* *	**TEMPORARY ORDER TO CEASE AND DESIST**
IN THE MATTER OF: *	
*	**ORDER TO MAKE RESTITUTION**
DEBT RESOLUTION SERVICES, LLC *	
*	**NOTICE OF INTENT TO ISSUE ORDER TO CEASE AND DESIST**
("Respondent") *	
*	**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", 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.

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, 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 Texas limited liability company with its principal address identified as P.O. Box 2016, Clyde, Texas. Respondent has never been licensed to act as a consumer collection agency in Connecticut, nor is Respondent exempt from licensure requirements.

9. The Department conducted an examination of a licensed consumer collection agency ("Licensee") between December 2024 and March 2025. During the examination, the Licensee provided a list of all Connecticut consumer debtor accounts. The Department found that at least 46 Connecticut consumer debtor accounts were placed by Respondent with the Licensee for collection between June 2018 and May 2023.

10. Based on the Department's examination, it was determined that the Licensee successfully collected on at least two of Respondent's Connecticut consumer debtor accounts, received approximately $753.81 from Connecticut consumer debtors, and made numerous collection attempts on several other Connecticut consumer debtor accounts. The records provided by the Licensee showed that Respondent was engaged in consumer collection activity in this state as a debt buyer.

11. On January 12, 2026, the Department sent Respondent a letter dated January 7, 2026, through certified mail, return receipt requested, to its principal address listed in paragraph 8, notifying Respondent of its alleged violation of Section 36a-801(a) of the Connecticut General Statutes in effect at such time and providing Respondent an opportunity to respond by January 23, 2026. The letter requested additional information about Respondent's consumer collection activity in Connecticut for the previous two years. On February 17, 2026, the letter was returned to the Department as "Return to Sender – Unclaimed – Unable to Forward". The Department was unable to find an active website for Respondent and has not received any communication from Respondent to date.

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

12. 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 11, inclusive, constitute at least two 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 make restitution 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. 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 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, 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 Debt Resolution Services, LLC immediately **CEASE AND DESIST** from acting as a consumer collection agency in this state without obtaining the required license in violation of Section 36a-801(a) of the 2026 Supplement to the General Statutes. This Temporary Order to Cease and Desist shall become effective upon receipt by Debt Resolution Services, LLC 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, Debt Resolution Services, LLC shall provide to Melissa Desmond, Staff Attorney, Consumer Credit Division, Department of Banking, 280 Trumbull Street, 16th Floor, Hartford, Connecticut 06103, or Melissa.Desmond@ct.gov,

(a) An itemized list of each Connecticut consumer debtor account for which Debt Resolution Services, LLC collected, attempted to collect on, directly or indirectly, or received monies for, since June 14, 2017 including: (a) the name, address, e-mail address, and telephone number of each consumer debtor, (b) the date of purchase, charge off date, creditor name, purchase amount, current balance, current status of account and last attempt to contact each account of a Connecticut consumer debtor, (c) name of any collection agency the debt was assigned to or placed with and date(s) of assignments or placements, and (d) full itemization of each consumer debtor's payments made since June 14, 2017, specifying the dates, amounts and to whom such payments were made, and (e) copies of any evidence of indebtedness for such accounts.

(b) Any derogatory credit reporting Debt Resolution Services, LLC placed on Connecticut consumer debtor accounts since June 14, 2017.

THE COMMISSIONER FURTHER ORDERS, pursuant to Section 36a-50(c) of the Connecticut General Statutes that Debt Resolution Services, LLC, **MAKE RESTITUTION** of any sums obtained as a result of Debt Resolution Services, LLC violating Section 36a-801(a) of the 2026 Supplement to the General Statutes, plus interest at the legal rate set forth in Section 37-1 of the Connecticut General Statutes since June 14, 2017. Specifically, the Commissioner **ORDERS** that: Not later than thirty (30) days from the date this Order to Make Restitution becomes permanent, Debt Resolution Services, LLC shall promptly refund all payments made by Connecticut consumer debtors, and provide evidence of such refund to Melissa Desmond, Staff Attorney, Consumer Credit Division, Department of Banking, 280 Trumbull Street, 16th Floor, Hartford, Connecticut 06103, or melissa.desmond@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 2026 Supplement to the General Statutes, 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, 280 Trumbull Street, 16th Floor, Hartford, Connecticut 06103 or submitted by e-mail to 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. 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 November 10, 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 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 the2026 Supplement to the 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 ____9th__ day of __September_2026.

____/s/__________________________
Jorge L. Perez
Banking Commissioner

CERTIFICATION

I hereby certify that on this 15th day of ____September_____ 2026, 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 Debt Resolution Services, LLC, at P.O Box 2016, Clyde, Texas 79510, Certified Mail No. 9589 0710 5270 1818 0619 21, Debt Resolution Services, LLC, Attention: Darron Hefner, 508 Fm 604 N, Clyde, Texas 79510, Certified Mail No. 9589 0710 5270 1818 0619 38, and to its registered agent for service, Debt Resolution Services, LLC, c/o United States Corporation Agents, Inc., 10601 Clarence Dr. Suite 250, Frisco, Texas 75033, Certified Mail No. 9589 0710 5270 1818 0619 45.

____/s/__________________________________
Isaac Graham
Staff Attorney