

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

<b><u>Date: May 13, 2025</u></b>	2:00 p.m.	Maryland Dept. of Labor
Meeting called to order at 2:02 p.m. by	Tony Salazar, Chairman	
Administrator	Ayanna Daugherty	
Attendees	<p>Members: Tracy Rezvani, Shawn Kennedy, Sandra Holland, and Eric Friedman</p> <p>Counsel: Emily Hanson</p> <p>Staff: Cliff Charland, Kat Hyland, Amy Hennen, Kelly Mack, Dana Allen, Arlene Williams, and Monyette Johnson</p>	
Meeting Location	Google Meet	

**Acknowledgements**

Mr. Salazar	
Discussion	Mr. Salazar stated that the notice of the May 13 2025 meeting was: (i) posted on the Dept. of Labor/Board website on April 22, 2025; and (ii) published in the Maryland Register on April 4, 2025. Additionally, Mr. Salazar stated the agenda for the May 13, 2025 meeting was posted on the Dept. of Labor/Board website on May 1, 2025.

**Approval of Minutes**

Mr. Salazar	
Discussion	Mr. Salazar noted the minutes for the April 8, 2025 Board meeting had previously been circulated for review and asked for questions or comments. On Ms. Holland’s motion, with a second from Mr. Friedman, the Board unanimously approved the April 8, 2025 minutes.

## Recognition of Public Comments

Mr. Salazar

Discussion

There was one member of the public present, Tony Armiger (attended via conference call). He advised the Board that he was the owner of All American Towing and Recovery LLC and was attending to understand the licensing process better.

## 1. Non-Depository Licensing Unit Report

Ms. Johnson

Discussion

Ms. Johnson advised the Board that the Licensing Unit had reviewed seven pending applications with all the supporting materials and determined that these applicants met the requirements for licensure. Accordingly, Ms. Johnson recommended that the Board grant a collection agency license to the following entities:

1. Top Line Collections LLC (NMLS ID 2681398)
2. Collectible Accounts LLC (NMLS ID 2690538)
3. E.C. Collections Inc. (NMLS ID 2012337)
4. Kompato AI Inc. (NMLS ID 2673600)
5. United Solutions Company (NMLS ID 1660481)
6. Advantage Financial Solutions LLC (NMLS ID 2553777)
7. All American Towing and Recovery LLC (NMLS ID 2705494)

On Mr. Kennedy's motion and Ms. Holland's second, the Board voted unanimously to issue a license to the seven recommended applicants.

There were two collection agency licensees who surrendered in the past 30 days.

1. Pioneer Military Credit LLC (NMLS ID 1993419)
2. The Judgement Group (NMLS ID 2685443)

Ms. Johnson reported that there were eight changes in control approvals in the past 30 days.

1. Phillips & Cohen Associates, Ltd. (NMLS ID 934578)
2. Momnt Servicing Company LLC (NMLS ID 2373805)
3. MGC Mortgage, Inc. (NMLS ID 204988)
4. Exeter Finance LLC (NMLS ID 967404)
5. Coforge BPS Philippines, Inc. (NMLS ID 1617487)
6. ARstrat, LLC (NMLS ID 1456896)
7. DigniFi Tech, Inc. (NMLS ID 1274329)
8. Rawlings Financial Services, LLC (NMLS ID 952175)

	<p><u>The 2024 Collection Agency Renewal Update as of 4/25/2025:</u></p> <p>Approved Renewals: 1001  Pending Renewal Approval: 1  Voluntarily Not Renewing: 2  Licensees who did not submit renewal application (marked in NMLS as “Terminated-Expired”): 73</p>
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**2. Consumer Services Unit Report**

Ms. Mack	
Discussion	Ms. Mack advised the Board that the Consumer Services Unit circulated its current report for Fiscal Year 2025 showing that as of 4/30/2025, 107 complaints have been received, 46 are open and 61 were closed.

**3. Enforcement Unit Report**

Ms. Allen	
Discussion	Ms. Allen advised the Board that there are eight current/on-going collection agency cases in a pre-charge status.

**4. Federal Activities**

Mr. Salazar	
Discussion	<p><b>Medical Bill Implementation-</b> Ms. Hanson advised the Board that proposed regulations from the Health Services Cost Review Commission are still being reviewed at this time. Also, she advised the Board that the three new medical debts bills that passed recently in the Legislation Session, are being reviewed for implementation and guidance is currently being drafted for both consumers and industry.</p> <p><b>CFPB –</b> Mr. Charland advised the Board that the CFPB rescinded some guidance on the rule that would ban medical debt and certain guidance about Regulation F Also, the CFPB plans to reduce the amount of public data published in their complaints portal. However as of now, the state regulators still have full access to their data in the regulator portal.</p> <p><b>FTC-</b> There are no new updates to report.</p>

## 5. NACARA Update

Ms. Mack	
Discussion	<p>Ms. Mack advised the Board that the 2025 NACARA Conference will be held in Boise, Idaho from October 28-October 30, 2025. The agenda is almost complete and there will be several training sessions available.</p> <p>Ms. Mack also announced to the Board that she will be retiring from the Office of Financial Regulation effective July 1, 2025, and that she has enjoyed serving on the SCALB Board and NACARA Committee over the years.</p>

## 6. Legislative Session and Current Issues

Mr. Salazar	
Discussion	<p>Ms. Hennen advised the Board that the 2025 Maryland Legislation Session concluded on April 7, 2025, and there were some OFR related bills which passed. Ms. Hennen also provided a brief overview of the following three medical debt collection bills that may be of interest to the SCALB Board:</p> <ol style="list-style-type: none"><li>1) HB 268, prohibits hospitals from taking civil action against a consumer for amounts less than \$500.</li><li>2) HB 428, prohibits placing a lien on a consumer's home after obtaining a money judgment for a medical debt.</li><li>3) HB 1020, prohibits reporting medical debts on a consumer report.</li></ol> <p>Lastly she advised that if anyone has any other questions about these bills, they can contact her directly.</p>

## 7. Assessment Fee Update

Mr. Salazar	
Discussion	<p>Mr. Salazar previously advised the Board at the January 2025 SCALB Meeting that there will be no changes to the Collection Agency licensing fees this year but agencies, as with all non-depository entities, will be subjected to an assessment this year. The assessment notices are targeted to be sent out between May and June.</p> <p>During this meeting, Mr. Salazar advised the Board again about the reason for the Assessment. He also notified the Board that the assessment for Collection Agency licensees are expected to be \$400, and that invoices are expected to be issued this month, with a due date of June 30, 2025.</p>

**8. Additional Comments**

Mr. Salazar

Discussion

There were no additional comments.

Adjournment

Mr. Salazar informed the Board that the next regular meeting is scheduled to be held on Tuesday, June 17, 2025, virtually, via video conference call.

On an unanimously approved motion, the meeting adjourned at 2:30 p.m.