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**BEFORE THE DIRECTOR OF THE DEPARTMENT OF FINANCE
OF THE STATE OF IDAHO**

In the Matter of:

GLOBAL SOLUTION BIZ LLC or
GLOBAL SOLUTIONS BIZ LLC,

Respondent.

Docket No. 2024-09-04

**ORDER TO CEASE AND
DESIST**

The State of Idaho, Department of Finance staff (Department), pursuant to the Idaho Collection Agency Act, Idaho Code § 26-2221 *et seq.* (the Act), represents the following facts that constitute a basis for the issuance of an order pursuant to § 26-2244(1) of the Act, requiring GLOBAL SOLUTIONS

BIZ LLC. or GLOBAL SOLUTION BIZ LLC (Respondent) to immediately cease and desist from violating the Act.

RESPONDENT

1. The Department reviewed Respondent's website, <https://globalsolutionbiz.com/>.

2. Respondent's website represented the following to potential clients:

- We provide an effective accounts receivable management service that supports our B2B and B2C clients. When it comes to Commercial Debt Collection, your organization will realize a lower cost to collect, gain efficiencies in your overall business office operations, and increase your bottom line revenue.
- What we offer:
 - a. 1st and 3rd Party Collections
 - b. Auto Lease Deficiencies
 - c. Skip Tracing
 - d. Major Credit Bureau Reporting
 - e. Collection Consulting
 - f. Debt & Asset Recovery

3. Respondent's address on its website and listed with the Georgia Secretary of State is 400 Galleria Pkwy, Suite 1500, Atlanta, GA 30339.

Respondent's email address on its website is: info@globalsolutionbiz.com

4. Respondent has never applied for nor been issued a license to conduct third-party collection activities in Idaho under the Act.

5. The Department found complaints against Respondent by running

a search with the Better Business Bureau and Consumer Financial Protection Bureau.

6. The Department received a consumer complaint from Idaho resident, R.O., dated June 14, 2023, regarding Respondent's collection activity against him.

7. R.O.'s complaint alleged the Respondent attempted to collect a debt he does not owe.

8. The Department sent a certified letter dated July 10, 2023, via the United States Postal Service (USPS) to Respondent regarding R.O.'s complaint. In the letter, the Department notified the Respondent it had received information related to R.O. and that Respondent was engaging in debt collection activity in Idaho without a license. The Department requested all Respondent's documents relating to the assignment of the debt against R.O. The Department also directed Respondent to cease all third-party collection activities in Idaho and to provide information necessary for the Department to determine the extent of Respondent's unlicensed debt collection activities in Idaho. Further, the letter advised Respondent of the license requirement for engaging in collection activities regulated under the Act in Idaho, and informed Respondent of the possible sanctions under the Act for unlicensed activity. The letter also informed Respondent of the process for obtaining a license. A response was requested on or before July 31, 2023. However, according to

USPS tracking records, the letter sent to Respondent showed that the letter was unsuccessfully delivered.

9. On August 21, 2023, the Department called the Respondent's Registered Agent, Collins Enakpoke, using the phone number listed on the Respondent's website. However, Mr. Enakpoke was unwilling to discuss R.O.'s complaint over the phone, without first speaking with his attorney.

10. The Department sent a second certified follow up letter via USPS dated August 21, 2023, and enclosed the July 11, 2023, correspondence. The Department requested a response on or before September 6, 2023. Per the USPS tracking system, this letter was delivered successfully on August 28, 2023.

11. On December 11, 2023, the Department received a separate complaint from another Idaho resident, S.W., through her attorney.

12. On December 28, 2023, the Department made a third attempt with a similar letter as was sent on July 11, 2023, but this time based on the complaint by S.W. The Respondent was given until January 18, 2024, to respond.

13. USPS tracking records reflect the successful delivery of the certified letter pertaining to S.W.'s complaint on January 2, 2024.

14. In a letter dated January 29, 2024, the Department made another attempt to reach the Respondent regarding Respondent's unlicensed collection

agency activities in Idaho and to address the account issues and allegations in S.W.'s complaint. The deadline for Respondent to respond was extended until February 13, 2024.

15. USPS tracking records reflected the successful delivery of the January 29, 2024, certified letter on February 2, 2024.

16. To date, Respondent has failed to sufficiently respond to the Department's correspondence or file an application for licensure with the Department.

17. Based on information provided to the Department and described above, the Respondent has engaged in debt collection activity in Idaho and is not licensed, in violation of the Act.

CONCLUSIONS OF LAW AND VIOLATIONS

UNLICENSED COLLECTION ACTIVITY IN IDAHO

18. The allegations set forth in paragraphs 1 through 17 above are fully incorporated herein by this reference.

19. Idaho Code § 26-2223 provides as follows, in pertinent part:

26-2223. Collection agency, debt counselor, credit counselor, or credit repair organization – License required. – No person shall without complying with the terms of this act and obtaining a license from the director:

(1) Operate as a collection agency, debt counselor, credit counselor, or credit repair organization in this state.

(2) Engage, either directly or indirectly, in this state in the business of collecting or receiving payment for others of any account, bill, claim or other indebtedness.

(3) Solicit or advertise in this state to collect or receive payment for another of any account, bill, claim or other indebtedness.

20. Respondent's acts of engaging in collection activities in Idaho without a license, as referenced above, constitute violations of Idaho Code § 26-2223. Each contact made by Respondent to an Idaho resident for the purposes of collection constitutes a separate violation.

21. Idaho Code § 26-2244(1) provides that whenever it appears to the Director that it is in the public interest, she may order any person to cease and desist from acts, practices, or omissions which constitute a violation of the Act.

ORDER

The Director, having reviewed the foregoing, good cause being shown, and the public interest being served thereby,

NOW, THEREFORE, the Director HEREBY FINDS that Respondent has violated the Idaho Collection Agency Act as set forth above.

Pursuant to Idaho Code § 26-2244(1), IT IS HEREBY ORDERED that Respondent and its agents and employees immediately CEASE AND DESIST from acts, practices, or omissions which constitute a violation of the Act, including specifically from engaging in collection activity in Idaho without the license required by the Act.

This ORDER TO CEASE AND DESIST is effective upon issuance.

IT IS SO ORDERED.

DATED this 14th day of May 2024.



STATE OF IDAHO
DEPARTMENT OF FINANCE



PATRICIA R. PERKINS, Director

NOTICE

Respondents may file an appeal from this order within twenty-eight (28) days of the service date of this order. Idaho Code § 26-2249 and § 67-5273. An appeal is filed when it is received by the Department or postmarked within the time limits provided in this Notice. Any such appeal must be in writing, provide the appellant's name, address, and phone number, and the reason for disagreement with this action. Appeals must be addressed to:

Erin Van Engelen
Consumer Finance Bureau Chief
Idaho Department of Finance
P.O. Box 83720
Boise, Idaho 83720-0031

A copy of such appeal shall also be served on the Department's counsel, Erick M. Shaner, Deputy Attorney General, at the same address. Respondents may mail or email their appeal to: ErinVanEngelen@finance.Idaho.gov and Erick

M. Shaner at Erick.Shaner@ag.Idaho.gov.

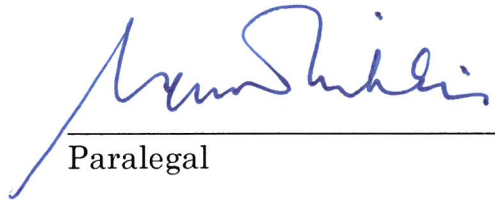
Should Respondents timely appeal this action, the Department will assign the contested case proceeding to the Office of Administrative Hearings pursuant to Idaho Code § 5280(2)(a). The Office of Administrative Hearings will notify the Respondent and the Department of any subsequent hearings or proceedings. Subsequent proceedings in this matter will be conducted in accordance with the Idaho Administrative Procedure Act, Idaho Code § 67-5201 et seq. and the Idaho Rules of Administrative Procedure of the Attorney General (IDAPA 04.11.01).

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 14th day of May 2024, I caused a true and correct copy of the foregoing fully executed ORDER TO CEASE AND DESIST to be served on the following by the designated means:

Global Solution(s) Biz, LLC
Attn: Collins Enakpoke
400 Galleria Parkway, Suite 500
Atlanta, GA 30339

- U.S. Mail, Postage Paid
- Certified mail
- Facsimile
- Email: info@globalsolutionbiz.com;
cenakpoke@globalsolutionbiz.com



Paralegal