED and EFFECTIVE this 28 day of October, 2026.



STATE OF IDAHO
DEPARTMENT OF FINANCE

SALVADOR CRUZ, Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 29th day of October 2026, I caused a true and correct copy of the foregoing fully executed ORDER REVOKING IDAHO COLLECTION AGENCY LICENSE to be served on the following by the designated means:

Eastpoint Recovery Group, Inc.
Attn: Danielle Green, President
1738 Elmwood Ave., Suite 104
Buffalo, NY 14207-2465

☒ U.S. Mail, Postage Paid
☒ Certified mail
☐ Facsimile
☒ Email: dgreen@eastpointrecoverygroup.com

Eastpoint Recovery Group, Inc.
c/o CT Corporation System
1305 12th Avenue Rd.
Nampa, ID 83686-6003

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

Ailen Evaniuck
Paralegal