



COLLECTION SERVICE BOARD  
500 JAMES ROBERTSON PARKWAY  
NASHVILLE, TENNESSEE 37243  
615-741-3600

**Board Meeting Minutes for June 14, 2017  
First Floor Conference Room 1-B  
Davy Crockett Tower**

The Tennessee Collection Service Board met on June 14, 2017, in the first floor conference room of Davy Crockett Tower in Nashville, Tennessee. Mr. Harb called the meeting to order at 9:32 a.m. and the following business was transacted:

**BOARD MEMBERS PRESENT:** Steven Harb, Angela Hoover, Bart Howard.

**BOARD MEMBERS ABSENT:** Elizabeth Trinkler, Chip Hellmann.

**STAFF MEMBERS PRESENT:** Roxana Gumucio, Glenn Kopchak, Aisha Carney,  
Laura Matthews, Shilina Brown, Lindsey Shepard.

**ROLL CALL/NOTICE OF MEETING**

Mr. Howard provided notice of meeting and introduction.

**AGENDA**

Ms. Hoover motioned to adopt the agenda as written. This was seconded by Mr. Harb. The motion carried by unanimous vote.

**MINUTES**

Mr. Harb made a motion to adopt the minutes from the April 5, 2017 meeting as written. Ms. Hoover seconded. The motion was carried by unanimous vote.

**DIRECTOR'S REPORT**

Director Glenn Kopchak read April's revenues and expenditures into the record. He also read in the Year End budget reports. There were no legislative updates to report.

Ms. Hoover motioned to approve the Director's Report as written. This was seconded by Mr. Harb. The motion carried by unanimous vote.

**LEGAL REPORT**



**STATE OF TENNESSEE  
DEPARTMENT OF COMMERCE AND INSURANCE  
OFFICE OF LEGAL COUNSEL  
500 JAMES ROBERTSON PARKWAY  
NASHVILLE, TENNESSEE 37243  
TELEPHONE: (615) 741-3072  
FACSIMILE: (615) 532-4750**

---

**TO:** Tennessee Collection Service Board  
**FROM:** Shilina B. Brown, Assistant General Counsel  
Lindsey M. Shepard, Assistant General Counsel  
Matthew Reddish, Assistant General Counsel  
**DATE:** June 14, 2017  
**SUBJECT:** June 2017 Legal Report

---

1. **2017014651** –
2. **2017014971** –  
Respondent:  
Status: UNLICENSED  
Disciplinary History: None.

This case arises out of an industry complaint alleging unlicensed activity. A California resident (“Complainant”) alleges that a Tennessee resident (“Respondent”) is posting advertisements on the State of Wyoming’s Craigslist page selling collection franchise opportunities. The BBB states that Respondent’s headquarters is in Nashville. Respondent is not licensed with the Board.

Respondent claims that it is a marketing company that does not do collections of any kind. Respondent offers a two-day training program in Tennessee that teaches “regional managers [how to] develop and lead professional sales teams.” The flat-fee training program also claims it will match enrollees with a defined territory. The training program overview incorrectly states that collection reps can sell anywhere in the country without restriction. There is no evidence that Respondent is directly engaging or attempting to engage in collection service within the State of Tennessee.

**Recommendation:** Close

**Board Decision:** The Board concurred with the recommendation.

**3. 2017008221 –**

**4. 2017028751–**

Status: UNLICENSED  
Disciplinary History: None

The above two cases are against the same respondent, but were filed by two different Complainants. Both complainants are consumers alleging that Respondent posted collection accounts on their credit reports. Respondent is an out-of-state, third party debt collector currently unlicensed in Tennessee.

Complainant 1 first learned of Respondent through a notification from his credit monitoring service. Complainant 1 claims that Respondent never notified him of the debt or gave him the opportunity to dispute it. Complainant 1 then filed a complaint with the Consumer Financial Protection Bureau. The same day that he filed a complaint with the CFPB, Complainant 1 received a phone call from Respondent. Respondent asked if Complainant 1 had given a named individual power of attorney. Complainant 1 responded “no.” Respondent stated that he would notate that on his account. In response to Complainant 1’s complaint, Respondent stated that it had marked the account as “disputed” and ceased all collection efforts. Respondent also deleted its filing from Complainant’s 1’s credit report.

Complainant 2 learned of Respondent’s claim when he checked his credit report. Complainant 2 disputes the validity of the debts. In response to Complainant 2’s complaint, Respondent stated that it had ceased all collection efforts and deleted its filings from Complainant 2’s credit report.

It does not appear that Respondent sent collection letters to either respondent. Respondent did call Complainant 1; however, it appears that phone call was made in reply to communication initiated by the Complainant. Upon receiving the two above complaints, Respondent started the licensure application process. Respondent promptly responded in writing to both complaints.

**Recommendation: Close**

**Board Decision: The Board concurred with the recommendation.**

**5. 2017013911 –**

Status: License Number:  
First Licensed: 2/3/1975  
License Expiration: 12/31/2018  
Disciplinary History: 2009 Consent Order

This case arises out of a consumer complaint disputing a debt. Complainant received an initial notice letter from Respondent for a past-due medical debt. Complainant then mailed the Board a letter disputing the debt and claiming it had already been paid by her insurance. In response to the complaint, Respondent stated that the balance owing is Complainant’s insurance deductible. Respondent stated that they would forward an itemization to Complainant.

**Recommendation: Close**

**Board Decision: The Board concurred with the recommendation.**

**6. 2017014311 -**

Status: License No.  
First Licensed: 7/29/2002  
License Expiration:  
Disciplinary History: None.

This case arises out of a consumer complaint alleging deceptive business practices. Complainant is making scheduled payments to Respondent as set by a Chapter 13 bankruptcy repayment plan. Complainant regularly pays more than her monthly minimum payment. On two separate occasions, Complainant claims she included letters with her payment requesting that the extra funds be applied to her principal debt. Respondent applied the excess funds to reduce her next scheduled payment. In response to the complaint, Respondent provided a loan summary showing that Complainant's excess payments were indeed applied to the principal on her debt.

One of the payment coupons Respondent mailed Complainant improperly stated that she had an amount "past due." Complainant contacted Respondent, who told her that the "past due" box actually reflected the amount Respondent applied towards the next payment. (There is no box or line to reflect overpayment on Respondent's Payment Coupon Form.) Respondent stated that the "past due" coupon was mailed in error and provided a corrected form.

**Recommendation: Close**

**Board Decision: The Board concurred with the recommendation.**

**7. 2017010551 –**

Status: No:  
First Licensed: 2/15/2005  
License Expiration: 12/31/2018  
Disciplinary History:

This case arises out of a consumer complaint alleging unlicensed activity. Complainant claims that Respondent contacted him and that a search for Respondent's license showed it was expired. In response to the Complaint, Respondent admits that its license briefly lapsed. Respondent claims its renewal notice was sent to an old address while it was in the process of moving offices. Respondent's license renewal has since been approved.

Complainant did not provide documentation or include dates of Respondent's contact. This case was sent for investigation. The investigator reached out to Complainant for more information, but he did not respond.

**Recommendation: Close.**

**Board Decision: The Board requested that a Letter of Warning be sent to Respondent for unlicensed activity.**

**8. 2017015491 -**

Status: unlicensed  
Disciplinary History: None.

This case arises out of a consumer complaint alleging Respondent sent a garnishment notice to her job. Complainant claims the underlying debt was discharged during bankruptcy. Respondent is a law firm exempt from collection service licensing requirements

**Recommendation: Close, as Respondent is a law firm exempt under T.C.A. § 62-20-103(a)(2).**

**Board Decision: The Board concurred with the recommendation.**

**9. 2017012861 –**

Status: License No.

First Licensed: 11/05/2009

License Expiration: 11/04/2017

Disciplinary History: 2011 Letter of Warning/Caution; 2012 Letter of Warning/Caution

Complainant received a bill for \$82.35 in 2014 from the Respondent and previously paid \$10.41 and began to make payments on the outstanding account. The Complainant then decided to pay the remaining balance in lump sum payment, however, the money order was returned to the Complainant stating that the Respondent could not accept a payment with a restrictive endorsement. The Complainant resent the full payment and asked the account be closed and the Respondent refused the payment a second time because of the restrictive endorsement on the money order. The Respondent provided a response and stated the Complainant made three payments in the total amount of \$46.00. The Respondent admitted to returning the payment by the Complainant in the amount of \$62.35 because there was a written restriction on the face of the payment stating the amounts would pay all accounts in full. Respondent also stated the Complainant has been advised this is not the amount for payment of full of this account and the Complainant is aware the total balance owed is \$105.21.

**Recommendation: Close**

**Board Decision: The Board concurred with the recommendation.**

**10. 2017014531–**

Status: License No.

First Licensed: 3/18/2014

License Expiration: 3/17/2018

Disciplinary History: None.

Complainant stated the Respondent notified the Complainant of \$1,488.00 in collection with the Respondent and has attempted to collect the debt from the Complainant. The Complainant states the debt does not belong to the Complainant and states the amount Respondent is attempting to collect stems from a worker's compensation claim that has already been paid by the Complainant's company. The Complainant states her company representative showed up at the hospital and signed all the documents and drug tested the Complainant. The Complainant claims when the bill was received, the Complainant took the bill immediately to the Complainant's employer and it was paid. The Complainant states while the company may have been late in making the payment, the debt should no longer be owed and this should not have been sent to the Respondent for collection. The Respondent has reported this debt to the credit bureaus and it appears on the Complainant's credit report. The Complainant states on February 22, 2017, the collector told the Complainant that the balance was zero and states the Respondent is attempting to collect the same debt from the Complainant. Respondent failed to provide a response to the complaint.

The Respondent provided a response and stated that it had responded previously to the Board within the required time period for providing a response to the Board after receiving the complaint in March 2017. The consumer account was closed and the debt was removed from the consumer's credit bureau report in March 2017. The Respondent has issued another Uniform Deletion form to all three credit bureaus to ensure it has been removed from the consumer's credit bureau report.

**Recommendation: Discuss or defer to next board meeting. Need information from the Respondent.**

**Board Decision: The Board closed the matter after reviewing the response provided by the Respondent.**

**11. 2017016621 –**

Status: License No.

First Licensed:

License Expiration:

Disciplinary History: 2008 Letter of Warning/Caution; 2008 Civil Penalty; 2010 Letter of Warning/Caution; 2010 Consent Order

Complainant received a telephone call from Respondent's employee on February 21, 2017 stating the Respondent was attempting to collect a debt from a bank previously used by the Complainant. The Complainant states the Respondent's employee was very rude and unprofessional and stated that the Respondent stated Respondent has been trying to reach the Complainant on previous occasions. The Complainant claims there was no prior contact by the Respondent and has never received any letters concerning this debt. The Complainant states the Respondent's employee threatened legal action against the Complainant. The Respondent provided a response and stated Complainant's bank account was placed in collection and the first written notice sent to the Complainant was on November 21, 2016 and there was no response. On January 10, 2017, a second notice was sent to the Complainant and to the co-signer on the account. On February 20, 2017, the Respondent's employee contacted the Complainant by telephone and the Complainant was verbally abusive to the Respondent's employee once the employee clarified the nature and purpose of the call. The Complainant refused to discuss any type of arrangements and the Respondent's employee indicated that the Respondent would proceed with the account and terminated the call. The Respondent stated this employee has been a professional collector of debts for 40 years and handles difficult calls in a professional manner. Also, the Respondent states the collection agency operates in an open office environment and all calls are monitored. The Respondent states this same complaint was received from the Consumer Financial Protection Bureau and it was investigated and reviewed and the Respondent provided a response.

**Recommendation: Close**

**Board Decision: The Board concurred with the recommendation.**

**12. 2017026731**

Respondent:

Status: No:

First Licensed: 09/11/1997

License Expiration: 02/08/2017

Disciplinary History: 2007 Letter of Reprimand/Censure; 2007 Consent Order; 2009 Letter of Warning/Caution; 2011 Letter of Caution/Warning; 2016 Consent Order

Complaint alleges Respondent failed to properly validate their debt following Complainant submitting a request for validation under 15 U.S.C.A. § 1692g. Complainant demanded, as part of their validation request, that Respondent produce a copy of the actual contract indebteding Complainant. Complainant also requested Respondent cease collections efforts until a copy of this contract was provided. In respondent's response they showed that the minimum standards of a validation request had been fulfilled and that the statute does not require providing a copy of the actual contract. Statute only requires that debt collector obtains verification of the debt and the name and address of the original creditor be mailed to the consumer. Additionally, Respondent has ceased collections efforts and has referred this debt to a law firm.

**Recommendation:** Close

**Board Decision:** The Board concurred with the recommendation.

**13. 2017011891**

Respondent:

Status: No: License No.

First Licensed: 9/16/1986

License Expiration: 12/31/2018

Disciplinary History: 2006 Letter of Warning/Caution; 2008 Consent Order; 2009 Civil Penalty; 2010 Letter of Warning/Caution; 2010 Consent Order;

Complaint alleged Respondent collections service was attempting to collect on a debt that was not owed by Complainant and that Respondent had failed to provide proof of any debt owing. Respondent provided a response and stated it has provided a copy of an apartment lease showing that the lease would automatically renew for an additional year unless the tenant notified landlord of their intent to terminate the lease. According to Respondent, Complainant vacated the premises without notice to landlord, causing the lease to renew, creating a deficiency owed to the Landlord. The Landlord then sold the debt to a collection service. The debt was then sold again to Respondent. Respondent is now attempting to collect on this debt. In the Complainants rebuttal, Complainant acknowledges they vacated the apartment without notice, but they feel this was normal and fail to see why notice would be required. Additionally, Complainant remains confused as to why Respondent is attempting to collect the debt and not the Landlord.

**Recommendation:** Close

**Board Decision:** The Board concurred with the recommendation.

**14. 2017017071**

**15. 2017017511**

**16. 2017017731**

**17. 2017017931**

**18. 2017018821**

Respondent:

Status: No:

First Licensed: 2/15/2005

License Expiration: 12/31/2018

Disciplinary History: None.

Complaint alleges Respondent, an out-of-state collection agency, had engaged in collection activity in the State of Tennessee with an expired license. The Respondent provided a response and admits its license was in an expired status, however, the Respondent states it was an inadvertent oversight. The Respondent stated it did not receive the renewal notice in a timely manner because it was sent to the old address during the time as the Respondent was moving to its new location in the final months of 2016. The Respondent submitted the renewal application prior to the expiration of the grace period for renewals and states it has renewed its' license.

**Recommendation:** Close

**Board Decision:** The Board requested that a Letter of Warning be sent to Respondent.

**19. 2017023521**

Respondent:

Status: No:

First Licensed: 6/29/1983

License Expiration: 12/31/2018

Disciplinary History: November 21, 2012 Letter of Warning/Caution; March 23, 2013 Letter of Warning/Caution; April 11, 2016 Consent Order

This case arises out of a consumer debt dispute letter the consumer sent to the Respondent. Complainant states the Respondent failed to respond within the 30 days when a request to validate a debt had been sent and this is a violation of the Fair Debt Collection Practices Act and the Tennessee Fair Debt Collection Practices Act § 62-20-115 (Investigations – Denial, revocation or suspension of license – (b)(5) Failing to comply with any applicable state or federal law or regulation pertaining to the credit and collection industry). The Complainant also states that the company is backdating letters to make it appear the Respondent is in compliance with the law, however, the postmark on the envelope shows noncompliance with the law. The Complainant states that the Respondent is illegally reporting the account to the credit bureaus in violation of the FCRA and this has been occurring for the past one year. Respondent provided a response and stated that it is a third-party collection agency for a tuition debt. The Respondent provided a response to the Complainant and validated the debt and provided all the validation documents with attachments to the Complainant on March 23, 2017, as requested by the Complainant and dispositioned the account as disputed to ensure credit report tradelines would update the account to disputed at the next reporting date. It was sent to all three major credit reporting agencies. The debt is a valid debt and the Respondent has indicated it is willing to work with the Complainant to resolve the outstanding debt.

**Recommendation: Close****Board Decision: The Board concurred with the recommendation.****20. 2017027831**

Respondent:

Status: No:

First Licensed: 4/14/2003

License Expiration: 9/25/2018

Disciplinary History: 2006 Letter of Warning/Caution; 2010 Letter of Warning/Caution

Consumer complaint against the Respondent concerning an outstanding medical debt. The Complainant stated that after having back surgery, the Complainant moved to Chesapeake, Virginia. Following the move, the Complainant received a multitude of medical bills from the surgery and believed all of them had been paid. Unfortunately, there was still one outstanding bill in the amount of \$88.00 and the Complainant paid the balance directly to the creditor. The Complainant states the Respondent did not contact the Complainant concerning the debt. The Complainant indicated that the Complainant was under the impression collections activity requires a certain amount of diligence in contacting the debtor and states the Respondent never contacted the Complainant concerning the debt. The Complainant stated the debt appears on the Complainant's credit report and the Complainant has attempted to dispute the debt directly through credit reporting agencies and the Respondent continues to affirm the collection. The Complainant would like this removed from Complainant's credit report immediately or has stated legal action will be taken against the Respondent. The Respondent provided a response and provided a chronology of events for this matter. The Respondent has deleted the account from all three credit bureaus via EOSCAR.

**Recommendation: Close**



**Board Decision: The Board concurred with the recommendation.**

**COMPLAINTS TO BE RE-PRESENTED TO THE BOARD**

**21. 2017012301**

Entity:

Status:

First Licensed: 6-5-1997

License Expiration: 12-31-2018

Disciplinary History: 2009005661 – Consent Order w/ \$2,000 civil penalty for asking debtor’s neighbor to assist them in contacting debtor and asking neighbor to put note in debtor’s mailbox

This case arises out of a consumer complaint alleging unlicensed activity. Complainant included a copy of an October 2016 letter from Respondent offering to settle an outstanding debt. Respondent has been actively licensed since 1997.

Respondent received a copy of the complaint via certified mail but did not provide a response. The copy of the complaint was not specifically addressed to Respondent’s contact for routing communication from the Board.

**Original Board Decision:** \$250.00 civil penalty with formal charges authorized for violation of T.C.A. § 62-20-115(a)(3) (failing to respond to complaint within twenty (20) days).

**New Information:** Respondent did actually submit a timely response. Respondent received a copy of the complaint on March 23, 2017. Respondent submitted a response on March 29, 2017. Upon receiving a copy of the Consent Order, both Respondent’s Director of Compliance and General Counsel promptly reached out to Legal.

**Recommendation:** Dismiss

**New Board Decision: The Board concurred with the new recommendation.**

**BOARD DEFERRED COMPLAINTS FROM FEBRUARY 8, 2017 BOARD MEETING**

**22. 2016046511 –**

Entity:

Status:

First Licensed: 8/23/2013

License Expiration: 10/22/2016

Disciplinary History: None.

This complaint was filed by a consumer for failing to report and pay to a client the net proceeds of all collections made during a calendar within 30 days. Complainant alleges that he made a payment of \$50.00 by check (#823) in January 2016 which was not reflected on his account. Complainant called Respondent in an effort to locate the payment. After researching, the check was located on an old account that had been in their office years ago under the Complainant’s wife’s name. The old account was settled in 2013. Respondent advised Complainant to call the original creditor of the old account in order to get reimbursed for the \$50.00 payment. The original creditor stated they had received check #823 and immediately sent it to Respondent. Complainant relayed this information to the Respondent, who stated that check #823 must have been mailed to

original creditor instead of Respondent. Respondent has stated to the Complainant that the Respondent does not have any information about a reimbursement and also would have posted the payment to the correct account.

Respondent did not provide a response to the Board.

Recommendation: Counsel recommends the authorization of a civil penalty in the amount of Two Hundred Fifty Dollars (\$250) for failure to respond to the complaint, which is a violation of T.C.A. 62-20-115(a)(3).

Board Decision: The Board voted to accept the recommendation of legal counsel.

APRIL 8, 2017 Board Decision: This complaint was deferred to the next board meeting because the Respondent contacted the Department and will be submitting additional information to the Board.

**Additional Review and Information: The Respondent has sent multiple communications to the Board concerning this complaint once it learned about the complaint. Respondent has stated that upon learning of the existence of the complaint, the Respondent thoroughly researched the matter internally to determine where the breakdown occurred within the company and why it did not provide a response. The Respondent has taken the necessary measures to ensure that this does not happen ever again. The Respondent has never had any problems with compliance in Tennessee and has also brought this specific matter to the attention of the senior management because any regulatory compliance issue is taken very seriously by the company. The Respondent explained that this matter involved human error by an employee and regrets this incident occurred to a consumer and did everything possible to make sure that the consumer received the return of the monies not credited to the proper account. Respondent's employee inadvertently misapplied a payment and the Respondent stated it had an internal breakdown of its procedures. The Respondent has taken all necessary action to remediate this situation and has revamped its internal system for processing of various communications. Also, the Respondent acknowledged the complete breakdown within the organization of the lack of a response from the Respondent to the complaint. The Respondent has addressed all of the issues internally on all levels with all personnel at the company. The Respondent apologized profusely for failing to respond and assures the Board that it will make sure it is in full compliance at all times. The Respondent states its track record for consumer complaints is pristine and responding to consumer complaints regardless of the source is critical component to its compliance and they take great pride in making sure that this occurs at all levels of the organization. The Respondent's chief operating officer also sent a letter to our office apologizing for the mistakes and problems with the assurance that this will not happen again and the company and now, they have instituted stricter policies and practices and overall their policies and practices are as consumer-oriented as possible. The Respondent has requested the Board reconsider this matter. The Respondent has requested the Board waive the formal consent order and fine.**

**UPDATED RECOMMENDATION:** Counsel recommends a **letter of warning**, addressed to the attention of their legal counsel concerning the violation for failing to respond to Board complaint (T.C.A. § 62-20-115(a)(3)).

**NEW BOARD DECISION:** The Board concurred with the updated recommendation.

### **23. 2016069421**

Entity:

Status:

Disciplinary History: None

Complainant alleges that Respondent is unlicensed and servicing automobile loan portfolios for a bank located in Nashville, Tennessee. Complainant alleges the Respondent is a used car lot and not all of the accounts

assigned by the bank are automobiles sold by the Respondent. The Respondent is not a third party debt collection company. The Respondent's attorney provided a response on behalf of the Respondent stating the Respondent operates as a used car lot and does not conduct any third party collection activity and it has been selling used cars for fifteen years and it is only in the business of auto trading. The complainant was contacted for additional proof and did not have any additional documentary proof. The bank was also contacted to attempt to get further information and evidence concerning the allegation of unlicensed activity.

Recommendation: Counsel recommends the authorization of a **civil penalty in the amount of Five Hundred Dollars (\$500)** to be satisfied within thirty (30) days of execution of the Consent Order for unlicensed conduct, which is in violation of **T.C.A 62-20-105(a)**. Such Consent Order is to contain Cease and Desist language applicable to the Respondent and any agents working on its behalf prohibiting the Respondent and its agents from collecting debts in Tennessee until and unless appropriate licensure is obtained. Such terms are to be settled by Consent Order or Formal Hearing.

Decision: Board voted to defer this case to next meeting date. Board wants a response from the bank.

**UPDATED INFORMATION: Bank has not responded to the inquiry and no response has been provided by the Bank. Counsel advised the Board that the bank had not responded to voicemails.**

**New Board Decision: The Board closed this matter.**

#### **24. 2017008931**

**Entity:**

Status: Unlicensed

First Licensed:

License Expiration:

Disciplinary History: None

The Complainant states a debt was owed and Complainant was attempting to "work out a plan" when the Respondent called the Complainant fourteen times in a 10 minute period and demanded the Complainant get out Complainant's checkbook and "make a payment" on the debt immediately. The Complainant requested an additional 20 days and the Respondent refused to grant the additional time. The Complainant advised the Respondent that Complainant would file a complaint for harassment and the Respondent stated that the Complainant would not do anything. According to the Complainant, the Respondent stated that the Complainant would not be able to get away from the Respondent. The Respondent would not allow the Complainant to speak, continuously interrupted the Complainant and was hostile. Respondent did not provide a response

Recommendation: Counsel recommends the authorization of a civil penalty in the amount of Five Hundred Dollars (\$500) to be satisfied within thirty (30) days of execution of the Consent Order for failure to respond to the complaint, which is a violation of Tenn. Code Ann. § 62-20-115(a)(3) & Tenn. Code Ann. § 62-20-115(b)(5).

Board Decision: CONCUR with recommendation of legal counsel

**Additional Information:** The Respondent is an attorney licensed in Texas. The attorney is subject to the exemption under the Collection Services Act. We have referred this matter to the Board of Professional Responsibility and the Texas Bar.

**Updated Recommendation: Close.**

**New Board Decision: The Board concurred with the recommendation.**

Assistant General Counsel, Laura Martin, brought up the new Supreme Court Opinion in regards to the Fair Debt Collection Practices Act that was released on June 12, 2017. Commission and Legal will follow up with rule making authority policies but cannot exceed authority of statutes.

Commission accepted the Legal report with changes made in addition to follow up complaint that was excluded from original legal report. Mr. Harb motioned. Ms. Hoover seconded. The motion was carried by unanimous vote.

**APPLICATION REVIEW**

After careful discussion and review, 2/3 of the Commission deemed that this company met all of the financial licensing requirements in order to collect and operate within the State of Tennessee. Mr. Harb motioned to approve the application. Ms. Hoover seconded. Mr. Howard disagreed. The motion was carried by majority vote.

**NEW BUSINESS**

Director Kopchak proposed the Collection Service Board 2018 meeting dates. After careful discussion, Mr. Harb motioned that the February 14, 2018 meeting date be moved to February 7, 2018. Ms. Hoover seconded. The motion was carried by unanimous vote.

The Commission also discussed the NACARA conference in Bellevue, WA for October 2-4, 2017. Mr. Harb motioned that the Chairman, Mr. Howard, attend the conference and represent the Commission. Ms. Hoover seconded. The motion was carried by unanimous vote with Chairman Howard abstaining.

**ADJOURNMENT**

There being no other new business, Mr. Harb made a motion to adjourn. Ms. Hoover seconded. The motion was carried by unanimous vote. Mr. Howard adjourned the meeting at 10:37a.m.