



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

2785 E. Desert Inn Road, Suite 180  
Las Vegas, Nevada 89121  
(702) 486-4120

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

In Re:

Collect Pros, LLC,

Respondent.

**ORDER TO CEASE AND DESIST  
UNLICENSED ACTIVITIES AND  
NOTICE OF RIGHT TO APPEAL**

The State of Nevada, Department of Business and Industry, Financial Institutions Division (hereinafter "Division") hereby orders Collect Pros, LLC (hereinafter "Respondent") to cease and desist from all activities regulated pursuant to Nevada Revised Statutes (NRS) Chapter 649 and Nevada Administrative Code (NAC) Chapter 649.

**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 NRS Chapter 649 and NAC Chapter 649.
2. The Division has primary jurisdiction for the licensing and regulation of persons operating and engaging in collection services. NRS 649.020; NRS 649.045; NRS 649.051 *et seq.*; NRS 649.075 *et seq.*
3. 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

- 1
- 2 4. Respondent is registered with the Nevada Secretary of State's Office as a domestic
- 3 limited-liability company with the Nevada Business ID NV20141093038 and Entity
- 4 Number E0070812014-1.
- 5 5. Respondent's business address is 311 West Third Street, Carson City, NV 89703.
- 6 6. Respondent's manager is Michael Ross according to the Nevada Secretary of State's
- 7 Office.
- 8 7. Michael Ross holds a managers certificate issued by the Division.
- 9 8. Michael Ross is not associated with a collection agency licensed by the Division.
- 10 9. Respondent is not and has never been licensed as a collection agency by the Division.
- 11 10. Respondent engaged in collection agency business in Nevada by soliciting one or
- 12 more Nevada residents via a collection letter demanding payment.
- 13 11. Respondent engaged in collection agency business in Nevada by soliciting one or
- 14 more residents of states other than Nevada via a collection letter demanding payment.
- 15 12. Respondent's collection letters demand that payments be mailed to Respondent at its
- 16 Nevada business address listed hereinabove.
- 17 13. Respondent's actions are a willful and intentional violation of Nevada law.
- 18 14. If any Finding of Fact is more properly characterized as a Conclusion of Law, it shall be
- 19 considered as such.

## CONCLUSIONS OF LAW

- 20
- 21 15. NRS 649.075(1) reads as follows:

- 22 1. Except as otherwise provided in this section, a person shall
- 23 not conduct within this State a collection agency or engage within
- 24 this State in the business of collecting claims for others, or of
- 25 soliciting the right to collect or receive payment for another of any
- 26 claim, or advertise, or solicit, either in print, by letter, in person or
- 27 otherwise, the right to collect or receive payment for another of any
- 28 claim, or seek to make collection or obtain payment of any claim
- on behalf of another without having first applied for and obtained a
- license from the Commissioner.

1 16. NRS 649.390 provides the Commissioner to take disciplinary action for any violation of  
2 NRS Chapter 649.

3 NRS 649.390 Investigation of verified complaint concerning  
4 unlicensed person; order to cease and desist; administrative fines;  
5 suit to recover fine; cumulative penalties.

6 1. The Commissioner shall conduct an investigation if he  
7 receives a verified complaint from any person that sets forth  
8 reason to believe that an unlicensed person is engaging in an  
9 activity for which a license is required pursuant to this chapter.

10 2. If the Commissioner determines that an unlicensed person is  
11 engaging in an activity for which a license is required pursuant to  
12 this chapter, the Commissioner shall issue and serve on the  
13 person an order to cease and desist from engaging in the activity  
14 until such time as the person obtains a license from the  
15 Commissioner.

16 3. If a person upon whom an order to cease and desist is served  
17 does not comply with the order within 30 days after service, the  
18 Commissioner shall, after notice and opportunity for a hearing:

19 (a) Impose upon the person an administrative fine of \$10,000; or

20 (b) Enter into a written consent agreement with the person  
21 pursuant to which the person agrees to cease and desist from all  
22 unlicensed activity in this State relating to the collection of debts,  
23 and impose upon the person an administrative fine of not less than  
24 \$5,000 and not more than \$10,000.

25 – The imposition of an administrative fine pursuant to this  
26 subsection is a final decision for the purposes of judicial review.

27 4. The Commissioner shall bring suit in the name and on behalf  
28 of the State of Nevada against a person upon whom an  
administrative fine is imposed pursuant to subsection 3 to recover  
the amount of the administrative fine:

(a) If no petition for judicial review is filed pursuant to NRS  
233B.130 and the fine remains unpaid for more than 90 days after  
notice of the imposition of the fine; or

(b) If a petition for judicial review is filed pursuant to NRS  
233B.130 and the fine remains unpaid for more than 90 days after  
exhaustion of any right of appeal in the courts of this State  
resulting in a final determination that upholds the imposition of the  
fine.

5. A person's liability for an administrative fine is in addition to  
any other penalty provided in this chapter.

17. Pursuant to NRS 649.440, the Commissioner can impose administrative fines of not  
more than \$10,000.00 for any violation of this chapter.

In addition to any other remedy or penalty, the Commissioner may  
impose an administrative fine of not more than \$10,000 upon a  
person who:

- 1 1. Without a license or certificate, conducts any business or  
2 activity for which a license or certificate is required pursuant  
3 to the provisions of this chapter; or
2. Violates any provision of this chapter or any regulation  
adopted pursuant thereto.

4 18. Respondent violated NRS 649.075 by engaging in the business of a collection agency  
5 in Nevada without first obtaining a license from the Division.

6 19. Pursuant to NRS 649.390, the Division hereby orders Respondent to cease and desist  
7 all activity covered pursuant to NRS and NAC Chapters 649.

8 20. Any Conclusion of Law that is more properly characterized as a Finding of Fact shall  
9 be considered as such.

10  
11 **ORDER**

12 IT IS HEREBY ORDERED that Respondent shall **CEASE AND DESIST** from operating  
13 and engaging in the business of "collecting claims for others, or of soliciting the right to collect  
14 or receive payment for another of any claim, or advertise, or solicit, either in print, by letter, in  
15 person or otherwise, the right to collect or receive payment for another of any claim, or seek  
16 to make collection or obtain payment of any claim on behalf of another" within the State of  
17 Nevada.

18  
19 DATED this 28<sup>th</sup> day of May, 2015.

20  
21 STATE OF NEVADA  
22 DEPARTMENT OF BUSINESS AND INDUSTRY  
23 FINANCIAL INSTITUTIONS DIVISION

24 By:   
25 LEONARD J. ESTERLY, JR.  
26 Deputy Commissioner  
27  
28

1 **APPEAL RIGHTS**

2 **RESPONDENT HAS THE RIGHT TO REQUEST A HEARING IN THIS MATTER.** If  
3 you wish to request a hearing you must file a request **within thirty (30) days** after this Order  
4 to Cease and Desist was served on the Respondent.

5 Your request for a hearing must be delivered to:

6  
7 STATE OF NEVADA  
8 DEPARTMENT OF BUSINESS AND INDUSTRY  
9 FINANCIAL INSTITUTIONS DIVISION  
2785 E. Desert Inn Road, Suite 180  
Las Vegas, Nevada 89121

10 And to:

11 CHRISTOPHER ECCLES, DEPUTY ATTORNEY GENERAL  
12 OFFICE OF THE NEVADA ATTORNEY GENERAL  
13 555 E. Washington Avenue, Suite 3900  
Las Vegas, Nevada 89101

14 Other important rights you have are listed in NRS and NAC Chapters 649 and NRS  
15 Chapter 233B.

16  
17 DATED this 28<sup>th</sup> day of May, 2015.

18  
19 STATE OF NEVADA  
20 DEPARTMENT OF BUSINESS AND INDUSTRY  
21 FINANCIAL INSTITUTIONS DIVISION


22 By:   
23 LEONARD J. ESTERLY JR.  
24 Deputy Commissioner  
25  
26  
27  
28

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 29<sup>th</sup> day of May 2015, 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 TO CEASE AND DESIST UNLICENSED ACTIVITIES AND NOTICE OF RIGHT TO APPEAL**, addressed as follows:

Collect Pros, LLC  
311 West Third Street  
Carson City, NV 89703

Certified Mail Number: 7012 1010 0000 1166 3957

  
An Employee of the State of Nevada  
Department of Business and Industry  
Financial Institutions Division