

**STATE OF MINNESOTA
DEPARTMENT OF COMMERCE**

In the Matter of the Collection Agency
License of Willmar Collection Service,
License No. 8002438.

CONSENT ORDER

TO: Willmar Collection Service
200 4th St SW
Willmar MN 56201

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

1. The Commissioner has advised Willmar Collection Service (hereinafter "Respondent") that he is prepared to commence formal action pursuant to Minn. Stat. § 45.027 (2006) and other applicable law, against Respondent's collection agency license based on the allegations that Respondent collected client funds from September 2005- December 2005 and failed to remit those funds to the clients until February 10, 2006. During this time the Respondent used this money to pay personal and business expenses. The use of these funds was in violation of Minn. Stat. §332.37 (10)(2006).
2. It is further alleged that the Respondent from September 2007-February 2008 collected client monies and failed to remit them to the clients until May 1, 2008. During this time frame the Respondent used client monies for personal expenses such as gas, groceries, tax liabilities, vacations, and other personal and business expenses.
3. 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.

4. Respondent has agreed to informal disposition of this matter without a hearing as provided in Minn. Stat. § 14.59 (2006) and Minn. R. 1400.5900 (2007).

5. The following Order is in the public interest.

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Minn. Stat. § 45.027, subd. 7 (2006) that Willmar Collection Service is revoked.

IT IS FURTHER ORDERED, pursuant to Minn. Stat. § 45.027, subd. 6 (2006) that Willmar Collection Service, as agreed to by Respondent, shall provide to the Department all computers, business records stored in any format, client files, passwords and any an all other business records requested by the Department for the purpose of closing down Willmar Collection Service.

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

Dated: 8-27-08.

By: E. Munson-Regala

Emmanuel Munson-Regala
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 Willmar Collection Services, states that he has read the foregoing Consent Order; 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.

Willmar Collection Service

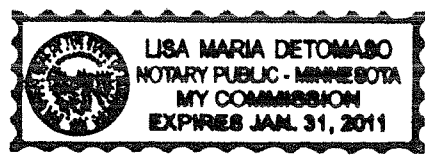
By: *William Sobieck*
William Sobieck

Its: *Lisa Maria Detomaso*
(Signature of notary officer)

STATE OF *Minnesota*
COUNTY OF *Ramsey*

Signed before me on *27th* (date) *of August 2008*
by [Respondent] Title (and Rank)
My Commission expires: *1-31-2011*

(stamp)



CA2701353 KRJ

**STATE OF MINNESOTA
DEPARTMENT OF COMMERCE**

In the Matter of the Debt Collector
Registration of William Sobieck,
License No. 3001657.

CONSENT ORDER

TO: William Sobieck
200 4th St SW
Willmar MN 56201

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

1. The Commissioner has advised William Sobieck (hereinafter "Respondent") that he is prepared to commence formal action pursuant to Minn. Stat. § 45.027 (2006) and other applicable law, against Respondent's debt collector registration based on the allegations that Respondent collected client funds from September 2005- December 2005 and failed to remit those funds to the clients until February 10, 2006. During this time the Respondent used this money to pay personal and business expenses. The use of these funds was in violation of Minn. Stat. §332.37 (10)(2006).

2. It is further alleged that the Respondent from September 2007-February 2008 collected client monies and failed to remit them to the clients until May 1, 2008. During this time frame the Respondent used client monies for personal expenses such as gas, groceries, tax liabilities, vacations, and other personal and business expenses.

3. 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.

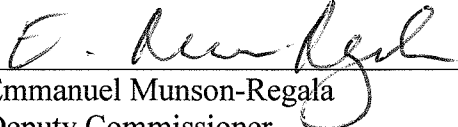
4. Respondent has agreed to informal disposition of this matter without a hearing as provided in Minn. Stat. § 14.59 (2002) and Minn. R. 1400.5900 (2001).

5. The following Order is in the public interest.

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Minn. Stat. § 45.027, subd. 7 (2006) that the debt collector registration of William Sobieck is revoked.

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

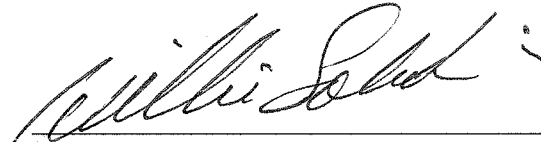
Dated: 8-28-08.

By: 
Emmanuel Munson-Regala
Deputy Commissioner

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


CONSENT TO ENTRY OF ORDER

The undersigned, William Sobieck, states that he has read the foregoing Consent Order; that he knows and fully understands its contents and effect; that he has been advised of his right to a hearing in this matter; that he has been represented by legal counsel in this matter, or has been advised of his right to be represented by legal counsel; and that he consents to entry of this Order by the Commissioner. It is further understood that this Consent Order constitutes the entire settlement agreement between the parties, there being no other promises or agreements, either express or implied.



William Sobieck

STATE OF Minnesota
COUNTY OF Ramsey



(Signature of notary officer)

Signed before me on 27th
by [Respondent]

(date) of August 2008
Title (and Rank)
My Commission expires: 1-31-2011

(stamp)

