

LAWRENCE WASDEN
Attorney General

Erick M. Shaner – I.S.B. #5214
Deputy Attorney General
State of Idaho
Department of Finance
P.O. Box 83720
Boise, Idaho 83720-0031
Telephone: (208) 332-8092
Facsimile: (208) 332-8016
Erick.Shaner@finance.idaho.gov

Attorney for Department of Finance Consumer Finance Bureau Staff

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

In re:

COLLECTION SERVICE OF NEVADA,
Collection Agency License No. CCA-10657,
NMLS ID 2145793,

Licensee.

Docket No. 2022-09-06

CONSENT ORDER

The Idaho Department of Finance (Department) and COLLECTION SERVICE OF NEVADA (the Licensee) agree to the entry of this Consent Order following the filing of the Verified Complaint in this matter. The Licensee voluntarily consents to the entry of this Consent Order, admits, and agrees to the facts, legal conclusions, and remedies contained herein, and knowingly waives its right to hearing on this matter. The Director, by signing below, has agreed

with the parties to resolve this matter through the Consent Order rather than through a formal administrative action upon hearing.

FACTS, LEGAL CONCLUSIONS, AND REMEDIES

1. The Licensee is a Nevada corporation conducting business at 4600 Kietzke Lane, Building B, Suite 119, Reno, Nevada 89502. The Licensee initially became registered to conduct business in Idaho with the Idaho Secretary of State around August 2003, but then its registration was apparently revoked in 2008. The Licensee became registered again in May 2021, but this registration was apparently revoked sometime in 2022. The Licensee became registered again on August 24, 2022.

2. The Licensee is licensed by the Idaho Department of Finance (Department) as a collection agency and has been since approximately August 2, 2021, holding Nationwide Multistate Licensing System (NMLS) No. 2145793 and License No. CCA-10657 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 June 21, 2022, the Department received a notification from the Licensee's surety bond company that the Licensee's bond would soon be cancelled.

5. The Department issued two notices on July 5, 2022, and July 21, 2022, utilizing the NMLS, informing the Licensee of its need to replace its bond or surrender its license no later than July 21, 2022.

6. On September 13, 2022, the Department issued a Verified Complaint to the Licensee. The Licensee's owner responded by explaining to the Department that he had utilized

the compliance services of a third-party vendor after receiving the Department's July notices and believed this matter had been resolved but acknowledges that he did not track the vendor's actions afterwards to ensure the bond was renewed. The owner also indicated that after receiving the Department's Verified Complaint, he confirmed that the bond issue had not been resolved by the vendor.

7. The Licensee understands that it is ultimately the Licensee's responsibility to closely track and meet requirements of compliance.

8. Licensee has provided proof to the Department that the bond has been reactivated retroactive to the date of cancellation.

9. Based on the Licensee's cure of the bond deficiency, the Department agrees that the entry of this Consent Order will fully resolve the matters raised in the Verified Complaint and that it may not seek any other relief against the Licensee based on the facts raised therein.

DATED this 19th day of September 2022.

COLLECTION SERVICE OF NEVADA

By: 

CEO
Title

DATED this 20th day of September, 2022.

STATE OF IDAHO
DEPARTMENT OF FINANCE


ERIN VAN ENGELEN
Consumer Finance Bureau Chief

IT IS SO ORDERED.

DATED this 20th day of September, 2022.

STATE OF IDAHO
DEPARTMENT OF FINANCE





PATRICIA R. PERKINS, Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 20th day of September 2022, I caused a true and correct copy of the foregoing CONSENT ORDER to be served on the following by the designated means:

Collection Service of Nevada
Attn: Cary Geil
4600 Kietzke Lane, Building B, Suite 119
Reno, NV 89502

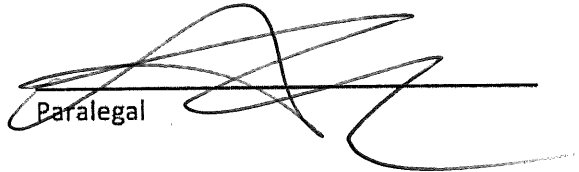
- U.S. Mail, postage prepaid
- Certified mail
- Facsimile:
- Email: cgeil@csn-reno.com

Registered Agents, Inc.
784 S Clearwater Loop Ste R
Post Falls, ID 83854

- U.S. Mail, postage prepaid
- Certified mail
- Facsimile:
- Email:

Erick Shaner
Dept. of Finance
PO BOX 83702
Boise, ID 83720-0031

- U.S. Mail, postage prepaid
- Certified mail
- Facsimile:
- Email: erick.shaner@finance.idaho.gov


Paralegal