



COLLECTION SERVICE BOARD  
500 JAMES ROBERTSON PARKWAY  
NASHVILLE, TENNESSEE 37243  
615-741-3600

**Meeting Minutes for January 12, 2022  
Davy Crockett Tower  
Conference Room 1-B**

The Tennessee Collection Service Board met on January 12, 2022, in the first floor conference room of the Davy Crockett Tower in Nashville, Tennessee. The following business was transacted:

**BOARD MEMBERS PRESENT:** Chip Hellmann, Tony Zikovich, Gregg Swersky, and Jason Hill

**BOARD MEMBERS ABSENT:** Josh Holden

**STAFF MEMBERS PRESENT:** Glenn Kopchak, Hugh Cross, Robert Hunter, and Angela Nelson

**CALL TO ORDER/ROLL CALL**

Director Kopchak called the meeting to order at 9:33 a.m. and took roll, establishing that a physical quorum was present.

**NOTICE OF MEETING**

Director Kopchak read the notice of the meeting into the record as follows: "Notice of the January 12, 2022 meeting of the Collection Service Board including date, time, and location has been noticed on the website since October 13, 2021; additionally, this month's agenda has been posted on the website since January 5, 2022."

**AGENDA**

Director Kopchak notified the Board that the Rulemaking Hearing would have to be postponed and therefore it would no longer be an active agenda item. Mr. Swersky motioned to adopt the agenda as amended. This was seconded by Mr. Hellman. The motion passed unanimously.

**ROBERT'S RULES OF ORDER**

Mr. Hellmann motioned to agree and adhere to Robert's Rules of Order to conduct meetings. This was seconded by Mr. Zikovich. The motion passed unanimously.

**OCTOBER MINUTES**

Upon review of the minutes from October's meeting, Mr. Zikovich motioned to accept them. This was seconded by Mr. Hellmann. The motion passed unanimously.

## DIRECTOR'S REPORT

### ***Budget Report***

Director Kopchak provided a brief overview of the budget for the previous year and then went over some of the expenditures for the months of August through November 2021. Director Kopchak highlighted that technology expenses were increased due to several system enhancements and the cost was shared across all the programs. Director Kopchak concluded that the budget is currently healthy and trending normally.

### ***Election of Officers***

Mr. Hill motioned for the officers to remain the same as the previous year. This was seconded by Mr. Zikovich. The motion passed unanimously. Mr. Hellmann will remain as Chair, Mr. Swersky will remain as Vice Chair, and Mr. Holden will remain as Secretary.

## LEGAL

### ***Legal Report (Presented by Hugh Cross)***

#### NEW CASES

- 1. 2021065411**  
**Respondent:**  
**License Status: Active #**  
**First Licensed: 01/24/2013**  
**License Expiration: 1/23/2023**  
**Disciplinary History: None.**

**Summary:** This complaint alleges Respondent purchased accounts for collection and repeatedly mailed collection notices to the incorrect address. Respondent confirmed the notices mailed to Complainant were for the incorrect person. Respondent stated this account has been closed and returned to the creditor. There does not appear to be a violation.

**Recommendation:** Close.

**BOARD DECISION: CONCUR**

- 2. 2021058671**  
**Respondent:**  
**License Status: Unlicensed**  
**Disciplinary History: None**

**Summary:** This complaint alleges unlicensed activity. No documentation was submitted to substantiate whether an attempt to collect was made. Further, Respondent appears to be a law firm. However, there is not enough information in the documentation submitted to determine whether Respondent meets the statutory exemption for attorneys. A letter of warning may be appropriate since there is a lack of documentation to substantiate an attempt to collect but a letter of warning will serve as notice of required licensure to operate collection services in Tennessee.

**Recommendation:** Letter of warning regarding unlicensed activity.

**BOARD DECISION: CONCUR**

3. **2021065891**  
**Respondent:**  
**License Status: License # – ACTIVE**  
**License Expiration: 1/27/2022**  
**Disciplinary History: None**

**Summary:** This complaint alleges failure to validate. Respondent provided documentation showing verification of the debt was provided to Complainant. Respondent states this account has since been closed.

**Recommendation:** Close.

**BOARD DECISION: CONCUR**

4. **2021067281**  
**Respondent:**  
**License Status: License # – ACTIVE**  
**License Expiration: 7/30/2022**  
**Disciplinary History: None**

**Summary:** This complaint was opened by a member of the Board's full-time staff alleging Respondent's bond expired on July 24, 2021. Staff contacted Respondent via email multiple times to provide information relating to the replacement bond as is required by statute (T.C.A. 62-20-110(a)). Respondent has since renewed their bond.

**Recommendation:** Close.

**BOARD DECISION: CONCUR**

5. **2021065721**  
**Respondent:**  
**License Status: Unlicensed**  
**Disciplinary History: None**

**Summary:** This complaint alleges Respondent contacted Complainant seeking information on Complainant's employee. When Complainant asked the caller for additional identifying information, Complainant states the caller would not supply additional information without Complainant providing personal information. Respondent stated the caller was not associated with their firm. Respondent also stated they do not have an account listed in Complainant's name nor their employee's name. Respondent states the call was likely from a scam debt collection agency. Search engine results tend to show that other individuals have reported scam telephone calls from the number provided in the complaint.

**Recommendation:** Close.

**BOARD DECISION: CONCUR**

6. **2021062251**  
**Respondent:**  
**License Status: License # – ACTIVE**  
**License Expiration: 3/13/2023**  
**Disciplinary History: None**

**Summary:** This complaint alleges Complainant hired Respondent to conduct collect delinquent accounts but states those collection services are not satisfactory. Respondent denies those allegations and requested Complainant contact their office to discuss the issues. This appears to be a dispute between the parties that would be outside board jurisdiction and is best left for resolution between the parties.

**Recommendation:** Close.

**BOARD DECISION: CONCUR**

**7. 2021069961**

**Respondent:**

**License Status: Unlicensed**

**Disciplinary History: None**

**Summary:** This complaint alleges Respondent improperly contacted members of Complainant's family to pursue a debt. Respondent denies this allegation stating there is no record of the alleged conversation between Respondent agents and members of Complainant's family. Respondent stated the account has since been closed. Counsel reviewed Respondent's file and determined Respondent was not licensed at the time of the attempt to collect. Respondent admits the attempt to collect while unlicensed, but stated they were not aware of the specific licensing requirements needed to operate in Tennessee. Respondent stated they will not attempt to engage in collection services until properly licensed. Respondent also stated they have engaged a third party to coordinate its licensing requirements. However, Respondent is still unlicensed to date. It should be noted that Counsel cannot require licensure if Respondent does not intend to conduct further collection activity in Tennessee.

**Recommendation:** Consent Order with a \$500.00 civil penalty and authorization for formal hearing for violation of T.C.A. 62-20-105(a) (unlicensed activity—no license issued).

**BOARD DECISION: CONCUR**

**8. 2021078601**

**Respondent:**

**License Status: License #- ACTIVE**

**License Expiration: 12/31/2022**

**Disciplinary History: None**

**Summary:** This complaint alleges Respondent purchased accounts for collection and repeatedly mailed collection notices to the incorrect debtor at Complainant's address. Respondent confirmed the notices mailed to Complainant were sent to the most recent address to the debtor on file. Respondent stated this account has been closed and returned to the creditor. There does not appear to be a violation.

**Recommendation:** Close.

**BOARD DECISION: CONCUR**

**9. 2021071791**

**Respondent:**

**License Status: License # - ACTIVE**

**License Expiration: 3/13/2023**

**Disciplinary History: None**

**Summary:** Complainant alleges Respondent continues attempting to collect on an account for past due medical bills. Complainant disputes owing the debt. This complaint appears to a debt dispute with the original creditor which would be outside board jurisdiction. There does not appear to be a violation.

**Recommendation:** Close.

**BOARD DECISION: CONCUR**

#### **CASES TO BE REPRESENTED**

There are no cases to be represented.

#### **ADJOURNMENT**

There being no new business, Mr. Zikovich made a motion to adjourn. This was seconded by Mr. Hill. The motion passed unanimously. The meeting adjourned at 9:59 a.m.