

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA

STATE OF OKLAHOMA, )  
ex rel, DEPARTMENT OF )  
CONSUMER CREDIT )  
 )  
Petitioner )  
 )  
v. ) Case No. 12-004-DIS  
 )  
 )  
DEBT BUSTERS BANKRUPTCY & )  
CREDIT REPAIR, INC. )  
 )  
Respondent )



NOTICE OF HEARING

The State of Oklahoma, ex rel., Oklahoma Department of Consumer Credit, alleges and states as follows:

JURISDICTION, AUTHORITY AND REQUIREMENTS

1. The Administrator of Consumer Credit (Administrator) is charged with the administration and enforcement of the Credit Services Organization Act. 24 O.S. §§ 131-148 et seq.

2. 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.

**Penalties**

1. The Administrator may, after notice and hearing, decline to renew a license, suspend or revoke any license, or in addition to or in lieu of suspension or revocation, order refunds for any unlawful charges or enter a cease and desist order if the Administrator finds that:

(a) The licensee has failed to pay any fee or charge properly imposed by the Administrator under the authority of the Credit Services Organization Act;

(b) The licensee or any entity or individual subject to the Credit Services Organization Act, either knowingly or without the exercise of due care to prevent the same, has violated any provisions of the Credit Services Organization Act or any regulation or order lawfully made pursuant thereto; or

(c) Any fact or condition exists which, if it had existed or had been known to exist at the time of the original application for a license, clearly would have justified the Administrator in refusing the license. 24 O.S. § 145(B).

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).

#### **Appointment of independent hearing examiner**

1. The Administrator shall appoint an independent hearing examiner to conduct all administrative hearings involving alleged violations of the Credit Services Organization Act. The independent hearing examiner shall have authority to exercise all powers granted by Article II of the Administrative Procedures Act in conducting hearings. 24 O.S. § 145 (A).

2. The independent hearing examiner shall have authority to recommend penalties authorized by the Credit Services Organization Act and issue proposed orders, with proposed findings of fact and proposed conclusions of law, to the Administrator pursuant to Article II of the Administrative Procedures Act. The Administrator shall review the proposed order and issue a final agency order in accordance with Article II of the Administrative Procedures Act. 24 O.S. § 145(A).

#### **Hearing costs**

Hearing costs may be assessed by the hearing examiner against the Respondent, unless the Respondent is the prevailing party. 24 O.S. § 145(A).

#### **Appeals**

A final agency order issued by the Administrator shall be appealable by all parties to an Oklahoma district court as provided by Article II of the Administrative Procedures Act. 24 O.S. § 145(A).

## Requirements for individual proceedings at the Department of Consumer Credit

The Respondent is responsible for reviewing the administrative rules regarding procedures and requirements for references of parties, entries of appearances, continuances, subpoenas and Consent Orders for individual proceedings at the Department of Consumer Credit. The administrative rules regarding individual proceedings are located at OKLA. ADMIN. CODE § 160:3-1-4. A copy of the individual proceeding rules has been enclosed with this Notice of Hearing for reference.

### Enforcement of final agency order or settlement agreement

Any administrative order or settlement agreement imposing a civil penalty pursuant to the Credit Services Organization Act may be enforced in the same manner as civil judgments in the State of Oklahoma. The Administrator may file an application to enforce an administrative order or settlement agreement imposing a civil penalty in the district court of Oklahoma County. 24 O.S. § 145(H).

### ALLEGATIONS OF FACT

1. The Petitioner 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.

2. 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/](http://www.debtbustersinc.com/home/) was promoting the credit repair services of the Respondent.

3. The Respondent's Internet website, [www.debtbustersinc.com](http://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."

4. 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](http://www.debtbustersinc.com).

5. 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](http://www.debtbustersinc.com), was vacant on February 29, 2012.

6. 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.

7. 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](http://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."

8. 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](http://www.debtbustersinc.com), Debt Busters Bankruptcy & Credit Repair, 429 West Wilshire Avenue (Suite C), Oklahoma City, OK 73116.

9. 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](http://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."

10. 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.

11. 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](http://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."

12. 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.

13. 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](http://www.debtbustersinc.com), Debt Busters Bankruptcy & Credit Repair, 429 West Wilshire Avenue (Suite C)Oklahoma City, Oklahoma 73116.

14. An advertisement posted by the Respondent on the Internet website known as "Craigslist" at <http://oklahomacity.craigslist.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](http://www.debtbusterinc.com)."

15. An advertisement posted by the Respondent on the Internet website known as "Craigslist" at <http://oklahomacity.craigslist.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."

16. An advertisement posted by the Respondent on the Internet website known as "Craigslist" at <http://oklahomacity.craigslist.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](http://debtbustersinc.com), 405.886.5953 or (405)767-9191, 429 West Wilshire Avenue (Suite C)Oklahoma City, OK 73116, Debt Busters Bankruptcy & Credit Repair."

17. An advertisement posted by the Respondent on the Internet website known as "Craigslislist" at <http://oklahomacity.craigslislist.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."

18. An advertisement posted by the Respondent on the Internet website known as "Craigslislist" at <http://oklahomacity.craigslislist.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](http://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."

19. An advertisement posted by the Respondent on the Internet website known as "Craigslislist" at <http://oklahomacity.craigslislist.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](http://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."

20. 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](http://debtbustersinc.com), 405.886.5953 or (405)767-9191, 429 West Wilshire Avenue (Suite C)Oklahoma City, OK 73116, Debt Busters Bankruptcy & Credit Repair."

21. 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](http://www.debtbusterinc.com)"

22. 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."

23. 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. 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."

24. A Cease and Desist Instant Order was filed by the Petitioner against the Respondent on March 6, 2012.

25. The Cease and Desist Instant Order filed on March 6, 2012 contained allegations against the Respondent concerning the Respondent's activities as a credit services organization in the State of Oklahoma.

26. The Cease and Desist Instant Order filed on March 6, 2012 ordered the Respondent to cease and desist from engaging or offering to engage as a credit service organization, pending the final outcome of proceedings in the matter.

27. The Cease and Desist Instant Order filed March 6, 2012 ordered a hearing to be held on March 12, 2012 to address the allegations contained in the March 6, 2012 Cease and Desist Instant order.

28. The Respondent waived the right to a hearing and agreed to a Consent Order with the Petitioner filed March 12, 2012.

29. Under the terms of the Consent Order between the Petitioner and the Respondent filed March 12, 2012, the Respondent agreed to cease and desist from offering to engage or engaging as a credit services organization in the State of Oklahoma until licensed as a credit services organization.

30. Under the terms of the Consent Order between the Petitioner and the Respondent filed March 12, 2012, the Respondent agreed to pay a \$2,500.00 civil penalty to the Petitioner within thirty (30) days from the date of filing of the Consent Order.

31. An advertisement posted by the Respondent on the Internet website known as "Craigslis" at <http://oklahomacity.craigslis.org/fns/2899860856.html>

on April 10, 2012 at 10:14 p.m. Central Daylight Savings Time included the following information:

"Don't let credit stop you from buying your dream car or truck... full credit repair-\$299, bad credit affects:buying houses, buying cars, credit cards, employment, insurance rates, emergencies, utilities, your life, repair your credit-repair your life, Debt Busters Bankruptcy & Credit Repair, 344 South Santa Fe Avenue, Edmond, OK 73003-HTTP://WWW.DEBTBUSTERSINC.COM, for pro service call: (405)330-5300 or (405)886-5953.

32. As of May 18, 2012, the Respondent has not paid the \$2,500.00 civil penalty agreed to be paid to the Petitioner in accordance with the Consent Order filed March 12, 2012.

33. As of May 18, 2012, the Respondent has not become licensed as a credit services organization in the State of Oklahoma and a license application has not been received by the Petitioner.

#### ALLEGED VIOLATIONS OF LAW

1. 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](http://www.debtbustersinc.com), and by advertising credit repair services on the Internet website known as "Craigslist."

2. 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 by advertising credit repair services on the Respondent's Internet website, [www.debtbustersinc.com](http://www.debtbustersinc.com), and by advertising credit repair services on the Internet website known as "Craigslist."

3. The Respondent has violated 24 O.S. § 145(B)(2) by either knowingly or without the exercise of due care to prevent the same, violating an order lawfully made pursuant to the Credit Services Organization Act by failing to cease and desist

from offering to engage or engaging as a credit service organization in the State of Oklahoma until the Respondent becomes licensed as a credit services organization in the State of Oklahoma and by failing to pay a \$2,500.00 civil penalty as agreed to by the Petitioner and Respondent in accordance with a Consent Order filed March 12, 2012.

**TIME, PLACE AND NATURE OF HEARING**

1. A hearing will be held before an independent hearing examiner on July 16, 2012 at 9:00 a.m. at the office of the Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112.

2. The purpose of the hearing is to address the allegations contained in this Notice and to determine if any penalties authorized by the Credit Services Organization Act shall be imposed against the Respondent

2. Correspondence regarding this matter shall be directed to Roy John Martin, General Counsel, Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112, telephone number 405-522-4665, email: [rmartin@okdocc.ok.gov](mailto:rmartin@okdocc.ok.gov).



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