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

In re:

PATRICK G. HENRY dba GUARDIAN  
RESEARCH ASSOCIATES  
Collection Agency License No. CCA-9867,  
NMLS No. 1639585,  
  
Licensee.

Docket No. 2019-9-14

**CONSENT ORDER**

The Idaho Department of Finance (Department) and PATRICK G. HENRY dba GUARDIAN RESEARCH ASSOCIATES (the Licensee) agree to the entry of this Consent Order following the issuance of the Verified Complaint for Revocation of Idaho Collection Agency License (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 an individual domiciled in the state of Oregon, with his primary address being 10350 N. Vancouver Way #204, Portland, Oregon 97217. The Licensee filed a certificate of assumed business name as Guardian Research Associates with the Idaho Secretary of State on September 11, 2017.

2. The Licensee is licensed by the Department as a collection agency and has been since approximately January 24, 2018, holding License No. CCA-9867, pursuant to the Idaho Collection Agency Act, Idaho Code § 26-2221 *et seq.* (the Act).

3. Pursuant to Idaho code § 26-2232, all licensees shall maintain a surety bond in the minimum amount of \$15,000 or higher based on the volume of business conducted in Idaho. On September 12, 2019, the Department received notice that the Licensee's surety bond was canceled.

4. The Department issued two notices on September 13 and October 10, 2019, utilizing the Nationwide Multistate Licensing System (NMLS) to inform the Licensee of its need to replace the \$15,000 bond or surrender the license no later than October 13, 2019.

5. On November 7, 2019, the Department issued a Verified Complaint to the Licensee. The Licensee has indicated that he has no current business in Idaho, does not intend to conduct future business in Idaho, and desires to surrender his Idaho collection agency license.

6. Licensee admits his surety bond cancelled in violation of Idaho Code § 26-2232.

7. Pursuant to Idaho Code § 26-2246, a Licensee terminating operations shall provide sufficient proof to the director that it has remitted and returned all accounts, papers, and money due to its creditor clients. The Licensee agrees to complete the Idaho Collection Agency License

Surrender Checklist (via the NMLS), any other missing forms, and pay any requisite licensing fees due depending on the details of such information to the Department based on the foregoing.

8. By its signature below, the Department agrees and acknowledges that the Licensee has complied with necessary closure steps associated with the surrender of his collection agency license.

9. The Licensee acknowledges that he has the right to contest the allegations in the Verified Complaint, the right to be heard and present evidence, the right to be represented by counsel of his own choosing, and the right to request a hearing on the matters raised. The Licensee also acknowledges the right to appeal any order to the district court within 28 days. In furtherance of a quick and reasonable resolution, the Licensee voluntarily and knowingly waives his various rights regarding this administrative proceeding and desires to enter into this Consent Order to fully and finally resolve this matter in lieu of proceeding to a hearing. The Department also agrees to this resolution. The parties jointly agree that the Director may adopt this Consent Order as a final resolution.

DATED this 26<sup>th</sup> day of November, 2019.

PATRICK G. HENRY dba GUARDIAN RESEARCH ASSOCIATES

  
Patrick G. Henry

DATED this 17<sup>th</sup> day of December, 2019.

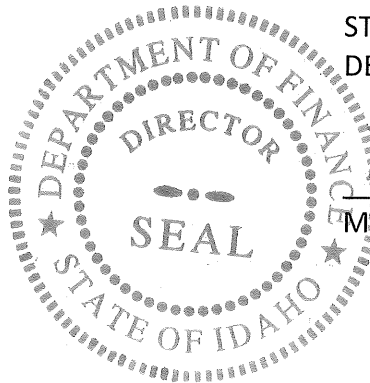
STATE OF IDAHO DEPARTMENT OF FINANCE



ANTHONY POLIDORI  
Consumer Finance Bureau Chief

IT IS SO ORDERED.

DATED and EFFECTIVE this 19<sup>th</sup> day of December, 2019.



STATE OF IDAHO  
DEPARTMENT OF FINANCE

Mary E. Hughes  
MARY E. HUGHES, Acting Director

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 19<sup>th</sup> day of December, 2019, I caused a true and correct copy of the foregoing CONSENT ORDER to be served on the following by the designated means:

Patrick G. Henry  
Dba Guardian Research Associates  
10350 N. Vancouver Way #204  
Portland, OR 97217

- U.S. Mail, postage prepaid
- Certified mail
- Facsimile:
- Email: judgmentpayments@gmail.com

Thomas A. Donovan  
Idaho Department of Finance  
PO Box 83720  
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[Signature]  
Paralegal