

BEFORE THE ADMINISTRATOR  
COLORADO FAIR DEBT COLLECTION PRACTICES ACT

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**FINAL AGENCY ORDER**

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In the Matter of:

COLLECT PROS, LLC

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The Administrator of the Colorado Fair Debt Collection Practices Act (“Administrator”), having examined all substantial evidence, adopts the following findings of fact, reaches the following conclusions of law, and renders this order.

**Findings of Fact**

1. The Administrator of the Colorado Fair Debt Collection Practices Act (“CFDCPA”) is authorized to license collection agencies and enforce the CFDCPA pursuant to § 12-14-117, C.R.S.
2. Collect Pros originally applied to the Administrator for a Colorado collection agency license on December 31, 2014, and was subsequently licensed on February 4, 2015.
3. On July 1, 2015, Collect Pros filed a 2015-2016 collection agency license renewal application.
4. Collect Pros failed to disclose in paragraph 13 of its renewal application (as well as in its initial application) that on October 10, 2014, it entered into an executed agreement with the State of Florida Office of Financial Regulation as part of an adverse regulatory action related to unlicensed lending.
5. Collect Pros failed to include required consumer protection advisements in its initial communications to Colorado consumers.
6. Collect Pros failed to provide required contact information for Collect Pros’ local office and main office in its written communications to Colorado consumers.
7. Collect Pros sent a Colorado consumer a validation letter for a supposed debt Collect Pros claimed to have verified based on an “audio recording of the consumer agreeing to the terms and conditions of purchase.” Collect Pros’ website automatically generated the validation letter without verifying that any such audio recording existed.
8. Collect Pros violated the CFDCPA by failing to provide required information in its written communications with Colorado consumers.

## Conclusions of Law

9. Pursuant to § 12-14-119(2), C.R.S., an applicant for a collection agency license must submit an application that provides all information in the form and manner the Administrator designates, including but not limited to any disciplinary or adverse actions against the collection agency.
10. Pursuant to § 12-14-105(3)(c) and (e), C.R.S., a collection agency shall include specific consumer protection advisements in any initial communications to consumers.
11. Pursuant to § 12-14-123(1)(b)(I)(B), C.R.S., a collection agency shall provide the address and telephone number of its local office, as well as the agency's name and main mailing address, in all its communications with consumers.
12. Section 12-14-107(1)(b), C.R.S., prohibits any false, deceptive, or misleading representation or means in connection with collecting a debt, including false representation of the character, amount, or legal status of the debt. Additionally, § 12-14-109(1)(d), C.R.S., provides that if a consumer disputes any part of a debt, the collection agency must obtain verification of the debt and mail a copy of such verification to the consumer.
13. Section 24-4-106, C.R.S., provides for judicial review of agency actions.

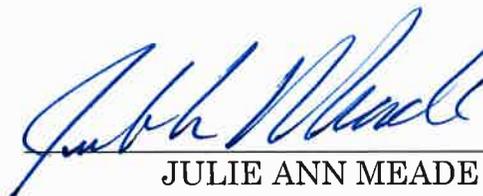
## ORDER

Based on the authority of the Administrator pursuant to § 12-14-117 and § 12-14-120, C.R.S.; and based on all known facts and circumstances and substantial evidence presented,

**IT IS ORDERED** that:

The collection agency license renewal application for Collect Pros, LLC is hereby DENIED.

Dated this 16th day of December, 2015.

  
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JULIE ANN MEADE  
Administrator

**CERTIFICATE OF SERVICE**

This is to certify that the foregoing Final Agency Order was duly served upon all parties herein by depositing copies of same in the United States mail, first-class postage prepaid, at Denver, Colorado, this 16th day of December, 2015, addressed as follows:

Collect Pros, LLC  
Attn: Michael A. Ross, Manager; and Joseph Levy, General Counsel  
12924 Pierce St., Suite 101  
Pacoima, California 91331

  
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Michele A. Kendall