

**State Collection Agency Licensing Board
Open Session Minutes**

Date: March 8, 2022

2:00 p.m.

Maryland Dept. of Labor

Meeting called to order at
2:01 p.m. by

Antonio P. Salazar, Chairman (attended via video conference call)

Administrator

Cindy McCauley (attended via video conference call)

Attendees

Members: Sandra Holland and Eric Friedman (each attended via video conference call)

Counsel: Kenneth Krach, Esq. (attended via video conference call)

Staff: Arlene Williams, Dana Allen, Kelly Mack, Cindy McCauley, Jedd Bellman, Clifford Charland (each attended via conference call)

Acknowledgements	Mr. Salazar stated that the notice of the March 8, 2022, meeting was posted on the Dept. of Labor/Board website on February 8, 2022, and the agenda was posted on the Dept. of Labor/Board website on March 2, 2022. In addition, he stated that the March 8, 2022, meeting notice was published in the Maryland Register on February 25, 2022.
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Approval of Minutes	
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Mr. Salazar	
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Discussion	Mr. Salazar noted the minutes for the 2.8.22 Board meeting had previously been circulated for review and asked for questions or comments. There were none, and, on a Holland, / Friedman motion, the Board unanimously approved the 2.8.22 minutes.
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Recognition of Public Comments	
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Mr. Salazar	
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Discussion	No members of the public were present.
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1. Non-Depository Licensing Unit Report	
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Ms. Williams	
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Discussion	<p>Ms. Williams advised the Board Ms. Yates could not attend the meeting and that she would give the report in Ms. Yates absence. Ms. Williams stated there were eleven license applications received of which five represented reapplications and six represented new entities. Ms. Williams told the Board that each entity’s application and supporting materials for licensure had been reviewed and found to satisfy the licensing qualifications. Ms. Williams proceeded to recommend that the Board issue collection agency licenses to:</p> <ol style="list-style-type: none"> 1. NMLS ID 1600303 Envision Payment Solutions, Inc (Reapplication) 2. NMLS ID 1743763 Ironhorse Funding, LLC 3. NMLS ID 1676497 Tidewater Property Management, Inc (Reapplication)
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4. NMLS ID 2078154 Tru Management LLC (**Reapplication**)
5. NMLS ID 1669990 Richard S. Basile, P.A. dba Robert E. Ammons, P.A. (**Reapplication**)
6. NMLS ID 1675536 The Asset Recovery Group, LLC (**Reapplication**)
7. NMLS ID 1984107 Forsythe Finance, LLC
8. NMLS ID 2313449 AllianceOne Receivables Management Inc (**Branch**)
9. NMLS ID 1879872 Genpact Collections LLC (**Branch**)
10. NMLS ID 1879889 Genpact Collections LLC (**Branch**)
11. NMLS ID 2316132 University Accounting Service, LLC (**Branch**)

Mrs. Holland asked whether the application process involved penalties for expired application.

Ms. Williams informed the Board when a company's application expires, they must go through the same new licensing evaluation process. However, the application can be expedited and streamlined in the review process if all information is current and stayed the same. Ms. Williams then generally outlined applicable late/unlicensed activity fees associated with an expired application.

On a Friedman/Holland motion, which was unanimously approved, the Board voted to issue licenses to all recommended applicants.

Ms. Williams reported that the following two collection agency licensees surrendered their license in the past 30 days.

1. Rushmore Service Center, LLC - [NMLS ID 934274](#) - **Company** - The entity ended operations and closed the company.
2. Advanced Call Center Technologies, LLC - [NMLS ID 12266152](#) - **Branch** - Company applied for two licenses at the same location, this one was surrendered.

Ms. Williams noted four change in control approvals for the March 8, 2022, Board Meeting:

1. Accelerated Inventory Management, LLC (1115593)
2. AIS Recovery Solutions, LLC (921364)
3. Divine and Service LP (954553)
4. Radius Global Solutions LLC (936423)

There were no questions or comments about the change in control approvals.

2.) Consumer Services Unit Report

Mrs. Mack	
Discussion	Mrs. Mack presented the Consumer Services Unit report. She noted that the report had been previously sent to the Board members and advised that 111 total debt collection complaints were received in FY 22. There are 30 that are currently open and 81 currently closed and from last month an increase of four complaints.

3.) Enforcement Unit Report

Ms. Allen	
Discussion	Ms. Allen presented the Enforcement Unit report. She reported that there are three (3) collection agency cases in pre-charge status.

4) Legislative Session

Mr. Salazar	
Discussion	<p>Mr. Salazar informed the Board the two bills that are of interest to the Board passed the House and continue to move forward to the Senate. Also, there's no Senate companion bills.</p> <p>First, House Bill 111 prohibits private education lenders and private education loan collectors from initiating certain actions to collect except under certain circumstances.</p> <p>Secondly, House Bill 128 requires any person registered as a provider of debt settlement services who is engages in student education loan debt relief, which is defined in the bill, to make a certain disclosure statement in its agreement as well as in all advertisements.</p> <p>Mr. Salazar made some miscellaneous comments and advised the Board that updates will be provided on an ongoing basis.</p>

5.) Medical Bill Implementation

Mr. Bellman	
Discussion	<p>Mr. Bellman advised the Board that OCFR staff continues to work with colleagues at the Health Care Cost Review Commission on implementing the medical debt bill. The Commissions working group is continuing to discuss their initial payment plan. In addition, the Commission and OCFR are still developing FAQs with the Commission and deciding on a recommended strategy. Once documents are ready for circulation OCFR will provide such to the Board for feedback. OCFR will continue to monitor this situation and advise the Board as OCFR finalizes some of the deliverables.</p>
6.) CFPB & NACARA Update	
Mr. Bellman	
Discussion	<p>Mr. Bellman informed the Board it is their goal to create a more consistent coordination with the CFPB and a better opportunity for states both from an examination and investigation side to be able to regularly interact with them.</p> <p>In addition, he reminded the Board the NACARA conference is scheduled on October 12th - 14th 2022 that is taking place in Nashville, Tennessee.</p> <p>Mr. Bellman informed the Board he will be resigning from the Board. He stated his appreciation of being a part of the Board during his service with the State.</p> <p>Mr. Salazar noted to the Board his appreciation to Mr. Bellman and in his hard work, dedication, and contributions to the Board.</p>
Adjournment	<p>Mr. Salazar concluded with miscellaneous comments. He informed the Board of the next scheduled meeting on Tuesday, April 12, 2022, which will take place virtually until further notice.</p> <p>On an unanimously approved motion, the meeting adjourned at 2:25 p.m.</p>

