

STATE OF NORTH DAKOTA

DEPARTMENT OF FINANCIAL INSTITUTIONS

In Re: The Matter of Kirk Wullweber,)
doing business under the trade name,)
Checkrite of Minot, Inc. and)
Northland Receivables Inc.,)
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)
)
)
Respondents.)

**ORDER IMPOSING CIVIL MONEY
PENALTIES, AND NOTICE OF
OPPORTUNITY FOR HEARING**

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THE COMMISSIONER OF THE NORTH DAKOTA DEPARTMENT OF FINANCIAL INSTITUTIONS TO KIRK WULLWEBER DOING BUSINESS UNDER THE TRADE NAME, CHECKRITE OF MINOT INC., AND NORTHLAND RECIEVABLES INC.:

On May 8, 2018, the Commissioner of the Department of Financial Institutions (“the Department”) issued a Cease and Desist Order; Order for Suspension and Removal; and Order for Revocation (“Initial Order”) against Kirk Wullweber doing business under the trade name Checkrite of Minot Inc. and Northland Receivables Inc. (“Respondent”).

The Initial Order provides that the Respondent engaged in activities in violation of provisions of Chapter 6-05 of the North Dakota Century Code, including failure to timely remit or truthfully account for money collected on behalf of creditors and failure to respond to the Department’s request for records.

The Initial Order indicated Kirk Wullweber was immediately suspended and removed from employment and participation in the conduct or affairs of any collection agency, financial institution, credit union, or any other entity licensed by the Department; that the Respondent had to cease and desist from engaging in any further violations of North Dakota collection agency laws; and that the license of Respondent Kirk Wullweber

and Northland Receivables d/b/a/ Checkrite of Minot Inc. was immediately revoked, meaning respondents were prohibited from engaging in any debt collection in the State of North Dakota.

The Initial Order was served at the personal residence of the Respondent on May 10, 2018.

The Initial Order provided Respondent with a 20-day notice of the right to request a hearing in accordance with chapters 13-05 and 28-32 of the North Dakota Century Code, noting that a failure to request a hearing within 20 days after receipt of the Order, would result in the Initial Order becoming permanent.

The Respondent failed to request a hearing within the allotted time, and as such, the Initial Order became permanent as of May 31, 2018.

The Commissioner finds that on at least one occasion, the Respondent acted in willful violation of the Initial Order by engaging in collection activity with a resident of North Dakota. Specifically, on July 3, 2018, the Respondent collected from a resident of Belcourt, North Dakota.

N.D.C.C. § 13-05-10 permits the Commissioner to impose civil money penalties in the amount of up to five thousand dollars (\$5,000.00) per violation upon a person or agency who willfully violates a law, rule, or order under N.D.C.C. chapter 13-05;

NOW, THEREFORE, IT IS HEREBY ORDERED that a civil money penalty in the amount of \$2,000.00 for the willful violation of law and an Order of the Department is imposed against Respondent Kirk Wullweber.

YOU ARE HEREBY NOTIFIED that an interested party may appeal this assessment of civil money penalties under the provisions of N.D.C.C. ch. 28-32 by filing written notice of appeal within twenty (20) days after service of this Order.

This Order is effective upon the date of execution.

IN TESTIMONY WHEREOF, witness my hand and seal this 26 day of July, 2018.



Lise Kruse, Commissioner
North Dakota Department of Financial Institutions
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Bismarck, ND 58501-1204
(701) 328-9933

(SEAL)