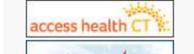


Howard F. Pitkin Commissioner

Verify a License Find a Bank Find a Credit Union Legal Resources Enforcement Newsroom Alerts Helpful Links



\*\*\*\*\* \* IN THE MATTER OF: \* JAMES F. BARKER \* TEMPORARY ORDER TO \* ("Barker") \* CEASE AND DESIST \* INDEPENDENT RESCORE \* ORDER TO MAKE RESTITUTION \* SYSTEMS, INC. \* NOTICE OF INTENT TO ISSUE \* ("Rescore") \* ORDER TO CEASE AND DESIST \* DELETING YOUR DEBTS \* NOTICE OF INTENT TO IMPOSE \* COMPANY, INC. \* CIVIL PENALTY \* a/k/a DELETING YOUR DEBTS, INC. \* ("DYD") \* AND \* INTAKE APPLICATION \* NOTICE OF RIGHT TO HEARING \* CENTER, INC. \* a/k/a INTAKE APPLICATIONS, INC. \* ("Intake") \* (Collectively, "Respondents") \* \*\*\*\*\* \*

I. LEGAL AUTHORITY AND JURISDICTION

The Banking Commissioner ("Commissioner") is charged with the administration of Sections 36a-671 to 36a-671e, inclusive, of the Connecticut General Statutes contained in Part II of Chapter 669 of the Connecticut General Statutes, "Debt Adjusters and Debt Negotiation".

Pursuant to the authority granted by Section 36a-17(a) of the Connecticut General Statutes, the Commissioner, through the Consumer Credit Division of the Department of Banking, has investigated the activities of Respondents to determine if they have violated, are violating or are about to violate the provisions of the Connecticut General Statutes within the jurisdiction of the Commissioner.

Section 36a-17(a) of the Connecticut General Statutes provides, in pertinent part, that:

The commissioner, in the commissioner's discretion, may, subject to the provisions of section 36a-21 and the Freedom of Information Act, as defined in section 1-200; (1) make such public or private investigations . . . within or outside this state, concerning any person subject to the jurisdiction of the commissioner, as the commissioner deems necessary to carry out the duties of the commissioner, (2) require or modify any person to testify, produce a record, or file a statement in writing, under oath, or otherwise as the commissioner determines, as to all the facts and circumstances concerning the matter to be investigated or about which an action or proceeding is pending . . .

Section 36a-52 of the Connecticut General Statutes provides, in pertinent part, that:

(a) Whenever it appears to the commissioner that any person has violated, is violating or is about to violate any provision of the general statutes within the jurisdiction of the commissioner, . . . the commissioner may send a notice to such person by registered or certified mail, return receipt requested, or by any express delivery carrier that provides a dated delivery receipt. The notice shall be deemed received by the person on the earlier of the date of actual receipt or seven days after mailing or sending. Any such notice shall include: (A) A statement of the time, place, and nature of the hearing; (B) a statement of the legal authority and jurisdiction under which the hearing is to be held; (C) a reference to the particular sections of the general statutes . . . alleged to have been violated; (4) a short and plain statement of the matters asserted; and (5) a statement indicating that such person may file a written request for a hearing on the matters asserted within fourteen days of receipt of the notice. If a hearing is requested within the time specified in the notice, the commissioner shall hold a hearing upon the matters asserted in the notice, unless the person fails to appear at the hearing. After the hearing, the commissioner shall determine whether an order to cease and desist should be issued against the person named in the notice. If the person does not request a hearing within the time specified in the notice or fails to appear at the hearing, 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.

(b) If the commissioner finds that the public welfare requires immediate action, the commissioner may incorporate a finding to that effect in the notice sent in accordance with subsection (a) of this section and issue a temporary order requiring the person to cease and desist from the activity which constitutes such alleged violation and to take or refrain from taking such action as in the opinion of the commissioner will effectuate the purposes of this section. Such temporary order shall become effective on receipt 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 the notice.

Section 36a-50 of the Connecticut General Statutes provides, in pertinent part, that:

(a)(1) Whenever the commissioner finds as the result of an investigation that any person has violated any provision of the general statutes within the jurisdiction of the commissioner, . . . the commissioner may send a notice to such person by registered or certified mail, return receipt requested, or by any express delivery carrier that provides a dated delivery receipt. The notice shall be deemed received by the person on the earlier of the date of actual receipt or seven days after mailing or sending. Any such notice shall include: (A) A statement of the time, place, and nature of the hearing; (B) a statement of the legal authority and jurisdiction under which the hearing is to be held; (C) a reference to the particular sections of the general statutes . . . alleged to have been violated; (D) a short and plain statement of the matters asserted; (E) the maximum penalty that may be imposed for such violation; and (F) a statement indicating that such person may file a written request for a hearing on the matters asserted not later than fourteen days after receipt of the notice.

(2) If a hearing is requested within the time specified in the notice, the commissioner shall hold a hearing upon the matters asserted in the notice unless such person fails to appear at the hearing. After the hearing, if the commissioner finds that the person has violated any such provision, . . . the commissioner may, in the commissioner's discretion and in addition to any other remedy authorized by law, order that a civil penalty not exceeding one hundred thousand dollars per violation be imposed upon such person. If such person does not request a hearing within the time specified in the notice or fails to appear at the hearing, 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.

(3) Each action undertaken by the commissioner under this subsection shall be in accordance with the provisions of chapter 54. . . .

(c) Whenever the commissioner finds as the result of an investigation that any person has violated any provision of the general statutes within the jurisdiction of the commissioner, . . . the commissioner may, in addition to any other remedy authorized by law, order such person to (1) make restitution of any sums shown to have been obtained in violation of any such provision . . . plus interest at the legal rate set forth in section 37-1-15; (2) file a statement in writing, under oath, of the matters asserted in the order may, not later than fourteen days after receipt of such order, file a written request for a hearing. The order shall be deemed received by the person on the earlier of the date of actual receipt or seven days after mailing or sending. Any such hearing shall be held in accordance with the provisions of chapter 54.

II. MATTERS ASSERTED

1. Rescore was a Nevada corporation from August 11, 2006 to September 1, 2012, with an address of 13700 Altan Avenue, Suite 154-260, Irvine, California. DYD was a California corporation from August 3, 2006 to December 3, 2012, with an address of 2960 Champion Way, Irvine, California. Intake is a California corporation that was incorporated on March 16, 2011, with an address of 22641 Lake Forest Drive, Suite B5233, Lake Forest, California. At all times relevant hereto, Barker has been the President, sole officer and account signatory of Rescore, DYD and Intake.

2. In response to a television advertisement, on or about March 1, 2011, a Connecticut resident engaged Respondents to obtain a mortgage loan modification of her residential property in Connecticut. In furtherance of such arrangement, the Connecticut resident completed an authorization to debit her bank account and, from March 1 to July 2, 2011, her account was debited the sum of \$3,930 as follows: \$1,610 by Rescore, \$1,610 by DYD, and a total of \$710 by Intake. Such fees are in excess of the fees allowed by the Schedule of Maximum Fees established by the Commissioner on or about October 1, 2009 ("Schedule of Maximum Fees"). The Schedule of Maximum Fees states in pertinent part that, "[a] debt negotiator of secured debt, including Short Sales and Foreclosure Rescue Services, may impose a fee upon the mortgagor or debtor for performing debt negotiation services not to exceed five hundred dollars (\$500). Such fee shall only be collectable upon the successful completion of all services stated in the debt negotiation service contract".

3. By letter dated April 3, 2012, the Connecticut resident complained to the Connecticut Attorney General's Office that Respondents had failed to perform the loan modification services for which she paid.

4. On or about August 13, 2012, the Connecticut resident and Intake entered into a Release Agreement, which stated, in pertinent part, that the Connecticut resident "retained . . . [Intake] to assist her in negotiating and securing a modification of the terms of . . . [the Connecticut resident's] existing real property mortgage loan . . . Upon receipt of a fully executed copy of this Release Agreement, . . . [Intake] agrees to pay the sum of \$3,930.00 to . . . [the Connecticut resident]". To date, the sum of \$3,930.00 (or any portion thereof) has not been paid to the Connecticut resident.

5. At no time relevant hereto have Respondents been licensed to engage or offer to engage in debt negotiation in this state, nor do Respondents qualify for an exemption from such licensure.

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

Section 36a-671 of the Connecticut General Statutes in effect prior to October 1, 2011, provided, in pertinent part, that:

(a) As used in this section and sections 36a-671a to 36a-671d, inclusive, (1) "debt negotiation" means, for or with the expectation of a fee, commission or other valuable consideration, assisting a debtor in negotiating or attempting to negotiate on behalf of a debtor the terms of a debtor's obligations with one or more mortgagees or creditors of the debtor . . . ; (2) "debtor" means any individual who has incurred indebtedness or owes a debt for personal, family or household purposes; . . . (3) "mortgagee" means the original lender under a mortgage loan secured by residential property or its agents, successors or assigns; . . . and (7) "residential property" means one-to-four family owner-occupied real property.

No person shall engage or offer to engage in debt negotiation in this state without a license issued under this section for each location where debt negotiation will be conducted. . . . A person is engaging in debt negotiation in this state if such person: . . . (2) has a place of business located outside of this state and the debtor is a resident of this state who negotiates or agrees to the terms of the services in person, by mail, by telephone or via the Internet; or (3) has its place of business located outside of this state and the services concern a debt that is secured by property located within this state.

Section 36a-671a(b) of the Connecticut General Statutes provides, in pertinent part, that:

Whenever it appears to the commissioner that any person has violated, is violating or is about to violate the provisions of sections 36a-671 to 36a-671e, inclusive, or any licensee or any proprietor, director, officer, member, partner, shareholder, trustee, employee or agent of such licensee has committed any fraud, misappropriated funds or failed to perform any agreement with a debtor, the commissioner may take action against such person . . . in accordance with sections 36a-50 and 36a-52. For purposes of sections 36a-671 to 36a-671e, inclusive, each engagement and each offer to engage in debt negotiation shall constitute a separate violation.

Respondents' engaging or offering to engage in debt negotiation in this state without obtaining the required license, as more fully described in paragraphs 1 through 5, inclusive, of the Matters Asserted, constitute violations of Section 36a-671(b) of the Connecticut General Statutes in effect prior to October 1, 2011. Such violations form the basis to issue an order to cease and desist pursuant to Sections 36a-671a(b) and 36a-52(a) of the Connecticut General Statutes, issue an order to make restitution pursuant to Sections 36a-671a(b) and 36a-50(c) of the Connecticut General Statutes and impose a civil penalty upon each Respondent pursuant to Sections 36a-671a(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 each 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 public welfare requires immediate action to issue a temporary order requiring Respondents to cease and desist from violating Section 36a-671(b) of the Connecticut General Statutes in effect prior to October 1, 2011, and 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 residents who are already in debt may be materially prejudiced by Respondents' offering to provide debt negotiation services while not being duly licensed, failing to perform such debt negotiation services and charging fees in excess of the Schedule of Maximum Fees.

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 Respondents have engaged in acts or conduct which forms the basis to issue an order to cease and desist pursuant to Sections 36a-671a(b) and 36a-52(a) of the Connecticut General Statutes, issue an order to make restitution pursuant to Sections 36a-671a(b) and 36a-50(c) of the Connecticut General Statutes and impose a civil penalty upon each Respondent pursuant to Sections 36a-671a(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 Section 36a-52(b) of the Connecticut General Statutes, that James F. Barker immediately CEASE AND DESIST from violating Section 36a-671(b) of the Connecticut General Statutes in effect prior to October 1, 2011. This Temporary Order to Cease and Desist shall become effective against James F. Barker upon receipt by James F. Barker, 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 THEREFORE ORDERS, pursuant to Section 36a-52(b) of the Connecticut General Statutes, that Independent Rescore Systems, Inc., immediately CEASE AND DESIST from violating Section 36a-671(b) of the Connecticut General Statutes in effect prior to October 1, 2011. This Temporary Order to Cease and Desist shall become effective against Independent Rescore Systems, Inc., upon receipt by Independent Rescore Systems, 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 THEREFORE ORDERS, pursuant to Section 36a-52(b) of the Connecticut General Statutes, that Deleting Your Debts Company, Inc. a/k/a Deleting Your Debts, Inc., immediately CEASE AND DESIST from violating Section 36a-671(b) of the Connecticut General Statutes in effect prior to October 1, 2011. This Temporary Order to Cease and Desist shall become effective against Deleting Your Debts Company, Inc. a/k/a Deleting Your Debts, Inc., upon receipt by Deleting Your Debts Company, Inc. a/k/a Deleting Your Debts, 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 THEREFORE ORDERS, pursuant to Section 36a-52(b) of the Connecticut General Statutes, that Intake Application Center, Inc. a/k/a Intake Application, Inc., immediately CEASE AND DESIST from violating Section 36a-671(b) of the Connecticut General Statutes in effect prior to October 1, 2011. This Temporary Order to Cease and Desist shall become effective against Intake Application Center, Inc. a/k/a Intake Application, Inc., upon receipt by Intake Application Center, Inc. a/k/a Intake Application, 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 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, 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, James F. Barker shall provide to Carmine Costa, Director, Consumer Credit Division, Department of Banking, 260 Constitution Plaza, Hartford, Connecticut 06103-1800, or carmine.costa@ct.gov, a list of all Connecticut residents with whom James F. Barker has entered into agreements for debt negotiation and services on and after October 1, 2009. Such submission shall include: (a) a copy of each agreement, and (b) a list of each debtor's name and address and full itemization of each debtor's payments made pursuant to the agreement, specifying the dates, amounts and to whom such payments were made.

THE COMMISSIONER FURTHER ORDERS, pursuant to 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, 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, Independent Rescore Systems, Inc., shall provide to Carmine Costa, Director, Consumer Credit Division, Department of Banking, 260 Constitution Plaza, Hartford, Connecticut 06103-1800, or carmine.costa@ct.gov, a list of all Connecticut residents with whom Independent Rescore Systems, Inc., has entered into agreements for debt negotiation services on and after October 1, 2009. Such submission shall include: (a) a copy of each agreement, and (b) a list of each debtor's name and address and full itemization of each debtor's payments made pursuant to the agreement, specifying the dates, amounts and to whom such payments were made.

THE COMMISSIONER FURTHER ORDERS, pursuant to 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, 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, Deleting Your Debts Company, Inc. a/k/a Deleting Your Debts, Inc., shall provide to Carmine Costa, Director, Consumer Credit Division, Department of Banking, 260 Constitution Plaza, Hartford, Connecticut 06103-1800, or carmine.costa@ct.gov, a list of all Connecticut residents with whom Deleting Your Debts Company, Inc. a/k/a Deleting Your Debts, Inc., has entered into agreements for debt negotiation services on and after October 1, 2009. Such submission shall include: (a) a copy of each agreement, and (b) a list of each debtor's name and address and full itemization of each debtor's payments made pursuant to the agreement, specifying the dates, amounts and to whom such payments were made.

THE COMMISSIONER FURTHER ORDERS, pursuant to 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, 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, Intake Application Center, Inc. a/k/a Intake Application, Inc., shall provide to Carmine Costa, Director, Consumer Credit Division, Department of Banking, 260 Constitution Plaza, Hartford, Connecticut 06103-1800, or carmine.costa@ct.gov, a list of all Connecticut residents with whom Intake Application Center, Inc. a/k/a Intake Application, Inc., has entered into agreements for debt negotiation services on and after October 1, 2009. Such submission shall include: (a) a copy of each agreement, and (b) a list of each debtor's name and address and full itemization of each debtor's payments made pursuant to the agreement, specifying the dates, amounts and to whom such payments were made.

THE COMMISSIONER FURTHER ORDERS, pursuant to Section 36a-50(c) of the Connecticut General Statutes, that James F. Barker, Independent Rescore Systems, Inc., Deleting Your Debts Company, Inc. a/k/a Deleting Your Debts, Inc. and Intake Application Center, Inc. a/k/a Intake Application, Inc., MAKE RESTITUTION of any sums obtained as a result of James F. Barker, Independent Rescore Systems, Inc., Deleting Your Debts Company, Inc. a/k/a Deleting Your Debts, Inc. and Intake Application Center, Inc. a/k/a Intake Application, Inc.'s violating Section 36a-671(b) of the Connecticut General Statutes in effect prior to October 1, 2011, plus interest at the legal rate set forth in Section 37-1-15 of the Connecticut General Statutes. Specifically, the Commissioner ORDERS that: Not later than thirty (30) days from the date this Order to Make Restitution for Independent Rescore Systems, Inc., Deleting Your Debts Company, Inc., Deleting Your Debts Company, Inc. a/k/a Deleting Your Debts, Inc. and Intake Application Center, Inc. a/k/a Intake Application, Inc., shall:

- 1. Repay the Connecticut resident identified in Exhibit A, and any other Connecticut resident who has entered into an agreement for debt negotiation services on and after October 1, 2009, any fees paid by such Connecticut resident to James F. Barker, Independent Rescore Systems, Inc., Deleting Your Debts Company, Inc. a/k/a Deleting Your Debts, Inc. or Intake Application Center, Inc. a/k/a Intake Application, Inc., plus interest. Payments shall be made by cashier's check, certified check or money order; and
- 2. Provide to Carmine Costa, Director, Consumer Credit Division, Department of Banking, 260 Constitution Plaza, Hartford, Connecticut 06103-1800, or carmine.costa@ct.gov, evidence of such repayments.

NOW THEREFORE, notice is hereby given to Respondents that the Commissioner intends to issue an order requiring each Respondent to CEASE AND DESIST from violating Section 36a-671(b) of the Connecticut General Statutes in effect prior to October 1, 2011, and impose a CIVIL PENALTY upon each Respondent as set forth herein, subject to each Respondent's right to a hearing on the allegations set forth above.

A hearing will be granted to each 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, 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 36a-52(a) of the Connecticut General Statutes and subsections (a) and (c) of Section 36a-50 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, received on the date of the date of actual receipt, or seven days after mailing or sending. The enclosed Appearance and Request for Hearing Form must be completed and mailed to the above address. If any Respondent will not be represented by an attorney at the hearing, please complete the Appearance and Request for Hearing Form as "pro se". 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, designate 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. If a hearing is requested, the hearing will be held on September 25, 2013, at 10 a.m., at the Department of Banking, 260 Constitution Plaza, Hartford, Connecticut.

The hearing will be held in accordance with the provisions of Chapter 54 of the Connecticut General Statutes, unless each Respondent fails to appear at the requested hearing. At such hearing, each 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.

If Barker does not request a hearing within the time period prescribed or fails to appear at the hearing, the Order to Make Restitution shall remain in effect and become permanent against Barker, and the Commissioner will issue an order that Barker cease and desist from violating Section 36a-671(b) of the Connecticut General Statutes in effect prior to October 1, 2011, and may order a civil penalty in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation be imposed upon Barker.

If Rescore does not request a hearing within the time period prescribed or fails to appear at the hearing, the Order to Make Restitution shall remain in effect and become permanent against Rescore, and the Commissioner will issue an order that Rescore cease and desist from violating Section 36a-671(b) of the Connecticut General Statutes in effect prior to October 1, 2011, and may order a civil penalty in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation be imposed upon Rescore.

If DYD does not request a hearing within the time period prescribed or fails to appear at the hearing, the Order to Make Restitution shall remain in effect and become permanent against DYD, and the Commissioner will issue an order that DYD cease and desist from violating Section 36a-671(b) of the Connecticut General Statutes in effect prior to October 1, 2011, and may order a civil penalty in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation be imposed upon DYD.

If Intake does not request a hearing within the time period prescribed or fails to appear at the hearing, the Order to Make Restitution shall remain in effect and become permanent against Intake, and the Commissioner will issue an order that Intake cease and desist from violating Section 36a-671(b) of the Connecticut General Statutes in effect prior to October 1, 2011, and may order a civil penalty in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation be imposed upon Intake.

So ordered at Hartford, Connecticut this 2nd of July 2013.

/s/ Howard F. Pitkin Commissioner

CERTIFICATION

I hereby certify that on this 2nd day of July 2013, 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 James F. Barker, 2960 Champion Way, Tustin, California 92782-1242, certified mail no. 70121010000173170133; Independent Rescore Systems, Inc., P.O. Box 20380, Carson City, Nevada 89721-0380, certified mail no. 70121010000173170140; Independent Rescore Systems, Inc., 13700 Altan Avenue, Suite 154-260, Irvine, California 92618, certified mail no. 70123050000216929836; Registered Agent Inc., Registered Agent for Independent Rescore Systems, Inc., 769 Basque Way, Suite 300, Carson City, Nevada 89706-7934, certified mail no. 70121010000173170157; Thomas J. Borchard, Registered Agent for Rescore, Inc., 25909 Pala, Suite 300, Mission Viejo, California 92691, certified mail no. 70123050000216929843; Deleting Your Debts Company, Inc. a/k/a Deleting Your Debts, Inc., 13700 Altan Parkway, Suite 154260, Irvine, California 92618, certified mail no. 70121010000173170164; Deleting Your Debts Company, Inc. a/k/a Deleting Your Debts, Inc., 2960 Champion Way, Tustin, California 92782-1242, certified mail no. 70121010000173170171; Thomas J. Borchard, Registered Agent for Deleting Your Debts Company, Inc. a/k/a Deleting Your Debts, Inc., 25909 Pala, Suite 300, Mission Viejo, California 92691, certified mail no. 70123050000216929850; Intake Application Center, Inc. a/k/a Intake Application, Inc., 22641 Lake Forest Drive, Suite B5233, Lake Forest, California 92630-1726, certified mail no. 70121010000173170188; Intake Application Center, Inc. a/k/a Intake Application, Inc., 13681 Newport Avenue, Suite 8-344, Tustin, California 92780, certified mail no. 70121010000173170195; Intake Application Center, Inc. a/k/a Intake Application, Inc., Portola Parkway, Suite 1E #401, Foothill Ranch, California 92610, certified mail no. 70123050000216929812; Intake Application Center, Inc. a/k/a Intake Application, Inc., P.O. Box 16182, Newport Beach, California 92569, certified mail no. 70123050000216929867; Pacific Registered Agents, Inc., Registered Agent for Intake Application Center, Inc. a/k/a Intake Application, Inc., 1592 Union Street, Suite 201, San Francisco, California 94123, certified mail no. 70123050000216929829.

/s/ Stacey L. Serrano Prosecuting Attorney

Administrative Actions and Settlements

Printable Version

260 Constitution Plaza, Hartford, CT 06103-1800 / Phone: 800-831-7225

