BEFORE THE ADMINISTRATOR
COLORADO FAIR DEBT COLLECTION PRACTICES ACT

FINAL AGENCY ORDER

In the Matter of:

4 STAR RESOLUTION, LLC,

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. On January 16, 2015, 4 Star Resolution, LLC ("4 Star") submitted a collection agency license application.

3. 4 Star's license application did not disclose the trade name "Four Star" which is required by paragraph #2, first page, of the license application.

4. 4 Star's President and sole officer did not disclose his home address which is required by paragraph #10 (c), third page, of the license application. The alleged address disclosed by such officer is a mail box in a UPS store located in Cheektowaga, New York.

5. 4 Star failed to disclose all its members/owners which is required by paragraph 10 (d), third page, of the license application. The application only disclosed Ronald Williams as the sole member/owner of 4 Star. Registration papers filed with the Florida Secretary of State showed that there was another owner that was not disclosed in the license application.

6. 4 Star entered into a Consent Order with the Department of Consumer Affairs of the City of New York on April 21, 2014, and paid a $5,000.00 fine and failed to disclose it in paragraph #13, fourth page, of the license application.

7. Ronald Williams being an officer, owner, and collections manager failed to disclose the April 21, 2014 Consent Order which 4 Star entered into with the Department of Consumer Affairs of the City of New York in his Personal Affidavit and Collections Manager Application.

8. 4 Star made misleading statements in its application for a license by its omission and/or failure to disclose the above required information.

Conclusions of Law

9. Pursuant to § 12-14-119 (2)(d) C.R.S., each applicant for a collection agency license shall submit an application providing all information in the form and manner the administrator shall designate, including, but not limited to:

   (III) The taking of any other disciplinary or adverse action or the existence of any outstanding complaints against any collection agency which employed or was owned in whole or in part, directly or indirectly, by such persons, and a statement of their position and authority at such collection agency:

   (A) For any license issued pursuant to this article; or

   (B) When such action was taken by any other jurisdiction or such complaint exists in any other jurisdiction, whether or not a license was issued by that jurisdiction;

   (IV) The suspension or termination of approval of any collections manager under this article or any other disciplinary or adverse action taken against the applicant, principal, or collections manager in any jurisdiction.

10. Pursuant to §12-14-120 (2),C.R.S., the Administrator may deny any application for a license if any grounds exist that would justify disciplinary action under section 12-14-130, for failure to meet the requirements of section 12-14-119, or if the applicant, the applicant's principals, or the applicant's collections manager have fraudulently obtained or attempted to obtain a license.

11. Pursuant to §12-14-128 (5), C.R.S., it is unlawful and a violation of this article for any person to falsify any information or make any misleading statements in any application authorized under this article.

12. §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 application for collection agency license for 4 Star Resolution, LLC is hereby DENIED.

Dated this 19th day of November 2015.

JULIE ANN MEADE
Administrator

Certificate of Service

This is to certify that a copy of the Final Agency Order was mailed by United States mail, first-class postage prepaid, to license applicant at the addresses listed below, on the 19th day of November, 2015.

4 Star Resolution, LLC
Attn: Ronald Williams, President
2400 Seneca Street
Buffalo, NY 14210

4 Star Resolution, LLC
c/o InCorp Services, Inc., Registered Agent
36 South 18th Avenue, Suite D
Brighton, CO 80601