

**STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS
DEPARTMENT OF BUSINESS REGULATION
DIVISION OF BANKING
1511 PONTIAC AVENUE
CRANSTON, RI 02920**

IN THE MATTER OF:

ASHTON AND WEINBERG, INC.,

RESPONDENT

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DBR No. 18BK006

CONSENT AGREEMENT

It is hereby agreed by and between the Rhode Island Department of Business Regulation (“Department”), Banking Division, and Ashton and Weinberg, Inc. (“Respondent”) as follows:

1. R.I. Gen. Laws § 19-14.9-12(1) provides that: “After July 1, 2008, no person shall engage within this state in the business of a debt collector, or engage in soliciting the right to collect or receive payment for another of an account, bill, or other indebtedness, or advertise for or solicit in print the right to collect or receive payment for another of an account, bill, or other indebtedness, without first registering with the director, or the director’s designee.”
2. R.I. Gen. Laws § 19-14.9-12(3) provides that: “The registration shall be for a period of one year.”
3. The Respondent is a domestic profit corporation with its principal office located at 1525 Old Louisquisset Pike, Suite C-203, Lincoln, Rhode Island, which has a Nationwide Multistate Licensing System & Registry (“NMLS”) company Identification number of 1112253.
4. The Respondent was first registered with the Department on July 9, 2008 and was issued Debt Collector’s Registration (“Registration”) 20080216DC, which ultimately expired without renewal on January 1, 2017.
5. On March 28, 2017 the Respondent re-applied for its Registration.
6. In the approximate three-month interval between Respondent’s Registration expiration and Registration renewal, the Respondent continued the debt-collection work for which a registration is required, servicing a total of one-hundred and twenty-seven (127) accounts.

7. The Respondent constructively engaged with the Department and provided account information of its un-licensed servicing activities during the time-period at issue, providing sixteen (16) pages of information.
8. Considering the Respondent's cooperation with the Division and lack of Rhode Island consumer complaints, the Division has elected to resolve this matter by agreement, and not through R.I. Gen. Laws § 19-14.9-13, as authorized by R.I. Gen. Laws § 42-35-9(d). Specifically, the Respondent agrees that the facts contained in paragraphs three through seven are true and accurate. Therefore, the Division will grant the License subject to the Respondent's fulfillment of any outstanding application requirements.
9. By signing this Consent Agreement, the Respondent acknowledges that it must maintain its Registration in good standing, including timely renewal, in order to perform any activities of a debt collector, as defined in R.I. Gen. Laws § 19-14.9-3(5), in Rhode Island.
10. Waiver of Hearing and Appeal. By agreeing to resolve this matter through the execution of this Consent Agreement, Respondent knowingly and voluntarily waives any right to any administrative hearing and waives any right to pursue an appeal to the Superior Court under the Rhode Island Administrative Procedures Act., R.I. Gen. Laws § 42-35-1, *et seq.*

CONSENTED AND AGREED TO BY:

Respondent:

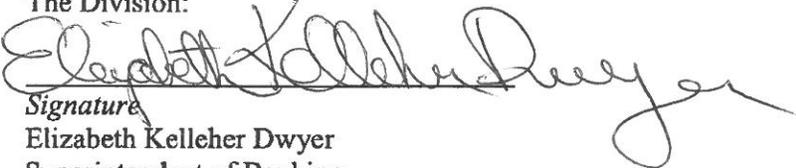


Signature

President
Title

5.10.18
Date

The Division:



Signature

Elizabeth Kelleher Dwyer
Superintendent of Banking

5.10.18
Date