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**IN THE MATTER OF:**  
**CENTURY DEBT SOLUTIONS, INC.**  
**NMLS # 2296096**  
  
**(“Respondent”)**  
  
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**TEMPORARY ORDER TO  
 CEASE AND DESIST**  
  
**ORDER TO MAKE RESTITUTION**  
  
**NOTICE OF INTENT TO ISSUE  
 ORDER TO CEASE AND DESIST**  
  
**NOTICE OF INTENT TO IMPOSE  
 CIVIL PENALTY**  
  
**AND**  
  
**NOTICE OF RIGHT TO HEARING**

**I. LEGAL AUTHORITY AND JURISDICTION**

1. The Banking Commissioner (“Commissioner”) is charged with the administration of Part XII of Chapter 669, Sections 36a-800 to 36a-814, inclusive, of the Connecticut General Statutes, “Consumer Collection Agencies”, and the regulations promulgated thereunder, Sections 36a-809-6 to 36a-809-17, inclusive, of the Regulations of Connecticut State Agencies.

2. Pursuant to the authority granted by Section 36a-17 of the Connecticut General Statutes, the Commissioner, through the Consumer Credit Division of the Department of Banking (“Department”), has investigated the activities of Respondent to determine if it has violated, is violating or is about to violate the provisions of the Connecticut General Statutes or the Regulations of Connecticut State Agencies within the jurisdiction of the Commissioner (“Investigation”).

3. As a result of the Investigation, the Commissioner has reason to believe that Respondent has violated Section 36a-801(a) of the Connecticut General Statutes.

4. As a result of the Investigation, the Commissioner finds that the public welfare requires immediate action to issue a temporary order to cease and desist against Respondent from violating

Section 36a-801(a) of the Connecticut General Statutes, pursuant to Section 36a-52(b) of the Connecticut General Statutes.

5. As a result of the Investigation, the violations alleged by the Commissioner form the basis to issue an order to make restitution against Respondent pursuant to Sections 36a-804(b) and 36a-50(c) of the Connecticut General Statutes.

6. As a result of the Investigation, the violations alleged by the Commissioner form the basis to issue an order to cease and desist against Respondent pursuant to Sections 36a-804(b) and 36a-52(a) of the Connecticut General Statutes.

7. As a result of the Investigation, the violations alleged by the Commissioner form the basis to impose a civil penalty upon Respondent pursuant to Sections 36a-804(b) and 36a-50(a) of the Connecticut General Statutes.

## **II. MATTERS ASSERTED**

8. Respondent is a California corporation with an office at 22122 Sherman Way, Ste. 203, Canoga Park, California.

9. Respondent has never been licensed to act as a consumer collection agency in Connecticut, nor is Respondent otherwise exempt from licensure.

10. A Connecticut consumer received a letter dated July 26, 2023 from Respondent. In such letter Respondent represented that it had been retained by Greens Keeper Lawn Care, Inc., a Connecticut corporation, to collect a delinquent debt. The letter advised the Connecticut consumer that should they fail to make payment, Respondent would proceed to pursue certain legal remedies. Such remedies may include litigation, and result in a judgment and garnishment of wages, bank account, other assets, and income, including but not limited to recording a lien against real estate properties in accordance with state statutes.

11. On August 28, 2023, the Connecticut consumer filed a complaint with the Department regarding consumer collection activity set forth in paragraph 10, above.

12. The Connecticut consumer subsequently received a written communication dated August 30, 2023 and titled "Settlement and Release Agreement" from Respondent, within which Respondent again confirmed that it had been retained to collect a delinquent debt on behalf of Greens Keeper Lawn Care, Inc., and attempted to collect the debt.

13. On August 29, 2023, the Department sent a certified letter, return receipt requested, to Respondent at the address provided on Respondent's communications to the Connecticut consumer, 6320 Topanga Canyon Blvd. Sute 1630 #405, Woodland Hills, California, notifying it of its alleged violations of Section 36a-801(a) of the Connecticut General Statutes, and providing Respondent an opportunity to respond. The letter additionally requested that Respondent provide detailed information regarding Connecticut consumer collection activity for the previous two years and required a written response from Respondent by September 19, 2023.

14. On September 12, 2023, the Department received an e-mail from sales@centurydebtsolutions.com, stating that Respondent does not solicit business in the state of Connecticut, and that the Connecticut consumer's account was now closed internally. The e-mail did not include detailed information regarding its Connecticut consumer collection activity for the previous two years.

15. At all times relevant hereto and till present, Respondent's website (www.centurydebtsolutions.com) stated on its "Home" tab that Respondent "can recover bad Accounts Receivables no matter where the debt was incurred or where the debtor is hiding", and on its "About Us" tab that Respondent "can collect debt from any corner of the globe." Similarly, on its "Support" tab, under "Support & FAQ", Respondent states:

It does not matter where your debtor is currently residing. Every state has there [sic] own statue [sic] of limitations. As long as the debt is still within the statue [sic] of limitations of the state where the service was performed then the debt is collectible. Century Debt Solutions, Inc. has skip tracing software capable of finding anybody anywhere. Whether your debtor is still residing in the same state or if they moved to another state, Century Debt Solutions, Inc. will find them and demand payment. Call Century Debt Solutions, Inc. for a detailed statue [sic] of limitations for your state.

### **III. STATUTORY BASIS FOR ORDER TO MAKE RESTITUTION, ORDER TO CEASE AND DESIST AND IMPOSITION OF CIVIL PENALTY**

16. Respondent's acting within this state as a consumer collection agency without a consumer collection agency license, as more fully described in paragraphs 8 through 15, inclusive, constitutes violations of Section 36a-801(a) of the Connecticut General Statutes. Such violations form the basis to issue an order to make restitution pursuant to Sections 36a-804(b) and 36a-50(c) of the Connecticut General Statutes, issue an order to cease and desist against Respondent pursuant to Sections 36a-804(b) and 36a-52(a) of the Connecticut General Statutes, and to impose a civil penalty upon Respondent pursuant to Sections 36a-804(b) and 36a-50(a) of the Connecticut General Statutes. Section 36a-50(a) of the Connecticut General Statutes authorizes the Commissioner to impose a civil penalty upon Respondent in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation.

### **IV. FINDING AND STATUTORY BASIS FOR TEMPORARY ORDER TO CEASE AND DESIST**

The Commissioner finds that the public welfare requires immediate action to issue a temporary order requiring Respondent to cease and desist from violating Section 36a-801(a) of the Connecticut General Statutes, and requiring Respondent to take such action as set forth herein to effectuate the purposes of Section 36a-52(b) of the Connecticut General Statutes, in that the interests of Connecticut consumer debtors are being prejudiced by Respondent's collecting and attempting to collect debts of Connecticut consumer debtors while not duly licensed.

### **V. TEMPORARY ORDER TO CEASE AND DESIST, ORDER TO MAKE RESTITUTION, NOTICE OF INTENT TO ISSUE ORDER TO CEASE AND DESIST, NOTICE OF INTENT TO IMPOSE CIVIL PENALTY AND NOTICE OF RIGHT TO HEARING**

**WHEREAS**, the Commissioner has reason to believe that Respondent has engaged in acts or conduct which forms a basis to issue an order to make restitution against Respondent pursuant to Sections 36a-804(b) and 36a-50(c) of the Connecticut General Statutes, an order to cease and desist against Respondent pursuant to Sections 36a-804(b) and 36a-52(a) of the Connecticut General Statutes, and to

impose a civil penalty upon Respondent pursuant to Sections 36a-804(b) and 36a-50(a) of the Connecticut General Statutes;

**AND WHEREAS**, the Commissioner has made the finding required under Section 36a-52(b) of the Connecticut General Statutes.

**THE COMMISSIONER THEREFORE ORDERS**, pursuant to the authority granted in Section 36a-52(b) of the Connecticut General Statutes, that Century Debt Solutions, Inc. immediately **CEASE AND DESIST** from engaging in the business of a consumer collection agency in this state without obtaining the required license in violation of Section 36a-801(a) of the Connecticut General Statutes. This Temporary Order to Cease and Desist shall become effective upon receipt by Century Debt Solutions, Inc. and, unless set aside or modified by a court, shall remain in effect until the effective date of a permanent order or dismissal of the matters asserted in this Temporary Order to Cease and Desist.

**THE COMMISSIONER FURTHER ORDERS**, pursuant to the authority granted in Sections 36a-17 and 36a-52(b) of the Connecticut General Statutes, that: Not later than fourteen (14) days from receipt of this Temporary Order to Cease and Desist, Century Debt Solutions, Inc. shall provide to Isaac Graham, Paralegal, Consumer Credit Division, Department of Banking, 260 Constitution Plaza, Hartford, Connecticut 06103-1800, or Isaac.Graham@ct.gov, an itemized list of all Connecticut consumer collection activity, including any debt it collected, attempted to collect on, or received monies for, since July 26, 2018, including: (a) the name, address and telephone number of each consumer debtor, (b) the date of placement with Century Debt Solutions, Inc., the creditor name and last attempt of contact, and (c) full itemization of each consumer debtor's payments made since July 26, 2018, specifying the dates, amounts and to whom such payments were made, including any fees paid to Century Debt Solutions, Inc.

**THE COMMISSIONER FURTHER ORDERS**, pursuant to Section 36a-50(c) of the Connecticut General Statutes that Century Debt Solutions, Inc. **MAKE RESTITUTION** of any sums obtained as a result of Century Debt Solutions, Inc. violating Section 36a-801(a) of the Connecticut General Statutes, plus interest at the legal rate set forth in Section 37-1 of the Connecticut General Statutes since July 26,

2018. Specifically, the Commissioner **ORDERS** that: Not later than thirty (30) days from the date this Order to Make Restitution becomes permanent, Century Debt Solutions, Inc. shall:

Promptly refund all payments made by Connecticut consumers that were collected by Century Debt Solutions, Inc. since July 26, 2018, and provide evidence of such refund to Isaac Graham, Paralegal, Consumer Credit Division, Department of Banking, 260 Constitution Plaza, Hartford, Connecticut 06103-1800, or [Isaac.Graham@ct.gov](mailto:Isaac.Graham@ct.gov)

**NOW THEREFORE**, notice is hereby given to Respondent that the Commissioner intends to issue an order requiring Respondent to **CEASE AND DESIST** from violating Section 36a-801(a) of the Connecticut General Statute and to impose a **CIVIL PENALTY** upon Respondent as set forth herein, subject to Respondent's right to a hearing on the allegation set forth above.

A hearing will be granted to Respondent if a written request for a hearing is received by the Department of Banking, Consumer Credit Division, 260 Constitution Plaza, Hartford, Connecticut 06103-1800 or submitted by e-mail to [DOB.hearingsupport@ct.gov](mailto:DOB.hearingsupport@ct.gov) within fourteen (14) days following Respondent's receipt of this Temporary Order to Cease and Desist, Order to Make Restitution, Notice of Intent to Issue Order to Cease and Desist, Notice of Intent to Impose Civil Penalty and Notice of Right to Hearing as set forth in Sections 36-50(c), 36a-52(a) and 36a-50(a) of the Connecticut General Statutes. This Temporary Order to Cease and Desist, Order to Make Restitution, Notice of Intent to Issue Order to Cease and Desist, Notice of Intent to Impose Civil Penalty and Notice of Right to Hearing shall be deemed received on the earlier of the date of actual receipt, or seven (7) days after mailing or sending. To request a hearing, complete and return the enclosed Appearance and Request for Hearing Form to one of the above-referenced addresses. If Respondent will not be represented by an attorney at the hearing, please complete the Appearance and Request for Hearing Form as "pro se".

If a hearing is requested, it will be held in person at the Department's offices. Once a written request for a hearing is received, the Commissioner may issue a notification of hearing and designation of hearing officer that acknowledges receipt of a request for a hearing, designates a hearing officer and sets the date of the hearing in accordance with Section 4-177 of the Connecticut General Statutes and Section 36a-1-21 of the Regulations of Connecticut State Agencies. At the discretion of the Hearing Officer, for

good cause shown, the Hearing Officer may approve requests for remote participation in the hearing by a Respondent, witness, or attorney. If such requests are approved by the Hearing Officer, such remote participation will be conducted via videoconference. If a hearing is requested, the hearing will be held on December 11, 2024, at 10 a.m.

If a hearing is requested, it will be held in accordance with the provisions of Chapter 54 of the Connecticut General Statutes, unless Respondent fails to appear at the requested hearing. At such hearing, Respondent will have the right to appear and present evidence, rebuttal evidence and argument on all issues of fact and law to be considered by the Commissioner. Remote participation in a hearing will be held in accordance with Section 1-225a of the Connecticut General Statutes, and the Remote Hearing Guidelines available on the Department's website at <https://portal.ct.gov/dob>.

If Respondent does not request a hearing within the time prescribed or fails to appear at any such hearing, the allegation herein will be deemed admitted. Accordingly, the Order to Make Restitution shall remain in effect and become permanent, and the Commissioner will issue an order that Respondent cease and desist from violating Section 36a-801(a) of the Connecticut General Statutes and may order a civil penalty in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation be imposed upon Respondent.

Dated at Hartford, Connecticut,  
This 15th day of October 2024.

/s/  
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Jorge L. Perez  
Banking Commissioner

## CERTIFICATION

I hereby certify that on this 16th day of October 2024, the foregoing Temporary Order to Cease and Desist, Order to Make Restitution, Notice of Intent to Issue Order to Cease and Desist, Notice of Intent to Impose Civil Penalty and Notice of Right to Hearing was sent by certified mail, return receipt requested, to Century Debt Solutions, Inc., Attention: MaryAnn Kordic, CEO, 22122 Sherman Way, Ste. 203, Canoga Park, California 91303, Certified Mail No. 9589 0710 5270 1542 9231 13; and Century Debt Solutions, Inc., Attention: MaryAnn Kordic, CEO, 6320 Topanga Canyon Blvd. Suite 1630 #405, Woodland Hills, California 91367, Certified Mail No. 9589 0710 5270 1542 9231 20.

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/s/  
Isaac Graham  
Paralegal