

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA,)
ex rel., DEPARTMENT OF)
CONSUMER CREDIT)
)
Petitioner)
)
v.)
)
DEBT BUSTERS BANKRUPTCY &)
CREDIT REPAIR, INC.)
)
Respondent)

Case No. 12-004-DIS

CONSENT ORDER

The State of Oklahoma, ex rel., Department of Consumer Credit and the Respondent, Debt Busters Bankruptcy & Credit Repair, Inc., voluntarily enter into this Consent Order as an informal disposition of this individual proceeding. The Respondent, Debt Busters Bankruptcy & Credit Repair, Inc., agrees to waive its right to a hearing under the Oklahoma Administrative Procedures Act and both parties agree as follows:

JURISDICTION AND AUTHORITY

1. The Administrator of Consumer Credit is charged with the administration and enforcement of the Credit Services Organization Act. 24 O.S. §§ 131-148 et seq.
2. Any entity or individual offering to engage or engaged as a credit service organization without a license in the State of Oklahoma shall be subject to a civil penalty not to exceed Five Thousand Dollars (\$5,000.00). 24 O.S. § 145(G).
3. No person shall engage in business as a credit service organization without first obtaining a license from the Administrator pursuant to the provisions of the Credit Services Organization Act. Any extensions of credit brokered or arranged on behalf of a buyer by a credit service organization must comply with the provisions of the Uniform Consumer Credit Code and the Credit Services Organization Act. 24 O.S. § 141.

ALLEGATIONS OF FACT

1. The Petitioner alleges that it received a complaint via electronic mail from Scott Hines on January 25, 2012, indicating

that there was an advertisement on the Internet website known as Craigslist at <http://oklahomacity.craigslist.org/lbs/2802501408.html> promoting the credit repair services of the Respondent.

The Respondent does not admit or deny this allegation.

2. The Petitioner alleges that the complaint received from Scott Hines via electronic mail on January 25, 2012, also indicated that the Respondent's Internet website at www.debtbustersinc.com/home/ was promoting the credit repair services of the Respondent.

The Respondent does not admit or deny this allegation.

3. The Petitioner alleges that the Respondent's Internet website, www.debtbustersinc.com, provides the following information:

"Debt Busters Bankruptcy & Credit Repair, Clean Up Your Credit and Raise Your Credit Score! A great credit report is essential to getting the most out of life. No one can match our knowledge and experience to guide you through improving your credit profile and credit score. We invite you to get started today! We provide affordable service, on time, correct every time, we process Chapter 7 bankruptcy for as low as \$199, Same Day (Nights & Weekend) service is available, to get your life back on track we offer 4 months of pro credit repair for the low price of \$299, for service call us: (405) 767-9191 or (405) 886-5953, Debt Busters Inc. 344 South Santa Fe, Edmond, OK 73003- (405) 330-5300 or (405) 886-5953."

The Respondent does not admit or deny this allegation.

4. The Petitioner alleges that on February 29, 2012, Consumer Credit Examiners, Jeremy Brooks and Ruben Tornini, visited the advertised business location of the Respondent at 344 S. Santa Fe, Edmond, Oklahoma 73003 as indicated on the Respondent's Internet website, www.debtbustersinc.com.

The Respondent does not admit or deny this allegation.

5. The Petitioner alleges that Consumer Credit Examiners Jeremy Brooks and Ruben Tornini determined that the advertised business location of 344 S. Santa Fe, Edmond, Oklahoma 73003, as indicated on the Respondent's Internet website at www.debtbustersinc.com, was vacant on February 29, 2012.

The Respondent does not admit or deny this allegation.

6. The Petitioner alleges that on February 29, 2012, Consumer Credit Examiners Jeremy Brooks and Ruben Tornini performed an Internet search of the Respondent and discovered multiple advertisements posted on the Internet website known as "Craigslist" promoting the credit repair services of the Respondent.

The Respondent does not admit or deny this allegation.

7. The Petitioner alleges that an advertisement posted by the Respondent on the Internet website known as "Craigslist" at <http://oklahomacity.craigslist.org/fns/2851765513.html> at 10:57 a.m. Central Standard Time on February 28, 2012 included the following information:

"Debt Busters Bankruptcy & Credit Repair, www.debtbustersinc.com, need great credit again!!! Full service pro credit repair, get these guys to work on your side again- TransUnion, ChexSystems, Experian, Equifax, 24 hour hotline: (405)886-5953, we offer the following unique services: credit repair-\$299, we help people use the laws for credit repair and chex-systems removal, with great credit you can" get your dream home and/or car, get lower interest rates, good offers; pay fair prices for cars and homes, get a bank account again, get fresh start with great credit!!!, call to live life again (405) 767-9191."

The Respondent does not admit or deny this allegation.

8. The Petitioner alleges that an advertisement posted by the Respondent on the Internet website known as "Craigslist" at <http://oklahomacity.craigslist.org/fns/2843133793.html> on February 28, 2012 included the following information:

"Don't let credit stop you from buying your dream home, credit repair-\$299, repair your credit-repair your life, for pro service call: (405)886-5953 or (405) 767-9191, www.debtbustersinc.com, Debt Busters Bankruptcy & Credit Repair, 429 West Wilshire Avenue (Suite C), Oklahoma City, OK 73116.

The Respondent does not admit or deny this allegation.

9. The Petitioner alleges that an advertisement posted by the Respondent on the Internet website known as "Craigslist" on February 28, 2012 at 9:57 a.m. Central Standard Time included the following information:

"Even in the most difficult times...experience will

prevail, for further information about Debt Busters services please contact: Brian V. Krafton, President, Debt Busters, Inc., debtbustersinc.com, 405.886.5953 or (405)767-9191, 429 West Wilshire Avenue (Suite C), Oklahoma City, Oklahoma 73116, Fresh Start 2012, let us help put you on the path to success, pro credit repair as low as \$299.00."

The Respondent does not admit or deny this allegation.

10. The Petitioner alleges that on February 29, 2012, Consumer Credit Examiners Jeremy Brooks and Ruben Tornini visited the business address of the Respondent at 429 W. Wilshire Avenue, Suite C, Oklahoma City, Oklahoma 74116, as indicated by the Respondent's advertisements on the Internet website known as "Craigslist", posting ID numbers 2843133793 and 2854429677.

The Respondent does not admit or deny this allegation.

11. The Petitioner alleges that attached to the door of 429 W. Wilshire Avenue, Suite C, Oklahoma City, Oklahoma 74116 on February 29, 2012 was an advertisement that included the following information:

"Debt Busters, www.debtbustersinc.com, need great credit again!!! Full service pro credit repair, get these guys to work on your side again-TransUnion, ChexSystems, Experian, Equifax, 24 hour hotline: (405)886-5953, we offer the following unique services: credit repair-\$299, we help people use the laws for credit repair and chex-systems removal, with great credit you can" get your dream home and/or car, get lower interest rates, good offers; pay fair prices for cars and homes, get a bank account again, get fresh start with great credit!!!, call to live life again (405) 767-9191."

The Respondent does not admit or deny this allegation.

12. The Petitioner alleges that Consumer Credit Examiner Ruben Tornini entered the business premises of 429 West. Wilshire Avenue, Suite C, Oklahoma City, Oklahoma 74116 on February 29, 2012 and the receptionist confirmed that Debt Busters was the current occupant of 429 West Wilshire Avenue, Suite C, Oklahoma City, Oklahoma 74116.

The Respondent does not admit or deny this allegation.

13. The Petitioner alleges that an advertisement posted by the Respondent on the Internet website known as "Craigslist" at <http://oklahomacity.craigslist.org/fns/2843133793.html> on March 1, 2012 at 1:27 p.m. Central Standard Time included the

following information:

"Don't let credit stop you from buying your dream home. Credit repair-\$299, Repair your credit-repair you life, for pro service call: 405886-5953 or (405)767-9191, www.debtbustersinc.com, Debt Busters Bankruptcy & Credit Repair, 429 West Wilshire Avenue (Suite C)Oklahoma City, Oklahoma 73116.

The Respondent does not admit or deny this allegation.

14. The Petitioner alleges that an advertisement posted by the Respondent on the Internet website known as "Craigslis" at <http://oklahomacity.craigslis.org/fns/2844352622.html> on March 1, 2012 at 4:21 p.m. Central Standard Time included the following information:

"Flip your creditors off (Debt Busters Inc.), we will help you screw them (405) 767-9191, www.debtbusterinc.com."

The Respondent does not admit or deny this allegation.

15. The Petitioner alleges that an advertisement posted by the Respondent on the Internet website known as "Craigslis" at <http://oklahomacity.craigslis.org/fns/2844335225.html> on March 2, 2012 at 11:09 a.m. Central Standard Time included the following information:

"Credit Repair Truth (Debt Busters Inc). Truth. We will get most/all your debt discharged, than (sic) we will clean up your credit history...so you can screw all your creditors one more time!!! (pace yourself, we can do this only once every 8 years), get debt relief now! We will help you screw them, before they screw you!!! For relief call now (405)330-5300 or (405) 886-5953 Debt Busters Bankruptcy & Credit Repair."

The Respondent does not admit or deny this allegation.

16. The Petitioner alleges that an advertisement posted by the Respondent on the Internet website known as "Craigslis" at <http://oklahomacity.craigslis.org/fns/2881343725.html> on March 2, 2012 at 3:57 p.m. Central Standard Time included the following information:

"Even in the most difficult times experience will prevail, fresh start 2012, let us help put you on the path to success, pro credit repair as low as \$299.00, for further information about debt busters services please contact Brian V. Krafton, President, Debt Busters, Inc., debtbustersinc.com, 405.886.5953 or (405)767-9191, 429 West Wilshire Avenue (Suite

C)Oklahoma City, OK 73116, Debt Busters Bankruptcy & Credit Repair."

The Respondent does not admit or deny this allegation.

17. The Petitioner alleges that an advertisement posted by the Respondent on the Internet website known as "Craigslis" at <http://oklahomacity.craigslis.org/fns/2882334812.html> on March 3, 2012 at 9:50 a.m. Central Standard Time included the following information:

"Debt Busters Bankruptcy & Credit Repair, get a fresh start for 2012, we offer the following unique services credit repair-\$299, call today: (405) 886-5953, emergency 24 hr services, pro credit repair."

The Respondent does not admit or deny this allegation.

18. The Petitioner alleges that an advertisement posted by the Respondent on the Internet website known as "Craigslis" at <http://oklahomacity.craigslis.org/fns/2873892267.html> on March 3, 2012 at 10:37 a.m. Central Standard Time included the following information:

"Fix your credit (Get Your Dream Car or Home), Debt Busters Bankruptcy & Credit Repair, www.debtbustersinc.com, need great credit again!!! Full service pro credit repair, get these guys to work on your side again, TransUnion, ChexSystems, Experian, Equifax, 24 hour hotline: (405)886-5953, we offer the following unique services credit repair-\$299, 24 hr service, only \$299 to start, Chex Systems removal, we help people use the laws for credit repair and chex-systems removal."

The Respondent does not admit or deny this allegation.

19. The Petitioner alleges that an advertisement posted by the Respondent on the Internet website known as "Craigslis" at <http://oklahomacity.craigslis.org/fns/2851765513.html> on March 4, 2012 at 8:45 a.m. Central Standard Time included the following information:

"Debt Busters Bankruptcy & Credit Repair, www.debtbustersinc.com, need great credit again!!! Full service pro credit repair, get these guys to work on your side again, TransUnion, ChexSystems, Experian, Equifax, 24 hour hotline: (405)886-5953, we offer the following unique services credit repair-\$299, 24 hr service, only \$299 to start, Chex Systems removal, we help people use the laws for credit repair and chex-systems removal."

The Respondent does not admit or deny this allegation.

20. The Petitioner alleges that an advertisement posted by the Respondent on the Internet website known as "Craigslist" at <http://oklahomacity.craigslist.org/fns/2854429677.html> on March 4, 2012 at 9:14 a.m. Central Standard Time included the following information:

"Even in the most difficult times experience will prevail, fresh start 2012, let us help put you on the path to success, pro credit repair as low as \$299.00, for further information about debt busters services please contact Brian V. Krafton, President, Debt Busters, Inc., debtbustersinc.com, 405.886.5953 or (405)767-9191, 429 West Wilshire Avenue (Suite C)Oklahoma City, OK 73116, Debt Busters Bankruptcy & Credit Repair."

The Respondent does not admit or deny this allegation.

21. The Petitioner alleges that an advertisement posted by the Respondent on the Internet website known as "Craigslist" at <http://oklahomacity.craigslist.org/fns/2844352622.html> on March 4, 2012 at 9:43 a.m. Central Standard Time included the following information:

"Flip your creditors off (Debt Busters Inc.), We will help you screw them (405)767-9191, www.debtbusterinc.com"

The Respondent does not admit or deny this allegation.

22. The Petitioner alleges that an advertisement posted by the Respondent on the Internet website known as "Craigslist" at <http://oklahomacity.craigslist.org/fns/2844335225.html> on March 4, 2012 at 1:23 p.m. Central Standard Time included the following information:

"Credit Repair Truth (Debt Busters Inc). Truth. We will get most/all your debt discharged, than (sic) we will clean up your credit history...so you can screw all your creditors one more time!!! (pace yourself, we can do this only once every 8 years), get debt relief now! We will help you screw them, before they screw you!!! For relief call now (405)330-5300 or (405) 886-5953 Debt Busters Bankruptcy & Credit Repair."

The Respondent does not admit or deny this allegation.

23. The Petitioner alleges that an advertisement posted by the Respondent on the Internet website known as "Craigslist" at <http://oklahomacity.craigslist.org/fns/2881343725.html>

on March 5, 2012 at 8:01 a.m. Central Standard Time included the following information:

"Local credit repair service (Have good credit again!!!) Even in the most difficult times experience will prevail, fresh start 2012, let us help put you on the path to success, pro credit repair as low as \$299.00, for further information about debt busters services please contact Brian V. Krafon, President, Debt Busters, Inc., debtbustersinc.com, 405.886.5953 or (405)767-9191, 429 West Wilshire Avenue (Suite C)Oklahoma City, OK 73116, Debt Busters Bankruptcy & Credit Repair."

The Respondent does not admit or deny this allegation.

24. The Petitioner alleges that as of March 6, 2012, the Respondent is not licensed as a credit services organization in the State of Oklahoma.

The Respondent does not admit or deny this allegation.

ALLEGED VIOLATIONS OF LAW

1. The Petitioner alleges that the Respondent has violated 24 O.S. § 145(G) by engaging or offering to engage as a credit services organization in the State of Oklahoma without a credit services organization license by advertising credit repair services on the Respondent's Internet website, www.debtbustersinc.com, and by advertising credit repair services on the Internet website known as "Craigslist."

The Respondent does not admit or deny this allegation.

2. The Petitioner alleges that the Respondent has violated 24 O.S. § 141 by engaging in business as a credit service organization without first obtaining a license from the Administrator pursuant to the provisions of the Credit Services Organization Act by representing that the Respondent can or will sell, provide or perform the improvement of a buyer's credit record, history or rating, in return for the payment of compensation from any source more than twelve times in a calendar year.

The Respondent does not admit or deny this allegation.

DISPOSITION

1. Without admission of any violation of 24 O.S. §§ 141 and 145(G) by the Respondent and to avoid litigation, the parties agree to resolve this individual proceeding informally as follows:

(a) The Respondent agrees to pay a \$2,500.00 civil penalty to the Petitioner. The Respondent shall make payment of the \$2,500.00 civil penalty by check or money order. The civil penalty shall be made payable to the Oklahoma Department of Consumer Credit, shall indicate case number 12-0004-DIS and shall be submitted to Roy John Martin, General Counsel, Oklahoma Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112.

(b) The Respondent shall submit payment of the \$2,500.00 civil penalty by United States Mail, courier service or personal delivery within thirty (30) days from the date of filing of this order.

(c) The parties agree that the Petitioner may enforce payment of the \$2,500.00 civil penalty if the civil penalty is not paid by the Respondent within thirty (30) days from the date of filing of this order, including, but not limited to, the filing of another administrative action against the Respondent or by filing an action in the District Court of Oklahoma County, Oklahoma.

(d) The Respondent further agrees to cease and desist from offering to engage or engage as a credit service organization in the State of Oklahoma, including advertising credit repair services via the Internet, until the Respondent becomes licensed as a credit services organization in the State of Oklahoma.

Agreed to by the parties on the 9th day of March, 2012.



Scott Leshner
Administrator of Consumer Credit
State of Oklahoma

Brian Krafton
Debt Busters Bankruptcy & Credit
Repair, Inc.