State Collection Agency Licensing Board		
Date: September 9, 2025	2:00 p.m.	Maryland Dept. of Labor

Meeting called to order at 2:01 p.m. by	Tony Salazar, Chairman
Administrator	Ayanna Daugherty
Attendees	Members: Tracy Rezvani, Sandra Holland, Shawn Kennedy, and Eric Friedman Counsel: Emily Hanson Staff: Amy Hennen, Cliff Charland, Dana Allen, Kat Hyland, Stacy Lewis, and Monyette Johnson
Meeting Location	Google Meet

Acknowledgements	
Mr. Salazar	
Discussion	Mr. Salazar stated that the notice of the September 9, 2025, meeting was: (i) posted on the Dept. of Labor/Board website on August 20, 2025; and (ii) published in the Maryland Register on August 8, 2025. Additionally, Mr. Salazar stated the agenda for the September 9, 2025, meeting was posted on the Dept. of Labor/Board website on August 28, 2025.

Approval of Minutes	
Mr. Salazar	
Discussion	Mr. Salazar noted the minutes for the August 12, 2025 Board meeting had previously been circulated for review and asked for questions or comments. On Ms. Holland's motion, with a second from Ms. Rezvani, the Board unanimously approved the August 12, 2025 open session's minutes.

Recognition of Public Comments	
Mr. Salazar	
Discussion	There was one member of the public present, Chance Harris (attended via conference call). She said she was attending to learn about the processes of SCALB.

1. Non-Depository Licensing Unit Report	
Ms. Johnson	
Discussion	Ms. Johnson advised the Board that the Licensing Unit had reviewed five pending applications with all the supporting materials and determined that these applicants met the requirements for licensure. Accordingly, Ms. Johnson recommended that the Board grant a collection agency license to the following entities: 1. South East Client Services Inc. (NMLS ID 2691230) 2. Friedman & Associates LLC (NMLS ID 1678923) 3. Aven Financial Inc. (NMLS ID 2042345) 4. Auxilior Capital Partners, Inc. (NMLS ID 2005298) 5. Baltimore Rent Court Agents LLC (NMLS ID 2504241) On Ms. Holland's motion and Ms. Rezvani's second, the Board voted unanimously to issue a license to the five recommended applicants. There were two collection agency licenses that surrendered their licenses in the past 30 days. 1. NWL Company LLC (NMLS ID 1112776) 2. Elkhorn Depositor LLC (NMLS ID 1437687) Ms. Johnson reported that there were eleven changes in control approvals in the past 30 days. 1. AKCP LLC (NMLS ID 2410856) 2. Mission Lane LLC (NMLS ID 1857501) 3. Notable Finance, LLC (NMLS ID 1824748) 4. Aqua Finance, Inc. (NMLS ID 1082164) 5. Solvent Point LLC (NMLS ID 2082774) 6. NewRez LLC (NMLS ID 3013) 7. MIA SHARE INC. (NMLS ID 2490528) 8. United Guaranty Services, Inc. (NMLS ID 128211) 9. Selene Finance LP (NMLS ID 6312)

	10. EnFin Corp. (NMLS ID 2293461) 11. Aspen National Financial, Inc. (NMLS ID 934555) TOTAL COLLECTION AGENCY LICENSES IN THE SYSTEM as of 8/4/2025: 1,050

2. Consumer Services Unit Report	
Ms. Lewis	
Discussion	Ms. Lewis advised the Board that the Consumer Services Unit circulated its current report for Fiscal Year 2026 showing that as of 8/31/2025, 22 complaints have been received, 21 are open and 1 were closed.

3. Enforcement Unit Report	
Ms. Allen	
Discussion	Ms. Allen advised the Board that there are six current/on-going collection agency cases in a pre-charge status.

4. Federal Activities	
Mr. Salazar	
Discussion	**Medical Bill Implementation-** There were no new updates to report. **CFPB** – Mr. Charland advised the Board that the CFPB is still undergoing internal changes, however the CFPB will continue to focus on any violations of banks and laws pertaining to military servicemen and their families. **FTC**- There were no new updates to report.

5. NACARA Update	
Ms. Lewis	
Discussion	Ms. Lewis advised the Board that the 2025 NACARA Conference will be held in Boise, Idaho from October 28 - 30, 2025. Mr. Salazar again extended an invitation to the Board Members to attend the Conference and advised the Board members to notify him immediately if they would like to attend, since the conference is vastly approaching.

6. Legislative Session and Current Issues	
Mr. Hennen	
Discussion	Ms. Hennen advised the Board that OFR is still awaiting feedback about their submitted concepts for next year's Legislative session to the Governor's office. Ms. Hennen also advised the Board that the required licensing working group, based on HB 1516, is still being formalized.

7. License Surrender Process	
Mr. Charland	
Discussion	Mr. Charland advised the Board during the last SCALB meeting with an updated concept of a license surrender process for collection agency licensees, which may require some additional steps outside of the standard NMLS procedures. During this meeting, Mr. Charland advised the Board that the Office of Financial Regulation (OFR) is seeking to add a License Surrender Affidavit (a copy of the Affidavit was provided to the Board) to the license surrendering process. This Affidavit would apply to all license types, including collection agencies. OFR would make licensees aware of the required process by creating or updating surrender checklists in NMLS for each license type. These checklists are published in NMLS; NMLS instructions for surrendering a license advise licensees to consult the applicable state checklists before surrendering a license. In regard to collection agencies, Md. Code Ann., Business Regulation Article ("BR") §7-307(a) states, "A licensee may surrender a license through NMLS in accordance with the process that the [State Collection Agency Licensing] Board requires." Thus, any change to the process by which a collection agency surrenders its license must be approved by the SCALB. While applicable law does not require the Board to approve a license surrender before the surrender becomes effective (OFR has taken the position that a surrender is effective upon submission), it does require a licensee to follow the process required by the Board. Thus, a surrender would not be effective until the licensee submits a surrender request through NMLS and submits a signed copy of the proposed affidavit. OFR Licensing Unit staff would verify that a completed affidavit has been submitted before the surrender is placed in "approved" status in NMLS, indicating publicly that the license has been surrendered. Mr. Salazar asked for questions or comments about the proposed License Surrender Affidavit, and there were none. On Ms. Holland's motion, with a second from Mr. Kennedy, the Board unanimously approved the adoption of the License Surrender Affidavit to the collection agency license surrender process.

8. Additional Comments	
Mr. Salazar	
Discussion	There were no additional comments.

Adjournment	Mr. Salazar informed the Board that the next regular meeting is scheduled to be held on Tuesday, October 14, 2025, virtually, via video conference call. On an unanimously approved motion, the meeting adjourned at 2:25 p.m.