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**IN THE MATTER OF:** \*  
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**PLAZA SERVICES, LLC d/b/a PLAZA** \*  
**SERVICES OF ATLANTA, LLC** \*  
**NMLS # 1619541** \*  
\*  
**(“Plaza Services”)** \*  
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**CONSENT ORDER**

**WHEREAS**, the Banking Commissioner (“Commissioner”) is charged with the administration of Part XII of Chapter 669, Sections 36a-800 to 36a-814, inclusive, of the Connecticut General Statutes, “Consumer Collection Agencies”, and the regulations promulgated thereunder (Sections 36a-809-6 to 36a-809-17, inclusive, of the Regulations of Connecticut State Agencies) (“Regulations”);

**WHEREAS**, Plaza Services is a South Dakota limited liability company with an office at 110 Hammond Drive, Suite 110, Atlanta, Georgia;

**WHEREAS**, Plaza Services is not currently nor has it ever been licensed to act as a consumer collection agency in Connecticut;

**WHEREAS**, the Consumer Affairs Division of the Department of Banking received at least one complaint about Plaza Services from a Connecticut consumer debtor between September 22, 2017 and the date of this Consent Order. The complaint was referred to the Consumer Credit Division (“Division”) of the Department of Banking;

**WHEREAS**, the Commissioner, through the Division, conducted an investigation pursuant to Section 36a-17 of the Connecticut General Statutes into the activities of Plaza Services to determine if it

had violated, was violating or was about to violate the provisions of the Connecticut General Statutes and Regulations within the jurisdiction of the Commissioner;

**WHEREAS**, on February 16, 2018, Plaza Services filed an application with the Commissioner on the Nationwide Multistate Licensing System and Registry (“NMLS”) to obtain a consumer collection agency license in Connecticut, which application is currently pending;

**WHEREAS**, as a result of such investigation, the Commissioner alleges that Plaza Services acted as a consumer collection agency in Connecticut without a consumer collection agency license, in violation of Section 36a-801(a) of the Connecticut General Statutes or Section 36a-801(a) of the 2018 Supplement to the General Statutes;

**WHEREAS**, the Commissioner believes that such allegation would support the initiation of enforcement proceedings against Plaza Services, including, without limitation, proceedings to issue a cease and desist order against Plaza Services pursuant to Section 36a-804(b) of the Connecticut General Statutes and Section 36a-52(a) of the 2018 Supplement to the General Statutes, and impose a civil penalty of up to one hundred thousand dollars (\$100,000) per violation upon Plaza Services pursuant to Section 36a-804(b) of the Connecticut General Statutes and Section 36a-50(a) of the 2018 Supplement to the General Statutes;

**WHEREAS**, initiation of such enforcement proceedings would constitute a “contested case” within the meaning of Section 4-166(4) of the Connecticut General Statutes;

**WHEREAS**, Section 4-177(c) of the Connecticut General Statutes and Section 36a-1-55(a) of the Regulations of Connecticut State Agencies provide that a contested case may be resolved by consent order, unless precluded by law;

**WHEREAS**, both the Commissioner and Plaza Services acknowledge the possible consequences of formal administrative proceedings, and Plaza Services voluntarily agrees to consent to the entry of the sanctions imposed below solely for the purpose of obviating the need for formal administrative proceedings concerning the allegation set forth herein;

**WHEREAS**, the Commissioner and Plaza Services now desire to resolve the matters set forth herein;

**WHEREAS**, Plaza Services represents to the Commissioner that it has reviewed and updated its internal policies, procedures and controls for timely and accurately applying for licensure and renewal licensure on NMLS;

**WHEREAS**, Plaza Services specifically assures the Commissioner that the violation alleged herein shall not occur in the future;

**WHEREAS**, Plaza Services acknowledges that this Consent Order is a public record and is a reportable event for purposes of the regulatory disclosure questions on NMLS, as applicable;

**AND WHEREAS**, Plaza Services, through its execution of this Consent Order, voluntarily agrees to waive its procedural rights, including a right to a notice and an opportunity for a hearing as it pertains to the allegation set forth herein, and voluntarily waives its right to seek judicial review or otherwise challenge or contest the validity of this Consent Order.

### **CONSENT TO ENTRY OF SANCTIONS**

**WHEREAS**, Plaza Services, through its execution of this Consent Order, consents to the Commissioner's entry of a Consent Order imposing the following sanctions:

1. No later than the date this Consent Order is executed by Plaza Services, it shall remit to the Department of Banking by wire transfer, cashier's check, certified check or money order made payable to "Treasurer, State of Connecticut", the sum of Ten Thousand Dollars (\$10,000) as a civil penalty;
2. No later than the date this Consent Order is executed by Plaza Services, it shall remit to the Department of Banking by wire transfer, cashier's check, certified check or money order made payable to "Treasurer, State of Connecticut", the sum of Four Hundred Dollars (\$400) for back licensing fees; and
3. Plaza Services shall not act as a consumer collection agency in Connecticut without a license, in violation of Section 36a-801(a) of the 2018 Supplement to the General Statutes.

## CONSENT ORDER

**NOW THEREFORE**, the Commissioner enters the following:

1. The Sanctions set forth above be and are hereby entered;
2. Upon issuance of this Consent Order by the Commissioner, this matter will be resolved and the Commissioner will not take any future enforcement action against Plaza Services based upon the allegation set forth herein; provided that issuance of this Consent Order is without prejudice to the right of the Commissioner to take enforcement action against Plaza Services based upon a violation of this Consent Order or the matter underlying its entry, if the Commissioner determines that compliance with the terms herein is not being observed or if any representation made by Plaza Services and reflected herein is subsequently discovered to be untrue;
3. Plaza Services shall not take any action or make or permit to be made any public statement, including in regulatory filings or otherwise, denying, directly or indirectly, any allegation referenced in this Consent Order or create the impression that this Consent order is without factual basis;
4. Subject to the foregoing, and so long as this Consent Order is promptly disclosed Plaza Services and its control persons on NMLS, as applicable, nothing in the issuance of this Consent Order shall adversely affect the ability of Plaza Services to apply for or obtain licenses or renewal licenses under Part XII of Chapter 669, Sections 36a-800 to 36a-814, inclusive, of the Connecticut General Statutes, provided that all legal requirements for such licenses are satisfied and the terms of this Consent Order are being followed;
5. This Consent Order shall be binding upon Plaza Services and its successor and assigns; and
6. This Consent Order shall become final when issued.

Issued at Hartford, Connecticut  
this 21st day of September 2018.

\_\_\_\_\_/s/\_\_\_\_\_  
Jorge L. Perez  
Banking Commissioner

I, Gerald Lewis, state on behalf of Plaza Services, LLC d/b/a Plaza Services of Atlanta, LLC, that I have read the foregoing Consent Order; that I know and fully understand its contents; that I am authorized to execute this Consent Order on behalf of Plaza Services, LLC d/b/a Plaza Services of Atlanta, LLC; that Plaza Services, LLC d/b/a Plaza Services of Atlanta, LLC agrees freely and without threat or coercion of any kind to comply with the sanctions entered herein; and that Plaza Services, LLC d/b/a Plaza Services of Atlanta, LLC voluntarily agrees to enter into this Consent Order, expressly waiving the procedural rights set forth herein as to the matters described herein.

By: \_\_\_\_\_/s/\_\_\_\_\_  
Name: Gerald Lewis  
Title: President  
Plaza Services, LLC  
d/b/a Plaza Services of Atlanta, LLC

State of: Georgia

County of: Fulton

On this the 6th day of September 2018, before me, Eileen M. Shlesinger, the undersigned officer, personally appeared Gerald Lewis who acknowledged himself to be the President of Plaza Services, LLC d/b/a Plaza Services of Atlanta, LLC, a member managed/manager managed limited liability company, and that he, as such President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the limited liability company by himself as President.

In witness whereof I hereunto set my hand.

\_\_\_\_\_/s/\_\_\_\_\_  
Notary Public  
Date Commission Expires: June 20, 2021