

**STATE OF VERMONT
DEPARTMENT OF BANKING, INSURANCE, SECURITIES
AND HEALTH CARE ADMINISTRATION**

In Re:)	
)	
6:10 Services)	Docket No. 10-041-B
d/b/a Debt Free America)	
)	
Respondent)	

ORDER REFUSING RENEWAL OF DEBT ADJUSTER LICENSE

NOW COMES the Commissioner of the Vermont Department of Banking, Insurance, Securities, and Health Care Administration (the "Department") and pursuant to 8 V.S.A. §2210 issues this Determination and Order Refusing Renewal of 6:10 Services d/b/a Debt Free America's (the "Respondent") debt adjuster license.

Findings Of Fact

1. Respondent currently holds debt adjuster license no. 15 for a location at 8575 Gibbs Drive, Suite 190, San Diego, California 92123.
2. 8 V.S.A. §§ 4867 and 4868 provide in relevant part that a license shall remain in full force and effect until surrendered by the licensee, or until the Commissioner revokes, suspends, or refuses to renew the license.
3. Respondent failed to pay its annual license renewal fee for its debt adjuster license, which fee was due on or before December 1, 2009 for calendar year 2010, as required by 8 V.S.A. § 4867. Failure to pay the license renewal fee constitutes grounds for the Commissioner to refuse to renew Respondent's license under 8 V.S.A. §§ 4867 and 4868.
4. On May 20, 2010 the Department sent Administrative Charges and Notice of

Hearing Rights (the "Administrative Charges") by regular mail and by certified mail, return receipt requested, to Respondent's current address as stated on its license, as required by 8 V.S.A. § 4868(b) and Regulation B-82-1. The Administrative Charges constitute notice to Respondent of its right to have a hearing and defend against the charges.

5. Respondent has failed to request a hearing or otherwise defend against the charges within the time permitted by law.

Conclusions Of Law

6. Respondent failed to renew its license for 2010 by failing to pay its license renewal fee on or before December 1, 2009 as required by 8 V.S.A. § 4867. Failure to renew its license and pay the license renewal fee constitutes grounds under 8 V.S.A. §§ 4867 and 4868 for the Commissioner to issue an order refusing to renew the license issued to Respondent.

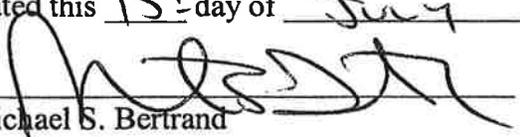
7. The Department provided Respondent with adequate written notice and an opportunity for a hearing as required by 8 V.S.A. § 4868(b) and Regulation B-82-1. Respondent failed to request a hearing or otherwise defend against the charges.

ORDER

Pursuant to the authority contained in 8 V.S.A. Chapter 1, 3, and 133, the Vermont Administrative Procedures Act (3 V.S.A. §§ 809 et seq.), and Department Regulation B-82-1:

A. Respondent's debt adjuster license is hereby not renewed for calendar year 2010.

Dated this 15th day of July, 2010


Michael S. Bertrand
Commissioner of Banking, Insurance, Securities
and Health Care Administration