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Las Vegas, Nevada 89121
(702) 486-4120

**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
FINANCIAL INSTITUTIONS DIVISION**

1179 Fairview Drive, Suite 201
Carson City, Nevada 89701
(775) 687-5522

In Re:

EastPoint Recovery Group, Inc.

Applicant.

**ORDER DENYING APPLICATION FOR
LICENSE PURSUANT TO NRS
CHAPTER 649**

**ORDER DENYING APPLICATION FOR
LICENSE PURSUANT TO NRS CHAPTER 649**

Nevada, Department of Business and Industry, Financial Institutions Division
(hereinafter "Division") hereby denies the application of EastPoint Recovery Group, Inc.
(hereafter "Applicant").

JURISDICTION

1. The business of collecting claims for others or of soliciting the right to collect or receive payment for another of any claim in the State of Nevada is governed by chapter 649 of the Nevada Revised Statutes (NRS) and chapter 649 of the Nevada Administrative Code (NAC). The Division has primary jurisdiction for the licensing and regulation of persons operating and/or engaging in collection services. NRS 649.051.

2. Pursuant to the authority vested by NRS Chapter 649, the Division hereby makes the following Findings of Fact, Conclusions of Law, and Order.

FINDINGS OF FACT

3. Applicant EastPoint Recovery Group, Inc. is incorporated under the laws of the State of New York and its resident agent is The Corporation Trust Company of Nevada, 311

1 South Division Street, Carson City, Nevada 89703. Applicant has been a company registered
2 as a foreign corporation with the Nevada Secretary of State since March 15, 2013.

3 4. On August 19, 2013, Applicant filed with the Division its application to become a
4 licensed collection agency pursuant to NRS Chapter 649.

5 5. Prior to the application being filed, the Division was investigating Applicant
6 because of a complaint regarding unlicensed activity.

7 6. On August 6, 2013, EastPoint Recovery Group, Inc. was investigated by an
8 examiner from the Division. That examiner determined that Applicant was operating as a
9 collection agency. Michael Hall, representing himself as the manager, did not deny the
10 operation. Mr. Hall stated that their Qualified Manager is Rita Rallo. Although the business
11 was open and collection activity was taking place at the location, Ms. Rallo was not present at
12 the time of the investigation.

13 7. On August 6, 2013, Michael Hall contacted the Division to discuss the
14 investigation. The Division informed Mr. Hall that he was operating a collection agency
15 without a license and to stop all collection agency operations until a license is applied for and
16 obtained from the Division.

17 8. On August 19, 2013, the Division received an application from EastPoint
18 Recovery Group Inc. indicating a Qualified Manager by the name of Rita Rallo who resides in
19 the State of Florida and not Nevada as would be required by NRS 649.035.

20 9. On September 5, 2013, the Division conducted another investigation of
21 Applicant's location. It was determined that the Applicant continued to operate a collection
22 agency in violation of Nevada law.

23 10. Michael Hall, representing himself as the manager, did not deny the operation.

24 11. Any finding of fact which is more properly construed as a conclusion of law shall
25 deemed as such.

1 **CONCLUSIONS OF LAW**

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3 12. Applicant has violated NRS 649.075(1) by engaging in the business of collections
4 without a license:

5 Except as otherwise provided in this section, a person shall not
6 conduct within this State a collection agency or engage within this
7 State in the business of collecting claims for others, or of soliciting
8 the right to collect or receive payment for another of any claim, or
9 advertise, or solicit, either in print, by letter, in person or otherwise,
10 the right to collect or receive payment for another of any claim, or
11 seek to make collection or obtain payment of any claim on behalf
12 of another without having first applied for and obtained a license
13 from the Commissioner.

14 13. Pursuant to NRS 649.085, the Commissioner has the authority to deny an
15 application based upon the Applicant's lack of qualifications as follows:

16 NRS 649.085 Qualifications of applicant for license. Every
17 individual applicant, every officer and director of a corporate
18 applicant, and every member of a firm or partnership applicant for
19 a license as a collection agency or collection agent must submit
20 proof satisfactory to the Commissioner that he or she:

- 21 1. Is a citizen of the United States or lawfully entitled to remain
22 and work in the United States.
- 23 2. Has a good reputation for honesty, trustworthiness and integrity
24 and is competent to transact the business of a collection
25 agency in a manner which protects the interests of the general
26 public.
- 27 3. Has not had a collection agency license suspended or revoked
28 within the 10 years immediately preceding the date of the
application.
1. Has not been convicted of, or entered a plea of nolo
contendere to:
(a) A felony relating to the practice of collection agencies or
collection agents; or
(b) Any crime involving fraud, misrepresentation or moral
turpitude.
5. Has not made a false statement of material fact on the
application.
6. Will maintain one or more offices in this State or one or more
offices in another state for the transaction of the business of his
or her collection agency.
7. Has established a plan to ensure that his or her collection
agency will provide the services of a collection agency
adequately and efficiently.

14. Applicant has violated the provisions of NRS 649.035 (4) which requires that the
qualified manager must be on site to supervise the daily activities of the collection agency.

Ms. Rallo resides in the State of Florida.

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CERTIFICATE OF SERVICE

I certify that I am an employee of the State of Nevada, Department of Business and Industry, Financial Institutions Division, and that on September 13, 2013, I deposited in the U.S. mail, postage prepaid, via First Class Mail and Certified Return Receipt Requested, a true and correct copy of the foregoing **ORDER DENYING APPLICATION FOR LICENSE PURSUANT TO NRS CHAPTER 649 and ORDER TO CEASE AND DESIST UNLICENSED ACTIVITIES AND NOTICE OF RIGHT TO APPEAL**, addressed as follows:

EastPoint Recovery Group, Inc.
26 Mississippi Street Suite 200
Buffalo, NY 14203

Certified Mail: 7011 2000 0002 7935 7453

EastPoint Recovery Group, Inc.
6290 McCloud Street Suite 100
Las Vegas, Nevada 89120

Certified Mail: 7011 2000 0002 7935 7781
(and hand delivered on September 12, 2013)

The Corporation Trust Company of Nevada
Attention: Resident Agent
311 South Division Street
Carson City, Nevada 89703

Certified Mail: 7011 2000 0002 7935 7798

DATED this 13th day of September, 2013

By: 