

From: George Uberti
To: [DFPI Regulations](#)
Subject: PRO 2/20 Notice of proposed Rulemaking: debt collection regulation license application and requirements (section 1850.10)
Date: Sunday, April 25, 2021 8:42:06 AM

My name is George Uberti. I'm a California resident and consumer advocate. I thank the DFPI for the opportunity to comment on these regulations.

In regards to section 1850.10 concerning the investigative background report required for individuals who are not residents of the US, I respectfully request that the DFPI amend this section to require these reports to be paid for by the applicant's, but carried out by a state agency. The information required to be contained in these reports under (d)(1)-(6) of this section are extensive and not realistically attainable by a private investigator to the same extent that a government agency with government, legal investigative authority and government investigative tools and resources could attain them. These sections require applicants to police themselves for conflicts of interest in the investigative firms they hire and, provided they hire a sufficiently divested firm, they also require those firms to be able to compel disclosure of criminal and civil history from foreign governments including bankruptcy information, identify all forms of media which merely reference these entities over a ten year span, and identify all state and foreign jurisdictions in which these entities have resided. The US has a significant intelligence apparatus in place for exactly these kinds of protections. Both the sufficiently divested nature of that intelligence apparatus interests and its legal and practical capabilities cannot possibly be replicated in the private sector and therefore it is materially in the interest of consumer protection and regulatory efficacy to have applicants pay these fees directly to state agencies for their application reports.

Thank you,
George Uberti