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IN THE MATTER OF:  
  
ALEX W. WILSON  
d/b/a WILSON JUDGMENT  
RECOVERY  
  
("Respondent")  
  
\*\*\*\*\*

TEMPORARY ORDER TO  
CEASE AND DESIST  
  
NOTICE OF INTENT TO ISSUE  
ORDER TO CEASE AND DESIST  
  
NOTICE OF INTENT TO IMPOSE  
CIVIL PENALTY  
  
AND  
  
NOTICE OF RIGHT TO HEARING

**I. PRELIMINARY STATEMENT**

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", as amended, and the regulations promulgated thereunder, Sections 36a-809-6 to 36a-809-17, inclusive, of the Regulations of Connecticut State Agencies ("Regulations").

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 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 in effect at such time and Section 36a-17(e) 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 2026 Supplement to the General Statutes and Section 36a-17(e) 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 cease and desist against Respondent pursuant to Sections 36a-804(b)(1) and 36a-52(a) of the Connecticut General Statutes and an order to impose a civil penalty upon Respondent pursuant to Sections 36a-804(b)(1) and 36a-50(a) of the Connecticut General Statutes.

## **II. MATTERS ASSERTED**

6. Respondent is an individual residing in Pennsylvania, using the fictitious name “Wilson Judgment Recovery”. Pursuant to Respondent’s fictitious name filing with the Pennsylvania Department of State, Respondent’s principal address is 595 Bennett St, Front Office, Luzerne, Pennsylvania.

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

8. On September 5, 2025, a Connecticut consumer (“Complainant”) filed a complaint with the Department stating that Respondent had been contacting the Complainant and making legal threats, including threatening a sheriff’s sale against real property owned by Complainant’s relative, in an attempt to collect on an unpaid judgment entered in Pennsylvania in 2012 (“Judgment”).

9. The Investigation revealed that on July 25, 2024, Respondent purchased the Judgment, taking assignment from the original creditor, and on July 25, 2025, Respondent filed an update to the Pennsylvania Superior Court record to reflect the Complainant’s new Connecticut address.

10. Respondent continued collection activity both in Pennsylvania Superior Court and in direct communications with the Complainant, including written collection communications to the Complainant dated July 30, 2025 and September 9, 2025. In the letterhead of these communications, Respondent used a mailing address of P.O. Box 71, Luzerne, Pennsylvania.

11. Section 36a-800(3) of the Connecticut General Statutes in effect prior to October 1, 2025 defined “consumer collection agency” to include “any person . . . (B) engaged in the business of debt

buying. . . . ‘Consumer collection agency’ further includes any person who, in attempting to collect or in collecting such person’s own accounts or claims from a consumer debtor, uses a fictitious name or any name other than such person’s own name which would indicate to the consumer debtor that a third person is collecting or attempting to collect such account or claim.”

12. Section 36a-800(7) of the Connecticut General Statutes in effect prior to October 1, 2025 defined “debt buying” to mean “collecting or receiving payment on any account, bill or other indebtedness from a consumer debtor for such person’s own account if the indebtedness was acquired from another person and if the indebtedness was either delinquent or in default at the time it was acquired.”

13. On September 10, 2025, the Department sent a letter to Respondent at the address indicated on Respondent’s letterhead via certified mail concerning the Connecticut consumer’s complaint. The letter required a written response by October 1, 2025, to include a two-year Connecticut collection activity history. The Department received confirmation that the letter was signed for and received by Respondent on September 18, 2025.

14. On September 19, 2025, Respondent called the Department to discuss the letter, however the call was disconnected prior to substantive communications and Respondent failed to respond to follow-up calls.

15. On October 21, 2025, the Department again sent a letter to Respondent at the address indicated on Respondent’s letterhead via certified mail concerning the Connecticut consumer’s complaint. The letter required a written response by November 5, 2025, to include a two-year Connecticut collection activity history and other information. The Department received confirmation that the letter was signed for and received by Respondent on October 24, 2025.

16. To date, Respondent has failed to respond in writing to the Department’s letters or otherwise provide the information requested during the Investigation.

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

17. Respondent's acting within this state as a consumer collection agency without a consumer collection agency license, as more fully described in paragraphs 6 through 10, inclusive, constitutes violations of Section 36a-801(a) of the Connecticut General Statutes in effect at such time. Such violations form the basis to issue an order to cease and desist against Respondent pursuant to Sections 36a-804(b)(1) and 36a-52(a) of the Connecticut General Statutes, and to impose a civil penalty upon Respondent pursuant to Sections 36a-804(b)(1) 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.

18. Respondent's failure to provide information requested during the Investigation, as more fully described in paragraphs 6 through 16, inclusive, constitutes violations of Section 36a-17(e) of the Connecticut General Statutes. Such violations form the basis to issue an order to cease and desist against Respondent pursuant to Section 36a-52(a) of the Connecticut General Statutes, and to impose a civil penalty upon Respondent pursuant to Section 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 2026 Supplement to the General Statutes and Section 36a-17(e) 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 without a consumer collection agency license in Connecticut.

**V. TEMPORARY ORDER TO CEASE AND DESIST,  
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 the basis to issue an order to cease and desist against Respondent pursuant to Sections 36a-804(b)(1) and 36a-52(a) of the Connecticut General Statutes and to impose a civil penalty upon Respondent pursuant to Sections 36a-804(b)(1) 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 Alex W. Wilson d/b/a Wilson Judgment Recovery immediately **CEASE AND DESIST** from any further violation of Section 36a-801(a) of the 2026 Supplement to the General Statutes and Section 36a-17(e) of the Connecticut General Statutes. This Temporary Order to Cease and Desist shall become effective upon receipt by Alex W. Wilson d/b/a Wilson Judgment Recovery, 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:

No later than fourteen (14) days after receipt of this Temporary Order to Cease and Desist, Alex W. Wilson d/b/a Wilson Judgment Recovery shall provide to Swarupa Madhavan, Paralegal, Consumer Credit Division, Department of Banking, 280 Trumbull Street, 16th Floor, Hartford, Connecticut 06103, or swarupa.madhavan@ct.gov, the following: an itemized list of each Connecticut consumer debtor account for which Alex W. Wilson d/b/a Wilson Judgment Recovery has collected on or attempted to collect, directly or indirectly, since May 1, 2016, including (1) the name, address, e-mail address, and telephone number of each consumer debtor, (2) the date of purchase, charge off date, original creditor/seller name, purchase amount, current balance, current status of account and last attempt to contact each Connecticut consumer debtor,

(3) the name of any collection agency the debt was assigned to and date(s) of assignment, (4) full itemization of each consumer debtor's payments made since May 1, 2016, specifying the dates, amounts and to whom such payments were made; and (5) copies of any evidence of indebtedness for such accounts.

**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 2026 Supplement to the General Statutes and Section 36a-17(e) of the Connecticut General statutes, and to impose a **CIVIL PENALTY** upon Respondent as set forth herein, subject to Respondent's right to a hearing on the allegations 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, 280 Trumbull Street, 16th Floor, Hartford, Connecticut 06103 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, 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 36a-52(a) and 36a-50(a) of the Connecticut General Statutes. This Temporary Order to Cease and Desist, 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 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. 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 July 15, 2026, 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 allegations herein will be deemed admitted. Accordingly, the Commissioner will issue an order that Respondent cease and desist from violating Section 36a-801(a) of the 2026 Supplement to the General Statutes and Section 36a-17(e) of the Connecticut General Statutes, and may order a civil penalty in an amount not to exceed One Hundred Thousand (\$100,000) per violation be imposed upon Respondent.

Dated at Hartford, Connecticut,  
this 7th day of May 2026.

/s/  
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Jorge L. Perez  
Banking Commissioner

**CERTIFICATION**

I hereby certify that on this 8th day of May 2026, the foregoing Temporary Order to Cease and Desist, 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 Alex W. Wilson d/b/a Wilson Judgment Recovery, 122 Main Street, P.O. Box 71, Luzerne, Pennsylvania 18709-1208, Certified Mail No. 7015 1730 0002 2411 3809; and Alex W. Wilson d/b/a Wilson Judgment Recovery, 595 Bennett St, Front Office, Luzerne, Pennsylvania 18709, Certified Mail No. 7015 1730 0002 2411 3816.

/s/  
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Swarupa Madhavan  
Paralegal