
*
IN THE MATTER OF: *
*
OMNIPOINT MANAGEMENT *
SOLUTIONS LLC *
NMLS # 1801926 *
*
(“Respondent”) *
*

ORDER TO CEASE AND DESIST

AND

ORDER IMPOSING CIVIL PENALTY

I. PRELIMINARY STATEMENT

WHEREAS, 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”);

WHEREAS, 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 had violated, was violating or was about to violate the provisions of the Connecticut General Statutes or the Regulations within the jurisdiction of the Commissioner;

WHEREAS, on January 6, 2026, the Commissioner issued a Notice of Intent to Issue Order to Cease and Desist, Notice of Intent to Impose Civil Penalty and Notice of Right to Hearing (collectively, “Notice”) against Respondent, which Notice is incorporated herein by reference;

WHEREAS, on January 7, 2026, the Notice was caused to be mailed by certified mail, return receipt requested, to Respondent (Certified Mail No. 70133020000042268442);

WHEREAS, the Department received confirmation that on January 16, 2026, the Notice was delivered to Respondent;

WHEREAS, the Notice provided Respondent with the opportunity for a hearing, and stated that if a hearing was not requested by Respondent within 14 days of its receipt or if Respondent failed to appear at any such hearing, the allegations against Respondent contained in the Notice would be deemed admitted and the Commissioner would issue an order that Respondent cease and desist from violating Section 36a-801(a) of the Connecticut General Statutes, as amended by Public Act 25-115, Section 36a-812 of the Connecticut General Statutes, and Sections 36a-809-9(d)(2) and 36a-809-10 of the Regulations, and may order a civil penalty in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation be imposed upon Respondent;

WHEREAS, Respondent failed to request a hearing within the prescribed time period;

WHEREAS, the Commissioner alleged in the Notice, with respect to the activity described therein, that Respondent's acting within this state as a consumer collection agency without a consumer collection agency license 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) 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;

WHEREAS, the Commissioner also alleged in the Notice, with respect to the activity described therein, that Respondent's communicating with persons other than the debtor or other authorized party, without prior consent of the debtor, in connection with the collection of a debt, constitutes a violation of Section 36a-809-9(d)(2) of the Regulations. Such violation forms 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, and to impose a civil penalty upon Respondent pursuant to Sections 36a-804(b) and 36a-50(a) of the Connecticut General Statutes;

WHEREAS, the Commissioner also alleged in the Notice, with respect to the activity described therein, that Respondent's engaging in conduct the natural consequence of which is to harass, oppress or abuse any person in connection with the collection of a debt, constitutes a violation of Section 36a-809-10 of the Regulations. Such violation forms 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, and to impose a civil penalty upon Respondent pursuant to Sections 36a-804(b) and 36a-50(a) of the Connecticut General Statutes;

WHEREAS, the Commissioner also alleged in the Notice, with respect to the activity described therein, that Respondent's acting in a manner that failed to comply with 12 CFR Sections 1006.14(a) and 1006.14(h)(1) of the Fair Debt Collection Practices Act, by engaging in conduct the natural consequence of which is to harass, oppress, or abuse a person in connection with the collection of a debt, including communicating with hospital staff through the hospital's emergency medical phone line after the hospital staff explained that it was an emergency medical phone line and requested that Respondent not call such line, constitutes violations of Section 36a-812 of the Connecticut General Statutes. Such violations 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, and to impose a civil penalty upon Respondent pursuant to Sections 36a-804(b) and 36a-50(a) of the Connecticut General Statutes;

WHEREAS, Section 36a-52(a) of the Connecticut General Statutes provides, in pertinent part, that "[i]f the person does not request a hearing within the time specified in the notice . . . , the commissioner shall issue an order to cease and desist against the person. No such order shall be issued except in accordance with the provisions of chapter 54";

WHEREAS, Section 36a-50(a)(2) of the Connecticut General Statutes provides, in pertinent part, that "[i]f such person does not request a hearing within the time specified in the notice . . . , the commissioner may, as the facts require, order that a civil penalty not exceeding one hundred thousand dollars per violation be imposed upon such person";

WHEREAS, Section 36a-50(a)(3) of the Connecticut General Statutes provides that “[e]ach action undertaken by the commissioner under this subsection shall be in accordance with the provisions of chapter 54”;

AND WHEREAS, Section 36a-1-31(a) of the Regulations provides, in pertinent part, that “[w]hen a party fails to request a hearing within the time specified in the notice, the allegations against the party may be deemed admitted. Without further proceedings or notice to the party, the commissioner shall issue a final decision in accordance with Section 4-180 of the Connecticut General Statutes and Section 36a-1-52 of the Regulations of Connecticut State Agencies”.

II. FINDINGS OF FACT AND CONCLUSIONS OF LAW

1. The Commissioner finds that the matters asserted, as set forth in paragraphs 6 through 15, inclusive, of Section II of the Notice, shall constitute findings of fact within the meaning of Section 4-180(c) of the Connecticut General Statutes, and that the conclusions, as set forth in paragraphs 16 through 19, inclusive, of Section III of the Notice, shall constitute conclusions of law within the meaning of Section 4-180(c) of the Connecticut General Statutes and Section 36a-1-52 of the Regulations.

2. The Commissioner finds that Respondent has engaged in acts or conduct which forms the basis to issue an order to cease and desist against Respondent pursuant to Section 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.

3. The Commissioner finds that the Notice was given in compliance with Sections 36a-52(a), 36a-50(a) and 4-177 of the Connecticut General Statutes.

III. ORDER

Having read the record, **I HEREBY ORDER**, pursuant to Sections 36a-804(b), 36a-52(a) and 36a-50(a) of the Connecticut General Statutes, that:

1. Omnipoint Management Solutions LLC **CEASE AND DESIST** from violating Section 36a-801(a) of the Connecticut General Statutes, as amended by Public Act 25-115, Section 36a-812 of the Connecticut General Statutes, and Sections 36a-809-9(d)(2) and 36a-809-10 of the Regulations of Connecticut State Agencies;
2. A **CIVIL PENALTY** of One Hundred Thousand Dollars (\$100,000) be imposed upon Omnipoint Management Solutions LLC to be remitted to the Department of Banking by electronic funds transfer, cashier's check, certified check or money order made payable to "Treasurer, State of Connecticut", no later than forty-five (45) days from the date this Order is mailed; and
3. This Order shall become effective when mailed.

Dated at Hartford, Connecticut,
this 10th day of February 2026.

/s/

Jorge L. Perez
Banking Commissioner

This Order was sent by certified mail,
return receipt requested, to
Respondent on February 11, 2026.

Omnipoint Management Solutions LLC
Attention: Shawn Kelley, Member
2303 Union Rd
West Seneca, NY 14224
Certified Mail No. 7015 1730 0002 2411 3670