

**COLLECTION AGENCY BOARD MEETING**

**Herschler Building, 3 West  
Banking Board Room  
February 8, 2017, at 10:00 a.m.  
MINUTES**

**Roll Call:** The February 8, 2017, meeting of the Wyoming Collection Agency Board was called to order at 10:00 a.m. by Bradley Chapman. In attendance from the Board were Bradley Chapman, Bill Larson, and Rocky Edmonds. In attendance representing the Division of Banking were Dawn Colarusso and Joe Mulberry. In attendance representing the Attorney General’s Office was Mike Robinson.

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

**Conversation with Attorney General Representatives:** None

**New Resident Manager Applications:** None

**New Applications:**

1. **Real Time Resolutions, Inc. - Phoenix, AZ Branch, CAB-1081; RM: Maria Cowley**

2. **Real Time Resolutions, Inc. - Jamaica Branch, CAB-1082; RM: Janine Thompson**

No discussion from the public regarding the new applications was made. Bill Larson moved to blanket approve the new applications for Real Time Resolutions, Inc. Rocky Edmonds seconded and the motion passed unanimously.

3. **Viking Client Services, LLC, CAB-1080; RM: Scott Cowley**

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

**Renewal Applications:**

No discussion from the public regarding the renewal applications was made. Bill Larson moved to blanket approve all renewal applications. The motion was seconded by Rocky Edmonds. The motion passed unanimously.

1.	Ability Recovery Services, LLC, CAB-739	Angela	Edwards
2.	Accounts Receivable Automated Solutions, Inc., CAB-592	Thelton	Skipper
3.	Alliance Collection Agencies, Inc., CAB-539	Michelle	Winter
4.	Allied Interstate, LLC, CAB-053	Mark	Macy
5.	Alltran Financial, LP, CAB-543	Bud	Clark
6.	ALW Sourcing, LLC, CAB-486	Robert	Knaus
7.	Asset Recovery Solutions, LLC, CAB-547	Lori	Eggleston
8.	Atlantic Credit & Finance, Inc., CAB-859	Dossanne	Jenkins
9.	Bonneville Billing & Collections, Inc., CAB-235	Rob	Knaus
10.	Carrington Mortgage Services, LLC, CAB-813	Cheryl	McVeigh
11.	Collections Acquisition Company, Inc., CAB-980	Troy	Decker

12.	CSC Logic, Inc., CAB-918	Tracy	Wilson
13.	DCM Services LLC, CAB-438	Robert	Mizel
14.	Estate Information Services, LLC, CAB-359	Scott	Cowley
15.	Genpact, LLC, CAB-1010	Lori	Eggleston
16.	Genpact Services, LLC, CAB-380	Clark	Fuerstenberger
17.	Genpact Services, LLC, CAB-982	Clark	Fuerstenberger
18.	Genpact Services, LLC, CAB-994	Debra	Falk
19.	Genpact Services, LLC, CAB-995	Delana	Albrecht
20.	Genpact Services, LLC, CAB-996	Alfred	Duran
21.	Genpact Services, LLC, CAB-997	Debra	Falk
22.	Genpact Services, LLC, CAB-998	Ginger	Fuerstenberger
23.	Genpact Services, LLC, CAB-1001	Debra	Falk
24.	Genpact Services, LLC, CAB-1002	Debra	Falk
25.	Genpact Services, LLC, CAB-1003	Debra	Falk
26.	Genpact Services, LLC, CAB-1004	Delana	Albrecht
27.	Home Servicing, LLC, CAB-945	Mark	Macy
28.	ICT Accounts Receivable Management, Inc., CAB-526	Maria	Cowley
29.	Immediate Credit Recovery, Inc., CAB-485	Robert	Mizel
30.	JH Portfolio Debt Equities, LLC, CAB-585	Thelton	Skipper
31.	Medical Data Systems, Inc., CAB-351	Merle	Smith
32.	MGC Mortgage, Inc., CAB-598	Bradley	Chapman
33.	Michael Andrews & Associates, LLC, CAB-984	Maria	Cowley
34.	National Creditors Connection, Inc., CAB-767	Thelton	Skipper
35.	Northstar Location Services, LLC, CAB-316	Merle	Smith
36.	North Shore Agency, LLC, CAB-985	Shelly	Flot
37.	NPAS Solutions, LLC, CAB-752	James	Salisbury
38.	Penn Credit Corporation, CAB-987	Patricia	Kofakis
39.	Penn Credit Corporation, CAB-988	Patricia	Kofakis
40.	Penn Credit Corporation, CAB-989	Patricia	Kofakis
41.	Pioneer Credit Recovery, Inc., CAB-879	Brian	Hunter
42.	Pioneer Credit Recovery, Inc., CAB-880	Brian	Hunter
43.	Pioneer Credit Recovery, Inc., CAB-881	Brian	Hunter
44.	Pioneer Credit Recovery, Inc., CAB-882	Brian	Hunter
45.	PRA Receivables Management, LLC, CAB-977	William	Winter
46.	Reliant Capital Solutions, LLC, CAB-978	Troy	Decker
47.	Reverse Mortgage Solutions, Inc., CAB-750	Nina	Henry
48.	Rushmore Service Center, LLC, CAB-640	Tracy	Wilson
49.	SCSI, CAB-224	Robert	Mizel
50.	Seattle Service Bureau, Inc., CAB-981	Bradley	Chapman
51.	Security Credit Services, LLC, CAB-800	Bud	Clark
52.	Sentry Credit, Inc., CAB-697	Kerry	Fus
53.	Signature Performance Tiburon, LLC, CAB-866	Brian	Hunter
54.	Sunrise Credit Services, Inc., CAB-223	Rick	Thompson
55.	The Cadle Company, CAB-1008	Brian	Hanify
56.	Vengroff Williams, Inc., CAB-803	Larry	Harrington
57.	Wells Fargo Enterprise Global Services, LLC, CAB-914	Larry	Harrington

**Financial Statement:** The financial statement dated January 2017, was reviewed and acknowledged.

**Administrative Report:** The administrative report dated January 2017, was reviewed and acknowledged.

**Old Business:** None

**New Business:**

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

**a. Alias/Desk Name changes**

1. Americollect, Inc., CAB-745
2. Express Recovery Services, Inc., CAB-114
3. I.C. System, Inc., CAB-022
4. Northland Group, Inc., Edina, MN, CAB-509
5. Northland Group, Inc., Louisville, KY Branch, CAB-930
6. Northland Group, Inc., Monticello, MN Branch, CAB-904
7. Northland Group, Inc., Thorofare, NY Branch, CAB-903
8. Northstar Location Services, LLC, CAB-316
9. Performant Recovery, Inc., CAB-066
10. The Affiliated Group, Inc., CAB-878
11. TRS Recovery Services, Inc., CAB-072

**b. Officer/Director changes:**

1. PRA Receivables Management, LLC, CAB-107, CAB-977, and CAB-1073
2. NPAS Solutions, LLC, CAB-752 and CAB-809

**c. Change of Address:** None

**d. Voluntary Surrender of License:** None

**2. Name Change:** None

**3. Notice of Change in Ownership:** None

**4. Request for Exemption:** None

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

**6. License Closures:** None

**Resident Manager Changes:** The Board acknowledged the following:

1. Bonded Collection Corporation, CAB-771 – Dani Hall to Shannon Martinez
2. I.Q. Data International, Inc., Main & Renton, WA Branch – Brian Hanify to Christopher Brennan
3. National Enterprise Systems, Inc., Pending – Cheryl Brown to Dawn Culpepper

4. The Cadle Company, CAB-1008 – Brian Hanify to Christopher Brennan

**Miscellaneous Correspondence:** None

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

1. Fair Collections & Outsourcing, Inc.
2. GC Services Limited Partnership
3. Real Time Resolutions, Inc., Phoenix, AZ Branch
4. Real Time Resolutions, Inc., Jamaica Branch

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

1. Real Time Resolutions, Inc. - Phoenix, AZ Branch, CAB-1081; RM: Maria Cowley
2. Real Time Resolutions, Inc. - Jamaica Branch, CAB-1082; RM: Janine Thompson
3. Viking Client Services, LLC, CAB-1080; RM: Scott Cowley

**New Resident Manager Licenses to be signed:** None

**Executive Session:** None

**Miscellaneous Items:**

1. Bradley Chapman reviewed the calendar with the Board. The NCB Management Services, Inc., CAB-106, hearing is set for April 5, 2017, at 10:00 a.m. No conflicts were noted.
2. Joe Mulberry informed the Board that the language changes to implement the NMLS System is almost complete.

**Miscellaneous Board Signatures:** The following miscellaneous documents were signed:

January 2017, Minutes

New Licenses

Renewal Licenses

Reissued Licenses

Bonds

Vouchers

**Adjournment**

There being no further business, the Chairman declared the meeting adjourned at 10:15 a.m.

  
\_\_\_\_\_  
Bradley Chapman, Chairman

3/8/17  
\_\_\_\_\_  
Date

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

	Current Month Expenditure	Encumbered	ITD Expenditure	Total Obligations
<b>Total for Budget Unit 2017,031,031,0100,031,0101</b>	977.72 x	1,250.50 x	13,097.77 x	14,348.27
		<b>Current Expense Budget(90,2)</b>	<b>Unobligated Expense Budget(90,2)</b>	<b>Percent Remaining</b>
		169,358.00 x	155,009.73	91.53%

**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	450.00 x	0.00 x	3,150.00 x	3,150.00
0105	Employer Pd Benefits	02	Social Security-Employer Share	34.44 x	0.00 x	240.99 x	240.99
<b>Total for Object Class: 100 - Personal Services</b>				<b>484.44 x</b>	<b>0.00 x</b>	<b>3,390.99 x</b>	<b>3,390.99</b>
					<b>Current Expense Budget(90,3)</b>	<b>Unobligated Expense Budget(90,3)</b>	<b>Percent Remaining</b>
					11,841.00 x	8,450.01	71.36%

**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	90.80 x	0.00 x	1,429.20 x	1,429.20
0207	Dues-Licenses-Regist	02	Registration & Conferences Fee	0.00 x	0.00 x	1,050.00 x	1,050.00
0222	Travel Out Of State	01	Common Carrier	0.00 x	0.00 x	1,326.58 x	1,326.58
0222	Travel Out Of State	02	Lodging	0.00 x	0.00 x	1,590.16 x	1,590.16
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	516.67 x	516.67
0222	Travel Out Of State	08	Other Travel Expenses	0.00 x	0.00 x	73.44 x	73.44
0227	Out-of-State Bd/Comm Travel Rei	04	Out-of-State Bd/Cm M&IE	0.00 x	0.00 x	327.00 x	327.00
0228	In-State Bd/Comm Travel Reimbu	04	In-State Bd/Cm M&IE	327.00 x	0.00 x	1,962.00 x	1,962.00
0231	Office Suppl-Printng	03	Copy Charges	25.08 x	680.03 x	119.97 x	800.00
0252	Equipment Rental	01	Office Equipment Rentals	50.40 x	570.47 x	279.53 x	850.00
<b>Total for Object Class: 200 - Supportive Services</b>				<b>493.28 x</b>	<b>1,250.50 x</b>	<b>8,754.79 x</b>	<b>10,005.29</b>
					<b>Current Expense Budget(90,3)</b>	<b>Unobligated Expense Budget(90,3)</b>	<b>Percent Remaining</b>
					29,921.00 x	19,915.71	66.56%

Object Class 300 -

Object	Object Name	Sub-object	Sub-object name	Current Month Expenditure	Encumbered	ITD Expenditure	Total Obligations
				0.00	0.00	0.00	0.00
				Current Month Expenditure	Encumbered	ITD Expenditure	Total Obligations
			<b>Total for Object Class: 300 -</b>	<b>0.00 x</b>	<b>0.00 x</b>	<b>0.00 x</b>	<b>0.00</b>
					Current Expense Budget(90,3)	Unobligated Expense Budget(90,3)	Percent Remaining
					4,596.00 x	4,596.00	100.00%

Object Class 800 -

Object	Object Name	Sub-object	Sub-object name	Current Month Expenditure	Encumbered	ITD Expenditure	Total Obligations
				0.00	0.00	0.00	0.00
				Current Month Expenditure	Encumbered	ITD Expenditure	Total Obligations
			<b>Total for Object Class: 800 -</b>	<b>0.00 x</b>	<b>0.00 x</b>	<b>0.00 x</b>	<b>0.00</b>
					Current Expense Budget(90,3)	Unobligated Expense Budget(90,3)	Percent Remaining
					120,000.00 x	120,000.00	100.00%

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	951.99 x	951.99
				Current Month Expenditure	Encumbered	ITD Expenditure	Total Obligations
			<b>Total for Object Class: 900 - Special Services</b>	<b>0.00 x</b>	<b>0.00 x</b>	<b>951.99 x</b>	<b>951.99</b>
					Current Expense Budget(90,3)	Unobligated Expense Budget(90,3)	Percent Remaining
					3,000.00 x	2,048.01	68.27%
				Current Month Expenditure	Encumbered	ITD Expenditure	Total Obligations
			<b>Grand Total</b>	<b>977.72</b>	<b>1,250.50</b>	<b>13,097.77</b>	<b>14,348.27</b>
					Current Expense Budget(90,2)	Unobligated Expense Budget(90,2)	Percent Remaining
					169,358.00	155,009.73	91.53%

JANUARY 2017-ADMINISTRATIVE REPORT

	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17
<b>Active Agencies</b>							
New Agencies to the file	12	1	7	0	12	2	3
Total Active Agencies	443	470	461	464	454	460	461
Agencies Closed	2	4	3	0	4	0	0
<b>Total Active Agencies at Month End</b>	<b>453</b>	<b>467</b>	<b>465</b>	<b>464</b>	<b>462</b>	<b>462</b>	<b>464</b>
Out-of-State Agencies	436	449	447	447	445	445	447
In-State Agencies	17	18	18	17	17	17	17
<b>1. Pending New Applications:</b>							
a) In Progress	74	76	83	86	88	93	96
<b>2. Renewals:</b>							
a) In Progress	94	77	88	100	74	81	57
b) Completed to File	38	28	34	22	36	37	26
<b>3. Resident Manager Replacements</b>	0	3	1	1	1	0	1
<b>4. Agency Name Changes Completed</b>	0	0	0	0	2	0	0
<b>6. General Phone Calls &amp; Emails Rec'd</b>	231	291	223	285	414	268	391
<b>8. Complaint Phone Calls Received</b>	0	4	0	4	1	2	1
<b>9. Cease &amp; Desist Letters Sent</b>	0	1	0	1	0	0	0
<b>10. Resident Manager Positions Available</b>	377	353	365	376	363	381	379