

CA2604215 KRJ

**STATE OF MINNESOTA
DEPARTMENT OF COMMERCE**

In the Matter of the Collection Agency
License of ACS State and Local Solutions Inc
DBA LDC Collection Systems

CONSENT ORDER

License No. CA202561700.

TO: ACS State and Local Solutions Inc
DBA LDC Collection Systems
3131 Princeton Pike Building 5 Suite 105
Lawrenceville NJ 08648

Commissioner of Commerce Glenn Wilson (hereinafter "Commissioner") has determined as follows:

1. The Commissioner has advised ACS State and Local Solutions Inc, DBA LDC Collection Systems (hereinafter "Respondent") that he is prepared to commence formal action pursuant to Minn. Stat. § 45.027 (2004) and other applicable law, against Respondent's collection agency license based on the allegations that Respondent:

- A. Sent dunning notices that did not meet requirements of Minn. Stat. Ch. 332.
- B. Conducted collection agency activity from an unlicensed location and had unlicensed debt collectors at this same location in violation of Minn. Stat. § 332.33 Subd. 1 & 3.

2. Respondent acknowledges that it has been advised of its rights to a hearing in this matter, to present argument to the Commissioner and to appeal from any adverse determination after a hearing, and Respondent hereby expressly waives those rights. Respondent further acknowledges that it has been represented by legal counsel throughout these proceedings, or has been advised of its right to be represented by legal counsel, which right it hereby waives.

3. Respondent has agreed to informal disposition of this matter without a hearing as provided in Minn. Stat. § 14.59 (2004) and Minn. R. 1400.5900 (2005).

4. The following Order is in the public interest.

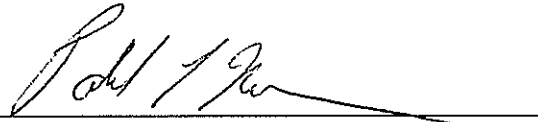
NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Minn. Stat. § 45.027, subd. 5 (2004) that ACS State and Local Solutions Inc, DBA LDC Collection Systems shall cease and desist from any further violations of Minn. Stat., ch. 332 (2004) and comply with all other laws of the State of Minnesota.

IT IS FURTHER ORDERED, pursuant to Minn. Stat. § 45.027, subd. 6 (2004) that ACS State and Local Solutions Inc, DBA LDC Collection Systems shall pay to the State of Minnesota a civil penalty of \$50,000.

This Order shall be effective upon signature by or on behalf of the Commissioner.

Dated: 9/5/06.

By:



Patrick Nelson
Deputy Commissioner

85 Seventh Place East, Suite 500
Saint Paul, Minnesota 55101
Telephone: (651) 296-2488

CONSENT TO ENTRY OF ORDER

The undersigned, acting on behalf of ACS State and Local Solutions Inc, DBA LDC Collection Systems, states that he has read the foregoing Consent Order; without admitting or denying the allegations therein, that he knows and fully understands its contents and effect; that he is authorized to execute this Consent to Entry of Order on behalf of Respondent; that he has been advised of Respondent's right to a hearing; that Respondent has been represented by legal counsel in this matter; or that he has been advised of Respondent's right to be represented by legal counsel and that he has waived this right; and that he consents to entry of this Order by the Commissioner of Commerce. It is further expressly understood that this Order constitutes the entire settlement agreement between the parties hereto, there being no other promises or agreements, either express or implied.

ACS State and Local Solutions Inc
LDC Collection Systems

By:

Ken Bianchi
KEN BIANCHI

Its:

VICE PRESIDENT & CHIEF FINANCIAL OFFICER
TRANSPORTATION SOLUTIONS

STATE OF District of Columbia

COUNTY OF n/a

This instrument was acknowledged before me on 11TH ^{of} August (date) by Ken Bianchi name

(stamp)

(Signature of notary officer)

Keturah A. Underdue

Title (and Rank)

My commission expires: June 30, 2010

KETURAH A. UNDERDUE
NOTARY PUBLIC DISTRICT OF COLUMBIA
My Commission Expires June 30, 2010