
State Collection Agency Licensing Board (SCALB) Open Session Meeting Minutes

Thursday, November 13, 2025, 3:00 p.m. – 4:00 p.m.

Participation Options

Join by Google Meet:

<https://meet.google.com/ahz-mgnk-jsu>

Join by Phone:

1-530-738-1353 PIN: 815 799 863# US

More phone numbers: <https://tel.meet/ahz-mgnk-jsu?pin=1097700804795>

Board Members in Attendance

- Tony Salazar (Commissioner and Chair)
- Tracy Rezvani
- Sandra Holland
- Shawn Kennedy

OFR Staff, Deputy Chair and Counsel

- Kat Hyland (Deputy Commissioner, Alternate)
- Ayanna Daugherty (Senior Analyst and Board Administrator)
- Amy Hennen (Assistant Commissioner)
- Monyette Johnson (Acting Assistant Director of Licensing)
- Dana Allen (Director of Enforcement)
- Stacy Lewis (Financial Examiner)
- Clifford Charland (Assistant Commissioner)
- Meredith Merchant (Operations Director)
- Emily Hanson (Advice Counsel)
- Gretchen Reimert (Litigation Counsel)

- Jessica Kaufman (Litigation Counsel)
- Kevin McGivern (Litigation Counsel)

Topics

1. Call to Order

Mr. Tony Salazar, Board Chairman and Commissioner of Financial Regulation called the meeting to order at 3:02 p.m. and a quorum was established.

2. Approval of Minutes

Mr. Salazar noted the minutes for the October 14, 2025, Board meeting had previously been circulated for review and asked for questions or comments. On Mr. Kennedy's motion, with a second from Ms. Holland, the Board unanimously approved the October 14, 2025 minutes.

3. Recognition of Public Members and Comments

There were two members of the public present, Susan Wilson with the Judgment Group and Lisa Sarro with Community Legal Services.

4. Acknowledgements and Public Statement Regarding a Closed Session

Mr. Salazar stated that the notice of the November 13, 2025, meeting was: (i) posted on the Dept. of Labor/Board website on October 20, 2025; and (ii) published in the Maryland Register on October 17, 2025. Additionally, Mr. Salazar stated the agenda for the November 13, 2025, meeting was posted on the Dept. of Labor/Board website on November 3, 2025.

Mr. Salazar then gave an overview of the board meeting and its processes.

Mr. Salazar also advised the Board in open session of the need for a closed session. Mr. Salazar described the topics to be discussed in the closed session and identified the statutory authority for recommending a closed session. Specifically, Mr. Salazar read a closing statement which cited General Provisions Article, § 3-305 (b)(7) and (b)(8), Annotated Code of Maryland as the basis for a closed session and identified the topic for discussion as the potential settlement of an Enforcement Action (MOU). Mr. Salazar's statement included advising the Board that discussion in the closed session must be limited to the topics Mr. Salazar identified. Mr. Salazar then opened the floor to questions/discussion. There were no questions or discussions. Ms. Rezvani moved to conduct a closed session for the purposes Mr. Salazar identified and Ms. Holland seconded the Motion. The Board unanimously voted to move to a closed session and thereupon adjourned to a closed session at 3:12 p.m.

In accordance with General Provisions Article, §3-305, Annotated Code of Maryland, Mr. Salazar had prepared a written statement closing statement. Mr. Salazar's closing statement, together with the Closed Session Summary required by General Provisions Article, §3-306(c)(2), Annotated Code of Maryland, are attached to these minutes.

Emily Hanson remained in the public session while the Board met in private session in the event any member of the public joined the meeting after the Board moved to private session.

The Board resumed its public session at 3:49 p.m.

5. Licensing Unit Report

Ms. Monyette Johnson

Ms. Johnson advised the Board that the Licensing Unit had reviewed eleven 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. Solar Servicing LLC (NMLS ID 2744383)
2. Zions Debt Holdings LLC (NMLS ID 1906874)
3. Helen OT LLC (NMLS ID 2746820)
4. Arian Collections LLC (NMLS ID 2690833)
5. Credit9 LLC (NMLS ID 1700005)
6. Sunrun Servicer LLC (NMLS ID 2754245)
7. Hias Inc. (NMLS ID 1611578)
8. GLS Solutions LLC (NMLS ID 2486416)
9. PowerPay Servicing LLC (NMLS ID 2374007)
10. The Time Group Inc. (NMLS ID 2759994)
11. Pretium Enterprise Operations India Private Limited (NMLS ID 2671530)

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

There was one collection agency licensee that **surrendered** their license in the past 30 days.

1. U-Pledge Inc. (NMLS ID 2156857)

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

1. Buildium, LLC (2729131)
2. Propertyware LLC (2675270)
3. Hilco Receivables LLC (1373320)
4. Aven Financial, Inc. (2042345)
5. J.M. Adjustment Services, L.L.C. (934189)

6. RENT RECOVERY SOLUTIONS LLC (1577947)
7. The Receivable Management Services LLC (1117955)
8. Allied Interstate LLC (928901)

TOTAL COLLECTION AGENCY LICENSES IN THE SYSTEM as of 11/3/2025: 1,067

6. Consumer Services Unit Report

Ms. Stacy Lewis

Ms. Lewis advised the Board that the Consumer Services Unit circulated its current report for Fiscal Year 2026 showing that as of 10/31/2025, 38 complaints have been received, 26 are open and 12 were closed.

7. Enforcement Unit Report

Ms. Dana Allen

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

8. Legislative Update

Ms. Amy Hennen

Ms. Hennen advised the Board that OFR has submitted their concepts for the next Legislative session to the Governor's office for review and consideration, and OFR is awaiting feedback.

Ms. Hennen also advised the Board that due to the recently passed HB 1516, the inaugural meeting of the MD Licensing Workgroup was held on Friday,

9. Federal Activities

a. Medical Debt Bill Implementation - Emily Hanson

Ms. Hanson advised the Board that the new regulations by the Health Services Cost Review Commission have now been posted for public comment at this time.

b. CFPB-Clifford Charland

Mr. Charland advised the Board that the CFPB has now rescinded its medical debt reporting guidance. He also stated that we would continue to report any new updates and developments. Both Mr. Charland and Ms. Hanson noted that the CFPB, in rescinding its guidance, could potentially claim preemption and overrule Maryland's statute prohibiting the reporting of medical debt on credit reports.

c. FTC

There were no new updates to report.

10. NACARA Update

Ms. Stacy Lewis

Ms. Lewis advised the Board that the 2025 NACARA Conference was held in Boise, Idaho from October 28 - 30, 2025.

11. Additional Comments

There were no additional comments.

12. Adjournment

Mr. Salazar informed the Board that the next regular meeting is scheduled to be held on Tuesday, December 9, 2025, virtually, via video conference call.

On an unanimously approved motion, the meeting adjourned at 4:06 p.m.

CLOSED-SESSION SUMMARY
(General Provisions Article § 3-306(c))

SUMMARY OF CLOSED SESSION HELD ON November 13, 2025

1. Statement of the time, place, and purpose of the closed session:

Time of closed session: 3:13 p.m.-3:49 p.m.

Place (location) of closed session: The closed session took place during the Board's November 13, 2025, monthly meeting. The Board meets remotely so the closed session occurred in a separate zoom session from the public session, following the vote to move to a closed session. At the conclusion of the closed session, the Board returned to the public session.

Purpose of the closed session: Discussion of several ongoing investigations which could result in enforcement actions/litigation requiring need for confidential legal analysis and advice.

2. Record of the vote of each member as to closing the session:

Names of members voting aye 4

Members opposed: 0

Abstaining: 0

3. Statutory authority to close session:

This meeting was closed under the following provisions of General Provisions Art. § 3-305(b):

☐ **Topic #1:**

(7) consult with counsel to obtain legal advice;

(8) consult with staff, consultants, or other individuals about pending or potential litigation;

4. Listing of each topic actually discussed, persons present, and each action taken in the session:

Topic description	Persons present for discussion	Action Taken/Each Recorded Vote
#1: Entity #1 Discuss, seek legal analysis and advice, and consult with staff (including counsel) regarding whether to proceed with enforcement action.	Board Members: Tony Salazar, Sandra Holland, Tracy Rezvani, and Shawn Kennedy OFR Staff: Cliff Charland, Amy Hennen, Kat Hyland,	Recommended action to proceed with enforcement action approved by unanimous vote

	<p>Dana Allen, Meredith Merchant, Stacy Lewis, Ayanna Daugherty and Monyette Johnson</p> <p>Counsel: Jessica Kaufman, Kevin McGivern and Gretchen Reimert</p>	
<p>#2: Entity #2</p> <p>Discuss, seek legal analysis and advice, and consult with staff (including counsel) regarding whether to proceed with issuing Cease and Desist Order</p>	<p>Board Members: Tony Salazar, Sandra Holland, Tracy Rezvani, and Shawn Kennedy</p> <p>OFR Staff: Cliff Charland, Amy Hennen, Kat Hyland, Dana Allen, Meredith Merchant, Stacy Lewis, Ayanna Daugherty and Monyette Johnson</p> <p>Counsel: Jessica Kaufman, Kevin McGivern and Gretchen Reimert</p>	<p>Recommended action to proceed with cease-and-desist order approved by unanimous vote</p>
<p>#3: Entity #3</p> <p>Discuss, seek legal analysis and advice, and consult with staff (including counsel) regarding whether to proceed with issuing Cease and Desist Order</p>	<p>Board Members: Tony Salazar, Sandra Holland, Tracy Rezvani, and Shawn Kennedy</p> <p>OFR Staff: Cliff Charland, Amy Hennen, Kat Hyland, Dana Allen, Meredith Merchant, Stacy Lewis, Ayanna Daugherty and Monyette Johnson</p> <p>Counsel: Jessica Kaufman, Kevin McGivern and Gretchen Reimert</p>	<p>Recommended action to proceed with cease-and-desist order approved by unanimous vote</p>
<p>#4 Entity #4</p> <p>Discuss, seek legal analysis and advice, and consult with</p>	<p>Board Members: Tony Salazar, Sandra Holland, Tracy Rezvani, and Shawn Kennedy</p>	<p>Recommended action to proceed with cease-and-desist order approved by unanimous vote</p>

<p>staff (including counsel) regarding whether to proceed with issuing Cease and Desist Order</p>	<p>OFR Staff: Cliff Charland, Amy Hennen, Kat Hyland, Dana Allen, Meredith Merchant, Stacy Lewis, Ayanna Daugherty and Monyette Johnson</p> <p>Counsel: Jessica Kaufman, Kevin McGivern and Gretchen Reimert</p>	
<p>#5 Entity #5</p> <p>Discuss, seek legal analysis and advice, and consult with staff (including counsel) regarding whether to proceed with issuing Cease and Desist Order</p>	<p>Board Members: Tony Salazar, Sandra Holland, Tracy Rezvani, and Shawn Kennedy</p> <p>OFR Staff: Cliff Charland, Amy Hennen, Kat Hyland, Dana Allen, Meredith Merchant, Stacy Lewis, Ayanna Daugherty and Monyette Johnson</p> <p>Counsel: Jessica Kaufman, Kevin McGivern and Gretchen Reimert</p>	<p>Recommended action to proceed with cease-and- desist order approved by unanimous vote</p>