

**STATE OF MINNESOTA
DEPARTMENT OF COMMERCE**

In the Matter of the Resurgent Capital Services, L.P.
Collection Agency License No. 20224024

CONSENT ORDER

TO: Resurgent Capital Services, L.P.
55 Beattie Place, Suite 110
Greenville, SC 29601

Temporary Commissioner Julia Dreier (Commissioner) has determined as follows:

1. The Commissioner has advised Resurgent Capital Services, L.P. (Respondent) that she is prepared to commence formal action pursuant to Minn. Stat. § 45.027 (2024), and other applicable law, based on the following allegations:

2. Respondent violated the Fair Debt Collection Practices Act (FDCPA) at 15 U.S.C. § 1692e (2)(A) by falsely representing the character, amount or legal status of a debt. The violations occurred because Respondent inadvertently failed to update a consumer's account (the "Account") to a zero balance after the consumer paid Respondent's offered settlement amount, which led to Respondent's continued collection activity of a remaining amount claimed to be owed. By continuing to collect on a settled in full account, Respondent violated the FDCPA and therefore Minn. Stat. § 332.37(a)(12) (2025).

3. With respect to the Account, Respondent violated the Fair Credit Reporting Act (FCRA) at 15 U.S.C. § 1681s-2 (a)(1)(A) by reporting incomplete and inaccurate information to consumer reporting agencies, which demonstrates Respondent engaged in an act or practice that is untrustworthy, pursuant to Minn. Stat. § 45.027, subd. 7 (a)(4) (2024).

4. With respect to the Account, Respondent violated the Fair Credit Reporting Act (FCRA) at 15 U.S.C. § 1681s-2 (a)(8)(E)(ii) by failing to review all relevant information provided by the consumer within the dispute notice, which demonstrates Respondent engaged in an act or practice that is incompetent pursuant to Minn. Stat. § 45.027, subd. 7 (a)(4) (2024).

5. Respondent acknowledges that they have been advised of the right to a hearing in this matter, to present argument to the Commissioner, and to appeal from any adverse determination after a hearing. Respondent hereby expressly waives those rights. Respondent further acknowledges that they have been represented by legal counsel throughout these proceedings or has waived that right.

6. Respondent has agreed to informal disposition of this matter without a hearing as provided under Minn. Stat. § 14.59 (2024) and Minn. R. 1400.5900 (2025) .

7. For purposes of Minn. Stat. § 16D.17 (2024), Respondent expressly waives the right to any notice or opportunity for a hearing on any civil penalty imposed by the Commissioner. Further, Minn. Stat. § 16D.17 (2024) allows the Commissioner to file and enforce the civil penalty imposed by this Order as a judgment against Respondent in district court without further notice or additional proceedings.

8. The civil penalty and/or any resulting judgment arising from this Order will be non-dischargeable in any bankruptcy proceeding. See 11 U.S.C. 523 (a)(7) (“A discharge under section 727, 1141, 1228(a), 1228(b) or 1328(b) of this title does not discharge an individual debtor from any debt... to the extent such debt is for a fine, penalty, or forfeiture payable to and for the benefit of a governmental unit, and is not compensation for actual pecuniary loss, other than a tax penalty...”).

9. The following Order is in the public interest.

NOW, THEREFORE, IT IS HEREBY ORDERED , pursuant to Minn. Stat. Ch. 45 (2024) that:

A. Respondent shall pay a civil penalty in the amount of \$7,500 to the State of Minnesota;

B. Respondent shall cease and desist from violating any laws, rules, or orders related to the duties and responsibilities entrusted to the Commissioner under Minnesota Statute Chapters 332; and

C. Respondent shall pay all investigative costs in the amount of \$135 at the time the Consent to Entry of Order is signed pursuant to Minn. Stat. § 45.027, subd. 1(8) (2024).

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

Date: October 1, 2026

JULIA DREIER
Temporary Commissioner



SARA PAYNE
Assistant Commissioner of Enforcement
Minnesota Department of Commerce
85 Seventh Place East, Suite 280
St. Paul, MN 55101
(651) 539-1600

CONSENT TO ENTRY OF ORDER

The undersigned, acting on behalf of Resurgent Capital Services, L.P., states the undersigned has read this Consent Order; that the undersigned knows and fully understands its contents and effect; that the undersigned is authorized to execute this Consent Order on behalf of Resurgent Capital Services, L.P.; that the undersigned has been advised of the right to a hearing in this matter, to present argument to the Commissioner, and to appeal from any adverse determination after a hearing and expressly waives those rights. The undersigned further acknowledges that Resurgent Capital Services, L.P., has been represented by legal counsel throughout these proceedings.

The undersigned consents to entry of this Order by the Commissioner while neither admitting or denying the allegations set forth therein. 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.

Resurgent Capital Services, L.P.

(Signature)

By:

(Name)

Its:

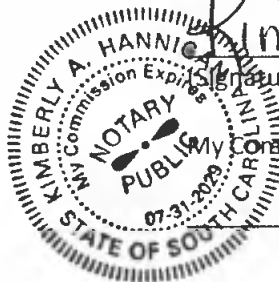
(Title)

Date:

STATE OF South Carolina
COUNTY OF Greenville

Signed or attested before me on 9/11/26 (Date).

(Notary stamp)



Signature of Notary

My Commission expires: