

COLLECTION AGENCY BOARD MEETING
Herschler Building, 3 West
Banking Board Room
December 6, 2017, at 10:00 a.m.
MINUTES

Roll Call: The December 6, 2017, meeting of the Wyoming Collection Agency Board was called to order at 10:06 a.m. by Bradley Chapman. In attendance from the Board were Bradley Chapman, Rocky Edmonds and Bill Larson (who attended later in the meeting). In attendance representing the Division of Banking were Dawn Colarusso and Joe Mulberry. In attendance representing the Attorney General's Office was Karl Anderson.

Minutes: Rocky Edmonds moved to approve the minutes of November 8, 2017. Bill Larson seconded, and the motion passed unanimously.

New Resident Manager Applications: None

New Applications:

1. **Account Control Systems, Inc., CAB-1146; RM: Lois Clark**

No discussion from the public regarding the new application was made. Rocky Edmonds moved to approve the application for Account Control Systems, Inc. The motion was seconded by Bradley Chapman. The motion passed unanimously.

2. **Ad Astra Recovery Services, Inc., CAB-1104; RM: Jason Johnson**

No discussion from the public regarding the new application was made. Rocky Edmonds moved to approve the application contingent upon the fine check clearing for Ad Astra Recovery Services, Inc. The motion was seconded by Bradley Chapman. The motion passed unanimously.

3. **Convergent Outsourcing, Inc. - Guatemala City, Guatemala Branch; RM: Rich McVeigh**

4. **Convergent Outsourcing, Inc. - Iloilo City, Philippines Branch; RM: Rich McVeigh**

No discussion from the public regarding the new applications was made. Bill Larson moved to approve the applications for Convergent Outsourcing, Inc. The motion was seconded by Rocky Edmonds. The motion passed unanimously.

5. **McCarthy, Burgess & Wolff, Inc. - Middleburg Heights, OH Branch; RM: Sam Tortorich**

6. **McCarthy, Burgess & Wolff, Inc. - Tulsa, OK Branch; RM: Sam Tortorich**

No discussion from the public regarding the new applications was made. Rocky Edmonds moved to approve the applications for McCarthy, Burgess & Wolff, Inc. The motion was seconded by Bill Larson. The motion passed unanimously.

7. **Performant Recovery, Inc., Grants Pass, OR1, CAB-1144; RM: Rich McVeigh**

8. **Performant Recovery, Inc.-Grants Pass, OR2; RM: Rich McVeigh**

No discussion from the public regarding the new applications was made. Bill Larson moved to approve the applications for Performant Recovery, Inc. The motion was seconded by Rocky Edmonds. The motion passed unanimously.

9. Professional Bureau of Collections of Maryland, Inc., CAB-1150; RM: Jennifer Robinson

No discussion from the public regarding the new application was made. Bill Larson moved to approve the application for Professional Bureau of Collections of Maryland, Inc. The motion was seconded by Rocky Edmonds. The motion passed unanimously.

10. Professional Placement Services, LLC; RM: Michael Mizel

No discussion from the public regarding the new application was made. Bill Larson moved to approve the application for Professional Placement Services, LLC. The motion was seconded by Rocky Edmonds. The motion passed unanimously.

11. Wilber Insurance Services Enterprise, Inc.; RM: Angela Edwards

No discussion from the public regarding the new application was made. Bill Larson moved to approve the application for Wilber Insurance Services Enterprise, Inc. The motion was seconded by Rocky Edmonds. The motion passed unanimously.

Renewal Applications:

No discussion from the public regarding the renewal applications was made. Bradley Chapman reviewed all renewals except for #3, 4, 12, 13, 14, 15 and 16. Rocky Edmonds moved to blanket approve all the renewals except the ones listed above. The motion was seconded by Bradley Chapman. The motion passed unanimously.

Rocky Edmonds reviewed renewals #3 and 4. Bill Larson moved to approve these renewals. Bradley Chapman recused himself. The motion was seconded by Rocky Edmonds. The motion passed unanimously.

Rocky Edmonds reviewed renewals #12, 13, 14, and 15. Bill Larson moved to approve these renewals. Bradley Chapman recused himself. The motion was seconded by Rocky Edmonds. The motion passed unanimously.

Rocky Edmonds reviewed renewal #16. Bill Larson moved to approve this renewal. Bradley Chapman recused himself. The motion was seconded by Rocky Edmonds. The motion passed unanimously.

1.	Asset Resolution Corporation, CAB-1076	Troy	Decker
2.	Bonneville Billing & Collections, Inc., CAB-235	Rob	Knaus
3.	Carrington Mortgage Services, LLC, CAB-813	Cheryl	McVeigh
4.	Carrington Mortgage Services, LLC-Westfield, IN Branch, CAB-965	Cheryl	McVeigh
5.	CCB Credit Services, Inc., CAB-237	Marlene	Sullivan
6.	Collections Acquisition Company, Inc., CAB-980	Troy	Decker
7.	Collections, Inc., CAB-979	Lola	Pheasant
8.	Convergent Healthcare Recoveries, Inc., CAB-851	Janae	Rupert
9.	CSC Logic, Inc., CAB-918	Tracy	Wilson
10.	Express Recovery Services, Inc., CAB-114	Delana	Albrecht
11.	FrontLine Asset Strategies, LLC, CAB-536	Christopher	Brennan
12.	Genpact Services LLC-Genpact Towers, Phase 5, Haryana, India Branch, CAB-997	Debra	Falk
13.	Genpact Services LLC - Northgate Cyberzone, Alabang, Muntinlupa City, Philippines Branch	Debra	Falk

14.	Genpact Services LCC-Cyberpark, Alabang, Muntinlupa City, Philippines Branch, CAB-1002	Debra	Falk
15.	Genpact Services LLC Filinvest Corporate City, Alabang, Muntinlupa City, Philippines Branch, CAB-1003	Debra	Falk
16.	Granada Services Inc., CAB-596	Bradley	Chapman
17.	Harvard Collection Services, Inc.-Haryana, India Branch, CAB-938	Arnold	Tschirgi
18.	Innovate Loan Servicing Corporation, CAB-928	Michelle	Winter
19.	L J Ross Associates, Inc., CAB-1071	Delana	Albrecht
20.	Merchants Credit Adjusters, Inc., CAB-748	Pat	Russell
21.	Nationwide Credit, Inc., CAB-240	Arnold	Tschirgi
22.	Northstar Location Services, LLC, CAB-316	Merle	Smith
23.	NPAS Solutions, LLC, CAB-752	James	Salisbury
24.	Penn Credit Corporation-Mt. Laurel, NJ Branch, CAB-987	Patricia	Kofakis
25.	Penn Credit Corporation - Phoenix, AZ Branch, CAB-988	Patricia	Kofakis
26.	Penn Credit Corporation-State College, PA Branch, CAB-989	Patricia	Kofakis
27.	RCS Recovery Services, LLC, CAB-624	Troy	Decker
28.	Regional Adjustment Bureau, Inc., CAB-1072	Shelly	Flot
29.	Remex, Inc., CAB-307	Kerry	Fus
30.	R.M. Galicia, Inc., CAB-192	Lori	Eggleston
31.	Security Credit Systems, Inc., CAB-749	Lois	Clark
32.	Sentry Credit, Inc., CAB-697	Kerry	Fus
33.	SIMM Associates, Inc., CAB-306	Loretta	Tschirgi
34.	Sunrise Credit Services, Inc., CAB-223	Rick	Thompson
35.	The Cadle Company, CAB-1008	Christopher	Brennan
36.	Transworld Systems, Inc., CAB-858	Rob	Knaus
37.	*TrueAccord Corp., CAB-1009	Jason	Johnson
38.	Vengroff Williams, Inc. - Sarasota, FL Branch, CAB-803	Larry	Harrington
39.	Wells Fargo Enterprise Global Services, LLC, CAB-914	Larry	Harrington

*Discuss Renewal Applications Separately

- *37. TrueAccord Corp., CAB-1009 – Rocky Edmonds moved to approve the Motion of Dismissal for TrueAccord Corp. The motion was seconded by Bill Larson. The motion passed unanimously.

TrueAccord Corp., CAB-1009 - No discussion from the public regarding the new renewal was made. Rocky Edmonds moved to approve the renewal for TrueAccord Corp. The motion was seconded by Bill Larson. The motion passed unanimously.

Renewal Applications with Fines:

No discussion from the public regarding the renewal applications was made. Rocky Edmonds moved to accept the settlements and blanket approve all renewal applications. The motion was seconded by Bradley Chapman. The motion passed unanimously.

1.	American Coradius International LLC, CAB-369	Shelly	Flot
2.	Financial Business and Consumer Solutions, Inc., CAB-205	Shelly	Flot
3.	Midland Credit Management, Inc., CAB-281	Richard	Kuskie

Financial Statement: The financial statement dated November 2017 was reviewed and acknowledged.

Administrative Report: The administrative report dated November 2017 was reviewed and acknowledged.

Old Business:

1. Collection Agency Board Website – The standalone Collection Agency Board website has been issued a new name. The website is now <https://wyomingcollectionagencyboard.wyo.gov>. The standalone website needs to be updated from the sub-site attached to the Department of Audit, Division of Banking’s website. Enterprise Technology Services stated it would cost \$63 per hour to update and the estimated time it will take is between one to three hours. Rocky Edmonds moved to approve the update to the standalone website. The motion was seconded by Bradley Chapman. The motion passed unanimously.

New Business:

1. **Acknowledgement Items:** The Board acknowledged the following and thanked the companies for providing it:

a. Alias/Desk Name changes

1. Account Control Technology, Inc., CAB-844
2. Americollect, Inc., CAB-745
3. Cavalry Portfolio Services, LLC, CAB-254
4. Collection Technology Incorporated, CAB-946
5. Complete Payment Recovery Services, Inc., CAB-111
6. Credit Management, LP, CAB-003
7. Credico, Inc., CAB-015
8. Credit Control Services, Inc., CAB-1013
9. Credit Management, LP, CAB-003
10. LTD Financial Services, L.P., CAB-1090
11. Performant Recovery, Inc., CAB-066
12. Ray Klein, Inc., CAB-856

b. Officer/Director Changes:

1. Accounts Receivable Automated Solutions, Inc., CAB-592
2. ARS Portfolio Solutions, LLC, CAB-546
3. Asset Resolution Corporation, CAB-1076
4. CSC Logic, Inc., CAB-918
5. Credit Management, LP, CAB-003
6. EGS Financial Care, Inc., CAB-075
7. Global Receivables Solutions, Inc., CAB-907
8. North Shore Agency, LLC, CAB-985
9. The Affiliated Group, Inc., CAB-878

c. Change of Address:

1. Vengroff Williams, Inc., CAB-718

d. Voluntary Surrender of License: None

2. **Name Change:** None

3. **Notice of Change in Ownership:**

1. North Shore Agency, LLC, CAB-985 - The Board determined that they need to apply for a new license due to a majority ownership change.
2. Revenue Enterprises, LLC, CAB-566 - The Board determined that they need to apply for a new license due to a majority ownership change.
3. Systems & Services Technologies, Inc., CAB-578 - The Board determined that they need to apply for a new license due to a majority ownership change.

4. **Request for Exemption:**

- a. **Laelia, LLC** - Rocky Edmonds moved and Bradley Chapman seconded that the exemption be approved. The motion passed unanimously.
- b. **Webcollex, LLC** - Rocky Edmonds moved and Bradley Chapman seconded that the exemption be approved. The motion passed unanimously.

5. **Licenses to be Reissued:** None

6. **License Closures:** None

7. **Affirmation of Preliminary Denial:**

- a. JM Adjustment Services, L.L.C., CAB-651 – Rocky Edmonds moved and Bill Larson seconded that having received no correspondence from JM Adjustment Services, L.L.C. regarding the Preliminary Denial of their license. Their license is denied. The motion passed unanimously.

Resident Manager Changes: The Board acknowledged the following:

1. Cavalry Portfolio Services, LLC, CAB-254 – Larry Harrington to Janae Ruppert
2. Sarah N'tula – Address Change

Miscellaneous Correspondence:

1. Home Retention Services, Inc., CAB-591 – Bond Cancellation Request - Rocky Edmonds moved and Bradley Chapman seconded that the request to cancel their bond be denied based on §33-11-109. The motion passed unanimously.

New Bonds to be signed: The following bonds were signed:

1. Emergent Business Group, Inc.
2. FMS Inc.
3. Kinum, Inc.
4. Optimum Outcomes, Inc.
5. Premier Advanced Financial Corporation II
6. Simm Associates, Inc., CAB-306

New Licenses to be signed: The following licenses were signed:

1. Account Control Systems, Inc., CAB-1146; RM: Lois Clark

2. Ad Astra Recovery Services, Inc., CAB-1104; RM: Jason Johnson
3. Performant Recovery, Inc., Grants Pass, OR1, CAB-1144; RM; Rich McVeigh
4. Professional Bureau of Collections of Maryland, Inc., CAB-1150; RM: Jennifer Robinson

New Resident Manager Licenses to be signed: None

Executive Session:

The Board went into Executive Session at 10:35 a.m.

The Board came out of Executive Session at 10:41 a.m.

1. Complaint #17-02 – This complaint was resolved in August and is closed.
2. Complaint #17-05 - A third party investigator has been located. No action has been taken.

Miscellaneous Board Signatures: The following miscellaneous documents were signed:

November 2017 Minutes

New Licenses

Renewal Licenses

Bonds

Vouchers

Adjournment

There being no further business, the Chairman declared the meeting recessed until 1:00 p.m.



Bradley Chapman, Chairman



Date

COLLECTION AGENCY BOARD MONTHLY ADMINISTRATIVE REPORT

	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
Active Agencies						
New Agencies to the file	11	4		7	1	11
Total Active Agencies	473	491		495	511	526
Agencies Closed	8	1		1	1	0
Total Active Agencies at Month End	476	494		501	511	515
Out-of-State Agencies	459	477		484	494	498
In-State Agencies	17	17		17	17	17
1. Pending New Applications:						
a) In Progress	99	85		102	92	95
2. Renewals:						
a) In Progress	59	0		52	41	43
b) Completed to File	31	21		42	27	42
3. Resident Manager Replacements	0	0		3	0	1
4. Agency Name Changes Completed	0	0		0	0	0
6. General Phone Calls & Emails Rec'd	388	484		467	491	448
8. Complaint Phone Calls Received	4	1		3	3	0
9. Cease & Desist Letters Sent	0	0		0	1	0
10. Resident Manager Positions Available	374	356		379	369	365

BFY 2017 Fund 031 Dept 031
 Division 0100 Appr 031 Unit 0101

	Current Month Expenditure	Encumbered	ITD Expenditure	Total Obligations
Total for Budget Unit 2017,031,031,0100,031,0101	1,807.25 x	1,714.95 x	104,534.82 x	106,249.77
		Current Expense Budget(90,2)	Unobligated Expense Budget(90,2)	Percent Remaining
		169,358.00 x	63,108.23	37.26%

Object Class 100 - Personal Services

Object	Object Name	Sub-object	Sub-object name	Current Month Expenditure	Encumbered	ITD Expenditure	Total Obligations
0104	Salaries Other	01	Temporary	900.00 x	0.00 x	10,050.00 x	10,050.00
0105	Employer Pd Benefits	02	Social Security-Employer Share	68.85 x	0.00 x	768.83 x	768.83
Total for Object Class: 100 - Personal Services				968.85 x	0.00 x	10,818.83 x	10,818.83
					Current Expense Budget(90,3)	Unobligated Expense Budget(90,3)	Percent Remaining
					11,841.00 x	1,022.17	8.63%

Object Class 200 - Supportive Services

Object	Object Name	Sub-object	Sub-object name	Current Month Expenditure	Encumbered	ITD Expenditure	Total Obligations
0204	Communication	05	Postal	165.90 x	0.00 x	4,366.25 x	4,366.25
0207	Dues-Licenses-Regist	01	Dues And Memberships	0.00 x	0.00 x	400.00 x	400.00
0207	Dues-Licenses-Regist	02	Registration & Conferences Fee	0.00 x	0.00 x	1,750.00 x	1,750.00
0222	Travel Out Of State	01	Common Carrier	0.00 x	0.00 x	2,060.60 x	2,060.60
0222	Travel Out Of State	02	Lodging	0.00 x	0.00 x	3,319.84 x	3,319.84
0222	Travel Out Of State	03	Vehicle Reimbursement	0.00 x	0.00 x	80.24 x	80.24
0222	Travel Out Of State	05	Actual Meal Expense (Rcpt >15)	0.00 x	0.00 x	1,137.85 x	1,137.85
0222	Travel Out Of State	08	Other Travel Expenses	0.00 x	0.00 x	152.20 x	152.20
0227	Out-of-State Bd/Comm Travel Reir	03	Out-of-State Bd/Cm Vehicle Reimbursement	0.00 x	0.00 x	190.46 x	190.46
0227	Out-of-State Bd/Comm Travel Reir	04	Out-of-State Bd/Cm M&IE	0.00 x	0.00 x	872.00 x	872.00
0228	In-State Bd/Comm Travel Reimbur	04	In-State Bd/Cm M&IE	654.00 x	0.00 x	6,431.00 x	6,431.00
0231	Office Suppl-Printng	03	Copy Charges	8.43 x	833.50 x	319.81 x	1,153.31
0252	Equipment Rental	01	Office Equipment Rentals	10.07 x	881.45 x	575.75 x	1,457.20

				Current Month Expenditure	Encumbered	ITD Expenditure	Total Obligations
Total for Object Class: 200 - Supportive Services				838.40 x	1,714.95 x	21,656.00 x	23,370.95
					Current Expense Budget(90,3)	Unobligated Expense Budget(90,3)	Percent Remaining
					29,921.00 x	6,550.05	21.89%

Object Class 300 - Restrictive Costs & Service

Object	Object Name	Sub-object	Sub-object name	Current Month Expenditure	Encumbered	ITD Expenditure	Total Obligations
0301	Cost Allocation	01	Cost Allocation Payl	0.00 x	0.00 x	2,298.00 x	2,298.00
Total for Object Class: 300 - Restrictive Costs & Service				0.00 x	0.00 x	2,298.00 x	2,298.00
					Current Expense Budget(90,3)	Unobligated Expense Budget(90,3)	Percent Remaining
					4,596.00 x	2,298.00	50.00%

Object Class 800 - Non-Operating Expend

Object	Object Name	Sub-object	Sub-object name	Current Month Expenditure	Encumbered	ITD Expenditure	Total Obligations
0881	Fund Shift - Fiscal	05	Inter-Agency	0.00 x	0.00 x	68,450.00 x	68,450.00
Total for Object Class: 800 - Non-Operating Expend.				0.00 x	0.00 x	68,450.00 x	68,450.00
					Current Expense Budget(90,3)	Unobligated Expense Budget(90,3)	Percent Remaining
					120,000.00 x	51,550.00	42.96%

Object Class 900 - Special Services

Object	Object Name	Sub-object	Sub-object name	Current Month Expenditure	Encumbered	ITD Expenditure	Total Obligations
0901	Professional Fees	06	Court Services	0.00 x	0.00 x	1,311.99 x	1,311.99
Total for Object Class: 900 - Special Services				0.00 x	0.00 x	1,311.99 x	1,311.99
					Current Expense Budget(90,3)	Unobligated Expense Budget(90,3)	Percent Remaining
					3,000.00 x	1,688.01	56.27%

				Current Month Expenditure	Encumbered	ITD Expenditure	Total Obligations
Grand Total				1,807.25	1,714.95	104,534.82	106,249.77
					Current Expense Budget(90,2)	Unobligated Expense Budget(90,2)	Percent Remaining
					169,358.00	63,108.23	37.26%

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BEFORE THE COLLECTION AGENCY BOARD

STATE OF WYOMING

)	
IN RE)	
RENEWAL APPLICATION OF)	
WEST STATE CREDIT)	CAB Docket No. 2017-13
COLLECTION SERVICES)	OAH Docket No. 17-207-031
LICENSE NO. CAB-085)	
)	

TRANSCRIPT OF HEARING PROCEEDINGS

PURSUANT TO NOTICE duly given to all parties in interest, this matter came on for hearing on the 6th day of December, 2017, at the hour of 1:03 p.m., at the Herschler Building, 122 West 25th Street, Fourth Floor, Conference Room 1, Cheyenne, Wyoming, before Collection Agency Board Panel Members William L. Larson and Rocklon "Rocky" L. Edmonds; Sean Chambers, Hearing Examiner, presiding. Also present were Collection Agency Board Member Bradley M. Chapman; Dawn Colarusso, Collection Agency Board Licensing Specialist; Tania Hytrek, Office of Administrative Hearings.

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A P P E A R A N C E S

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1 P R O C E E D I N G S

2 (Hearing proceedings commenced
3 1:03 p.m., December 6, 2017.)

4 HEARING EXAMINER: Let's come on the record.
5 Good afternoon. Today's date is December 6, 2017, and
6 we're just a few minutes after 1:00 in the afternoon.
7 We're on the record in the Wyoming Collection Agency
8 Board. This is in the matter of the renewal application
9 of West State Credit Collection Services, Wyoming
10 Collection License Number CAB-085, Applicant. This is
11 Office of Administrative Hearings Docket Number
12 17-207-031 and Collection Agency Board Docket Number
13 2017-13.

14 We'll begin today with some introductions.
15 And, first of all, my name is Sean Chambers. I'm the
16 hearing examiner today with the Office of Administrative
17 Hearings. If I could have the Board members, the
18 hearing panel Board members, introduce themselves.

19 BOARD MEMBER LARSON: Bill Larson.

20 BOARD MEMBER EDMONDS: Rocky Edmonds.

21 HEARING EXAMINER: And then the Board's
22 attorney.

23 MR. ANDERSON: I'm Karl Anderson from the AG's
24 Office, and I'm the Board's attorney.

25 HEARING EXAMINER: From the Board office?

1 MS. COLARUSSO: Dawn Colarusso.

2 HEARING EXAMINER: Mr. Miller, if you could
3 introduce yourself and your client and your role in
4 this.

5 MR. MILLER: Timothy W. Miller, representing
6 the application review member, Mr. Bradley Chapman. My
7 role in this is to be on the prosecution side of
8 determining the issue in front of the Board.

9 HEARING EXAMINER: Thank you.

10 And Mr. Chapman, I'll note, is here with us as
11 well.

12 Then, Ms. Albrecht, if you would take a moment
13 to introduce yourself to the Board and just for the
14 record.

15 MS. ALBRECHT: My name is Delana Albrecht, and
16 I am the owner of West State Credit Collection Services.

17 HEARING EXAMINER: Welcome to you all.

18 This matter was referred to the Office for
19 hearing back in September. After it was referred to the
20 Office, I issued an order setting prehearing conference
21 and requiring disclosure. I did hold the prehearing
22 conference on November 28th at 2:30 in the afternoon.
23 And Mr. Miller appeared on behalf of the petitioner,
24 Collection Agency Board, and submitted Exhibits A and B,
25 both of which were submitted and admitted into evidence.

1 Ms. Albrecht did not appear at the prehearing
2 conference, but she contacted my office after the
3 prehearing conference and indicated that she would be --
4 she would not be submitting any additional exhibits, but
5 the letter that she would have submitted is already
6 attached to Mr. Miller's exhibits.

7 Is that correct, Ms. Albrecht? And did you
8 have anything else to submit for the hearing today?

9 MS. ALBRECHT: No. That is all, Your Honor.
10 Again, I do apologize for that error on my part.

11 HEARING EXAMINER: That's okay.

12 Mr. Miller, are you ready for opening
13 statements?

14 MR. MILLER: Yes, I am.

15 HEARING EXAMINER: Go ahead.

16 MR. MILLER: Thank you.

17 This matter arises from the preliminary denial
18 of renewal of a Collection Agency license for West State
19 Credit Collection Services. The license was
20 preliminarily denied for a violation of Chapter 2,
21 Section 11, of the Collection Agency rules and
22 regulations. The applicant -- or the renewal applicant,
23 under that rule, had until May 28, 2017, to submit a
24 renewal application. A renewal application was not
25 received until June 9, 2017. And so the renewal

1 application was untimely and, therefore, is to be
2 denied.

3 The letter of preliminary denial is in the
4 evidence as Exhibit A. And a response from the licensee
5 in which she admits the violation is Exhibit B.

6 So, based on the violation of the rule, the
7 filing of an untimely application, the renewal
8 application should be denied. And I'm calling Bradley
9 Chapman, the application review member, to testify to
10 these matters. He will testify to the lateness of the
11 renewal application, to his letter of preliminary
12 denial, to an alternative sanction that was offered and
13 declined, and to the letter response in which the
14 licensee admitted the violation.

15 Thank you.

16 HEARING EXAMINER: Thank you.

17 Ms. Albrecht, this is your opportunity for an
18 opening statement. And opening statement is not your
19 entire case; it's just sort of a general description of
20 your case or a general outline of the reason why you
21 asked for a hearing and why you are here today.

22 Before you do that, I need to advise you that
23 since you're testifying on your own behalf, anything you
24 say is testimony. So I'd like to place you under oath.

25 (Respondent sworn.)

1 HEARING EXAMINER: Go ahead. Can you give us a
2 brief opening statement?

3 MS. ALBRECHT: Yes.

4 I do again say that I was late, but I was 11
5 days late and the license has not expired. Now, there
6 were circumstances to the reason why I did not make it
7 to the mail, but I know that that does not matter. But
8 I do understand it was 11 days late.

9 However, the renewal of the license is \$150. I
10 feel like \$250 for being 11 days late is very -- I'm not
11 understanding why that fee would be so high.

12 Also, Your Honor, I'd like you to consider I
13 have been in business for over 17 years. And in that
14 time I have been in a timely manner and I have also been
15 given an email for a letter reminding me that this
16 license is due. Now, for years, I've had the same date
17 and now it has changed. And so, because of that going
18 on, I was 11 days late. And I did ask for forgiveness,
19 being that my history with the Board and as a collection
20 agency has been in a timely manner.

21 I'm sorry. I have a worker coming in.

22 And I just had asked for that. I feel that the
23 time and the energy for this -- for me being 11 days
24 late, I don't understand, when a simple phone call -- I
25 just don't understand. It just seems like, this is

1 overdue for 11 days, and in the history of mine, that I
2 did not submit because I did not feel the need to
3 because I have been in business this long without being
4 late -- in some cases I have been too early and my
5 documentation has been sent back to me, certified. So I
6 know that there is a fine line between being too early
7 as well. If it's too early, then I have to go ahead and
8 resubmit everything again, even if I am, like, two weeks
9 too soon. So it's kind of hard for me to get it exact.

10 So I guess I just am frustrated a little bit
11 and that's why I am debating this, because of the times
12 that I have been too early. So it's -- I've been too
13 early, 11 days too early or, this time, 11 days late.
14 It is human nature to have a little bit of error once in
15 a while after 18 years.

16 And I'm just asking for forgiveness instead of
17 all of this time and the paperwork and all of these
18 proceedings just for 11 days, when my behavior and the
19 way that I have behaved in the past has been extremely
20 well and proper and timely. I'm just hopeful that this
21 is warranted.

22 And may I also let you know that I had a stroke
23 in September, on September 3rd, so I cannot face the
24 Board at this point without getting rattled. I do
25 apologize for the way that I'm speaking right now.