

From: Gia Defaze
To: [DFPI Regulations](#)
Subject: PRO 05-21
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Hello,

In regards to the “Scope of the DCLA” – would any commercial collection agencies and/or commercial debt buyers be required to obtain the CA Collection agency license?

They are only collecting on and/or purchasing charged-off commercial accounts (no consumer accounts.).

If in fact commercial collecting and commercial debt buying do not fall under the scope of this license, it would be helpful if the department could add this to the exemption section of the code or issue a memorandum clarifying this.

Thanks,

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