

1 **ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS**

2 In the Matter of the Unlicensed Activity of:

Case No.: 12F-BD063-SBD

3 **GOLDMAN SCHWARTZ, INC. D/B/A**
4 **GOLDMAN, SCHWARTZ, LIEBERMAN &**
5 **STEIN AND STAR FOSTER, DIRECTOR**

CONSENT ORDER

6 11152 Westheimer, Suite 116
Houston, TX 77042,

Respondents.

7 On February 14, 2012, the Arizona Department of Financial Institutions (“Department”) issued a
8 Cease and Desist Order, Notice of Opportunity for Hearing, Consent to Entry of Order, alleging that
9 Respondents had violated Arizona law. Wishing to resolve this matter in lieu of an administrative
10 hearing, Respondents consent to the Following Findings of Fact and Conclusions of Law, and consent to
11 the entry of the following Order.

12 **FINDINGS OF FACT**

13 1. Goldman Schwartz, Inc. d/b/a Goldman, Schwartz, Lieberman & Stein (“Respondent
14 Company”) is a foreign limited liability company incorporated in Texas. At all times relevant to this
15 action, Respondent was not registered with the Arizona Corporation Commission for purposes of
16 transacting business in Arizona.

17 2. Respondent Company is not and was not, at any time material herein, authorized to transact
18 business in Arizona as a collection agency in accordance with A.R.S. § 32-1001 *et seq.*

19 3. Respondent Star Foster is the Director of Respondent Company. Ms. Foster is not and was
20 not, at any time material herein, authorized to transact business in Arizona as a collection agency in
21 accordance with A.R.S. § 32-1001 *et seq.*

22 4. Respondents are not exempt from licensure as a collection agency pursuant to A.R.S. §§ 32-
23 1004.

24 5. According to Respondent Company’s website, <http://goldmanschwartz.com>, Respondent
25 Company is a “world class commercial collection agency” that originated in the United States and has
26 “worldwide presence.”

1 **CONSENT TO ENTRY OF ORDER**

2 1. Respondents acknowledge that they have been served with a copy of the foregoing
3 Findings of Fact, Conclusions of Law, and Order in the above-referenced matter, have read the same,
4 are aware of the right to an administrative hearing in this matter, and have waived the same.

5 2. Respondents admit the jurisdiction of the Superintendent and consent to the entry of the
6 foregoing Findings of Fact, Conclusions of Law, and Order.

7 3. Respondents state that no promise of any kind or nature has been made to induce them to
8 consent to the entry of this Order, and that they have done so voluntarily.

9 4. Respondents agree to immediately cease from engaging in the violative conduct set forth
10 above in the Findings of Fact and Conclusions of Law.

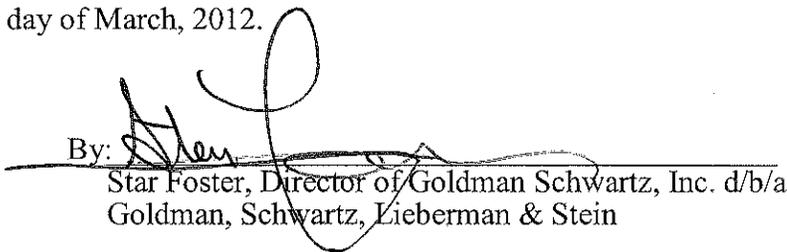
11 5. Respondents acknowledge that the acceptance of this Consent by the Superintendent is
12 solely to settle this matter and does not preclude this Department, any other agency or officer of this
13 state or subdivision thereof from instituting other proceedings as may be appropriate now or in the
14 future.

15 6. Failure to correct the violations set forth above in this Order or any future findings of
16 repeat violations may result in disciplinary action which may include a greater civil money penalty.

17 7. Star Foster represents that she is the Director of Respondent Company (Goldman
18 Schwartz, Inc. d/b/a Goldman, Schwartz, Lieberman & Stein) and that, as such, is authorized to consent
19 to the entry of this Order individually and on behalf of Respondent Company.

20 8. Respondents waive all rights to seek judicial review or otherwise to challenge or contest
21 the validity of this Cease and Desist Order.

22 DATED this 15th day of March, 2012.

23
24 By: 
25 Star Foster, Director of Goldman Schwartz, Inc. d/b/a
26 Goldman, Schwartz, Lieberman & Stein

1 ORIGINAL of the foregoing filed this 3rd
2 day of ~~March~~, 2012, in the office of:

3 Lauren W. Kingry, Superintendent of Financial Institutions
4 Arizona Department of Financial Institutions
5 ATTN: June Beckwith
6 2910 N. 44th Street, Suite 310
7 Phoenix, AZ 85018

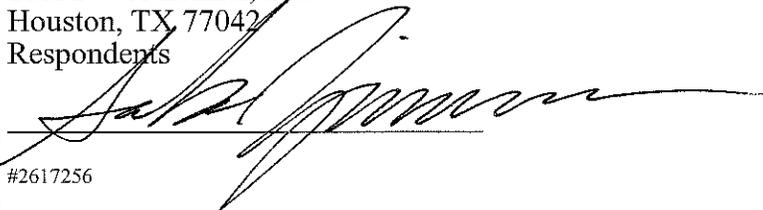
8 **COPY** mailed/delivered same date to:

9 Natalia A. Garrett, Assistant Attorney General
10 Office of the Attorney General
11 1275 W. Washington St.
12 Phoenix, AZ 85007

13 Robert D. Charlton, Assistant Superintendent
14 Tammy Seto, Senior Examiner
15 ATTN: Sabrina Zimmerman
16 Arizona Department of Financial Institutions
17 2910 N. 44th Street, Suite 310
18 Phoenix, AZ 85018

19 **AND COPY** mailed and emailed
20 same date, to:

21 Goldman Schwartz, Inc.
22 d/b/a Goldman, Schwartz, Lieberman & Stein
23 ATTN: Star Foster
24 11152 Westheimer, Suite 116
25 Houston, TX, 77042
26 Respondents


#2617256