



MINNESOTA
DEPARTMENT OF
COMMERCE

85 7th Place East, Suite 500
St. Paul, Minnesota 55101-2198
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CIVIL PENALTY AND AGREEMENT

May 15, 2006

OSI Collection Services Inc
Sheila M. Fitzsimmons
5022 Gate Parkway North Suite 204
Jacksonville FL 32256

To: OSI Collection Services Inc
License No.: 8002381
File No. CA2504319

State of Minnesota
Dept. of Commerce

MAY 26 2006
Rec'd \$ 500

OSI Collection Services Inc has been assessed a civil penalty of \$500 by the Market Assurance Division for the following conduct:

OSI Collection Services Inc allowed their debt collector to contact a Minnesota debtor as a representative of OSI Collection Services Inc in an attempt to collect a debt without being properly licensed in Minnesota to do so. Minn. Stat. § 332.33 (1) (2006) requires that no person shall conduct within this state a collection agency or engage within this state in the business of collecting without first applying for and obtaining a license. The maximum civil penalty for this statute's violation is \$10,000 per violation and/or suspension or revocation of your collection agency license.

By signing this statement and paying a \$500 you agree to the following:

1. That the violation as described occurred and OSI Collection Services Inc agrees to resolve it in this manner;
2. That OSI Collection Services Inc is aware of it's right to a hearing and hereby waives that right; and
3. That OSI Collection Services Inc has been advised of it's right to legal counsel and that it has either had legal counsel or waived it's right to legal counsel.

Richard N. Seelberg
On Behalf of OSI Collection Services Inc
VICE PRESIDENT & SECRETARY
Title of Signer

STATE OF WISCONSIN
COUNTY OF WAUKESHA

James J. Ryan
(Signature of notary officer)

Signed before me on 5/24/06 (date) VICE PRESIDENT & SECRETARY
by [Respondent] RICHARD N. SEELBERG Title (and Rank)
My Commission expires: 5/9/10

(stamp)

Market Assurance: 1.800.657.3602
Energy Information: 1.800.657.3710
www.commerce.state.mn.us

Licensing: 1.800.657.3978
Unclaimed Property: 1.800.925.5668
An Equal Opportunity Employer