

**STATE OF MICHIGAN
DEPARTMENT OF LABOR & ECONOMIC GROWTH
BUREAU OF COMMERCIAL SERVICES - LICENSING DIVISION
COLLECTION PRACTICES BOARD**

BOARD MEETING MINUTES

January 17, 2008, 10:00 a.m.

In accordance with the Open Meetings Act, 1976 PA 267, as amended, the Collection Practices Board met in Regular Session on January 17, 2008 at the Department of Labor & Economic Growth, Bureau of Commercial Services, Second Floor, Conference Room 1, 2501 Woodlake Circle, Okemos, Michigan.

CALL TO ORDER

The business meeting was called to order by Chairperson Hoppin at 10:02 a.m.

Present:	James P. Hoppin	Chairperson
	George R. Badeen	Professional Member
	Charles Havill	Professional Member
	David E. Cairnduff	Professional Member
	Dwight Stewart	Public Member
Absent:	Daire Rendon	Professional Member
	Thomas M. Angelo	Vice-Chairperson
	Sharon L McWhorter	Public Member
	Raquel Reardon	Public Member
Staff:	Ann Millben	Licensing Administrator
	Allison Cosgrove	Assistant Licensing Administrator
	Stephen J. Gobbo	Compliance/Legal Unit
	Ann Paruk	Enforcement Division
Visitor:	Barbara L. Stewart	Wife of Board Member Stewart
	Mark Haskins	Michigan Creditors Service
	David Landy	Universal Auto Recovery Inc
	Jon Popma	Liberty Lender Services LLC

ADDITIONS TO OR DELETIONS FROM AGENDA

None.

APPROVAL OF MINUTES FROM MEETING HELD AUGUST 9, 2007

MOTION: Mr. Hoppin moved to approve the minutes of the August 9, 2007 meeting. Mr. Stewart seconded and the motion passed unanimously.

PUBLIC COMMENT

None.

STIPULATIONS

Kelly R. Konradt, Manager, License No 2402-001964, Complaint No. 306909

MOTION: Mr. Badeen moved to accept the Stipulation, which stated: (1) that Respondent shall pay a fine in the amount of \$500 within 60 days of the date of the mailing of the Final Order, and (2) that failure to comply with the terms and conditions set forth in the Stipulation within sixty (60) days from the mailing date of the Final Order shall result in a suspension of all licenses or registrations of Respondent or in denial of any license or registration renewal and denial of future applications for licensure or registration until compliance is made with all the terms or conditions of the Stipulations. Mr. Havill seconded and the motion passed unanimously.

Partners Financial Services, Inc, License No 2401-001990, Complaint No 305209

MOTION: Mr. Badeen moved to accept the Stipulation, which stated: (1) that Respondent shall pay a fine in the amount of \$500 within 60 days of the date of the mailing of the Final Order, and (2) that failure to comply with the terms and conditions set forth in the Stipulation within sixty (60) days from the mailing date of the Final Order shall result in a suspension of all licenses or registrations of Respondent or in denial of any license or registration renewal and denial of future applications for licensure or registration until compliance is made with all the terms or conditions of the Stipulations. Mr. Havill seconded and the motion passed unanimously.

HEARING REPORTS

Midwestern Audit Service Inc, License No. 2401-000292, Complaint No. 26890

MOTION: Mr. Havill moved to receive the Hearing Report in the matter of Midwestern Audit Service Inc. Mr. Badeen seconded and the motion passed unanimously.

MOTION: After discussion, Mr. Havill moved to agree with the recommended sanctions of the Administrative Law Judge and to dismiss the Formal Complaint. Mr. Stewart seconded and the motion passed unanimously.

STAFF REPORTS

Ms. Cosgrove stated that there are 377 active non-owner manager collection agencies, 303 agencies with owner managers, and 507 non-owner managers. There are currently a total of 174 active and inactive repossession agencies.

ITEMS FOR CONSIDERATION FROM BOARD MEMBERS

Mr. Badeen introduced Jon Popma and Mark Haskins who were present to address the Board regarding amendments to the Occupational Code to include language about debt collection as it relates to repossessions. Mr. Haskins stated that the bill will require all companies involved in repossession to be licensed as collection agencies. The bill will not be introduced yet, but it is on the third draft. Mr. Haskins is working with a Representative to write the new legislation. It was agreed upon by all parties involved that Mr. Haskins seek the support of the Collection Practices Board to proceed with the Repossession legislation. All five board members present agreed that they would support the legislation. However, Mr. Havill and Mr. Cairnduff did note concerns. They were interested in seeing further drafts of the legislation before giving their full support.

Mr. Gobbo suggested that Tom Martin of the Department's Office of Policy and Legislative Affairs be contacted regarding the legislation.

NEXT MEETING DATE – August 21, 2008

The next regularly scheduled meeting of the Collection Practices Board will be held on August 21, 2008.

ADJOURNMENT

MOTION: Mr. Havill moved to adjourn the meeting, Mr. Cairnduff seconded and the motion passed unanimously.

There being no further business to be brought before the Board, the meeting was adjourned at 11:04 a.m.

 /s/
James P. Hoppin, Chairperson

 8/21/2008
Date

 /s/
Ann Millben, Licensing Administrator

 8/21/2008
Date