

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

<u>Date: April 8, 2025</u>		2:00 p.m.	Maryland Dept. of Labor
Meeting called to order at 2:01 p.m. by	Tony Salazar, Chairman		
Administrator	Ayanna Daugherty		
Attendees	<p>Members: Tracy Rezvani, Sandra Holland, and Eric Friedman</p> <p>Counsel: Kenneth Krach</p> <p>Staff: Cliff Charland, Shereefat Balogun, 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 April 8, 2025 meeting was: (i) posted on the Dept. of Labor/Board website on March 14 2025; and (ii) published in the Maryland Register on March 21, 2025. Additionally, Mr. Salazar stated the agenda for the April 8, 2025 meeting was posted on the Dept. of Labor/Board website on March 28, 2025.

Approval of Minutes

Mr. Salazar	
Discussion	Mr. Salazar noted the minutes for the March 11, 2025 Board meeting had previously been circulated for review and asked for questions or comments. On Ms. Rezvani's motion, with a second from Ms. Holland, the Board unanimously approved the March 11, 2025 minutes.

Recognition of Public Comments	
Mr. Salazar	
Discussion	There were no members of the public present.

1. Non-Depository Licensing Unit Report	
Ms. Johnson	
Discussion	<p>Ms. Johnson advised the Board that the Licensing Unit had reviewed six 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:</p> <ol style="list-style-type: none"> 1. Cherry Technologies Inc. (NMLS ID 2061234) 2. Sentry Management Inc. (NMLS ID 1696808) 3. North American Credit Services Inc. (NMLS ID 1661688) 4. Cheselidine Management Consulting LLC (NMLS ID 2693030) 5. A & G Management Co. Inc. (NMLS ID 2628557) 6. Kelly & Quinn, LLC (NMLS ID 2696266) <p>On Ms. Holland's motion and Ms. Rezvani's second, the Board voted unanimously to issue a license to the six recommended applicants.</p> <p>There were four collection agency licensees who surrendered in the past 30 days.</p> <ol style="list-style-type: none"> 1. National Credit Audit Corporation (NMLS ID 937924) 2. One Touch Direct, LLC (NMLS ID 2390070) 3. Consumer Auto Services LLC (NMLS ID 1830515) 4. National Medical Administrators, Inc. (NMLS ID 1963521) <p>Ms. Johnson reported that there were five changes in control approvals in the past 30 days.</p> <ol style="list-style-type: none"> 1. MRS BPO, LLC (NMLS ID 944131) 2. Lakeview Loan Servicing, LLC (NMLS ID 391521) 3. Professional Account Management, LLC (NMLS ID 995554) 4. Pioneer Credit Recovery, Inc. (NMLS ID 951914) 5. Concord Servicing LLC (NMLS ID 365917)

	<u>The 2024 Collection Agency Renewal Update as of 3/28/2025:</u> Licensees whose renewals have been approved - 995 Licensees who are pending renewal approval - 7 Licensees who voluntarily decided not to renew - 2 Licensees who did not submit a renewal application (marked in NMLS as “Terminated-Expired”) – 73
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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 3/31/2025, 91 complaints have been received, 43 are open and 48 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>Medical Bill Implementation- Mr. Krach advised the Board that proposed regulations are being thoroughly reviewed at this time.</p> <p>CFPB – Mr. Charland advised the Board that there are no new updates from the CFPB. However, OFR will continue to monitor any new developments surrounding CFPB and how it may impact Maryland consumers. Mr. Charland also mentioned that the state regulators across the country and other agencies such as the CSBS are preparing to collaborate with one another, since the status of the CFPB is uncertain.</p> <p>FTC- There are no new updates to report.</p>

5. NACARA Update

Ms. Mack	
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Discussion	Ms. Mack advised the Board that the 2025 NACARA Conference will be held in Boise, Idaho from October 28-October 30, 2025. The agenda and registration forms are forthcoming. Ms. Mack again extended an invitation to the Board Members to attend the Conference.
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6. Legislative Session and Current Issues

Mr. Salazar	
Discussion	<p>Ms. Hennen advised the Board that the 2025 Maryland Legislation Session concluded last evening on April 7, 2025, and there were some OFR related bills which passed. More details will be reported during the next meeting.</p> <p>Mr. Salazar also mentioned a bill, SB 305, dealing with Crypto Currency Kiosks and asked if anyone has had any issues or complaints surrounding these kiosks, to let the Board know. Ms. Rezvani mentioned that the local police department and the Secret Service have posted warning posters on the kiosks in her area. Ms. Holland mentioned that she was aware of someone who has been scammed and had some identity theft issues using these kiosks, which is very concerning on how these are targeted towards the elderly population. Ms. Rezvani also mentioned that some kiosks have been placed on college campuses, which target young adults.</p>

7. Additional Comments

Mr. Salazar	
Discussion	There were no additional comments.

Adjournment	<p>Mr. Salazar informed the Board that the next regular meeting is scheduled to be held on Tuesday, May 13, 2025, virtually, via video conference call.</p> <p>On an unanimously approved motion, the meeting adjourned at 2:26 p.m.</p>
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