

State of Arizona  
COMMISSION ON JUDICIAL CONDUCT

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Disposition of Complaint 24-257

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Judge:

Complainants:

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**ORDER**

September 10, 2024

The Complainant alleged a pro tem justice of the peace made improper rulings in a small claims case.

The role of the Commission on Judicial Conduct is to impartially determine whether a judicial officer has engaged in conduct that violates the Arizona Code of Judicial Conduct or Article 6.1 of the Arizona Constitution. There must be clear and convincing evidence of such a violation in order for the Commission to take disciplinary action against a judicial officer.

The Commission does not have jurisdiction to overturn, amend, or remand a judicial officer's legal rulings. The Commission reviewed all relevant available information and concluded there was not clear and convincing evidence of ethical misconduct in this matter. The complaint is therefore dismissed pursuant to Commission Rules 16(a) and 23(a).

Commission members Roger D. Barton, Louis Frank Dominguez, and Christopher P. Staring did not participate in the consideration of this matter.

Copies of this order were distributed to all appropriate persons on September 10, 2024.

24-257

**COMPLAINT AGAINST A JUDGE**

Name:  Judge's Name:

**Instructions:** Use this form or plain paper of the same size to file a complaint. Describe in your own words what you believe the judge did that constitutes judicial misconduct. Be specific and list all of the names, dates, times, and places that will help the commission understand your concerns. Additional pages may be attached along with copies (not originals) of relevant court documents. Please complete one side of the paper only, and keep a copy of the complaint for your records.

and their Attorney filed a small claims against me for a debt that is in collection. I am in a collection payment arrangement in which I pay a month on this debt. I am almost done paying this debt. I noticed and their attorney and provided copies of my bank account payment withdrawls by the company, letters from the company stating they have a repayment arrangement that is being paid and yet still is harasing me about this debt that they are not crediting me on. Their attorney instead of getting with the other collection agency and confirming payments and the arrangement simply wants to charge me again for the same debt.

I provided the court replies to the frivileous attempts at collection for a debt I am paying in repayment and yet this judge refuses to allow me the legal right to present the facts in court. In fact I had a mediation date set up in which I showed up and I was told that Judge had cancelled the mediation without notifying me of its cancellation. Judge then allowed an erroneous default judgement to without ever allowing me to defend myself with the facts of this case and the proof which I have filed every single time through their attorney files motions in

When I went to Court to find out why the Judge had made a default judgement against me and also cancelled the mediation day without notification to me, the court stafff looked into my account and stated that the judge never should have entered a default judgement against me because I had repeatedly filed my replies to motions by . They recommended that I fight this and also file a motion that the default judgement be reversed and that mediation be reinstated.

I am a permanent and total disabled Iraq Combat Veteran and having to go to the court every few weeks to fight these hoodlums that are out for blood is taxing. I am paying my debt and now with this judgement that this judge has given without due diligence of the facts I am being victimized by the court system that skews its judgements against regular people in the favor of attorney's and colleciton agencies that are not being truthful in their dealings with people who are paying their debts.

I am begging this agency to help me with this issue because it is victimizing me financially when I am doing the right thing by paying the debt back in a timely and monthly manner and is not abiding by this agreement that I have with another collection agency for this same debt.

**CONFIDENTIAL**

Arizona Commission on Judicial Conduct  
1501 W. Washington Street, Suite 229  
Phoenix, Arizona 85007

**FOR OFFICE USE ONLY**

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## FAX COVER SHEET

**Date:**

**Pages:**

**Recipient:**

**Fax Number:**

**Sender:**

**Subject:** Confidential

**Comments:**

The information contained in this facsimile is privileged and confidential information intended only for the use of the individual or entity named above. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please immediately notify us by telephone and return the original message to us via the United States Postal Service.

Current Creditor:  
Account Number Ending In:  
Original Creditor:  
Regarding:  
FRS File Number:  
Outstanding Balance Due:  
Date of Last Payment:  
Charge-Off Date:  
Online PIN Number: (Use PIN and )  
File # for Online Access at )

\*\*\*\*Resolution Agreement\*\*\*\*

We are authorized to accept a resolution on the above listed account for                      payable according to the following schedule of payments:

Payable on	Payable on
Payable on	Payable on
Payable on	Payable on
Payable on	Payable on
Payable on	Payable on
Payable on	Payable on

When you have satisfied this agreement, the account will be considered resolved for less than the full balance. This agreement is contingent on the clearance of all payments made towards the resolution. If any payment(s) made as part of the resolution fail to clear, this agreement will be null and void.

is not a law firm and will not initiate any legal proceedings or provide you with legal or tax advice. The offers of resolution in this letter are merely offers to resolve your account for less than the balance due.

To make a payment, please call us at the toll-free number listed below or utilize our on-line web payment solution at [www.fin-rec.com](http://www.fin-rec.com) using the on-line PIN number and file number referenced above. If you are sending your payment by overnight delivery, please use the following address:

Sincerely,

Account Manager  
Toll Free:

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector. See reverse side for important information.

Office hours are: Monday-Thursday, 7am to 8pm CT; Friday 7am to 5pm CT; Saturday 7am to noon CT.

**We are required under certain State and Local Laws to notify consumers of those States or Localities of the following rights. This list does not contain a complete list of the rights consumers have under Federal, State, or Local Laws.**

#### **ADDITIONAL INFORMATION FOR CALIFORNIA RESIDENTS**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

This collection agency is licensed by the **California Department of Financial Protection and Innovation**. The license number is 10582-99.

#### **DISCLOSURE REQUIRED BY CALIFORNIA LAW**

You have the right to know what personal information is being collected about you, to know if your personal information is sold or disclosed and to whom, to say no to the sale of personal information, to access your personal information, and to equal service and price. Federal and state laws prohibit us from disclosing information about your debt to third parties. Personal information is collected solely for the purpose of debt recovery and remains part of our records until we determine the information is no longer needed, or as otherwise required by law. We do not sell or share your personal information and we do not provide services or products to consumers that would involve consumer pricing.

We may collect the following categories of personal information:

- Identifying Information;
- Personal Information categories listed in California Customer Records Statute;
- Protected classification characteristics under California or Federal law;
- Internet or other electronic network activity information;
- Professional or employment-related information;
- Non-public education information (per the Family Educational Rights and Privacy Act;

You may read our Privacy Policy at [www.fin-rec.com](http://www.fin-rec.com) or request a written copy by contacting us.

#### **ADDITIONAL INFORMATION FOR COLORADO RESIDENTS**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [HTTPS://COAG.GOV/OFFICE-SECTIONS/CONSUMER-PROTECTION/CONSUMER-CREDIT-UNIT/COLLECTION-AGENCY-REGULATION/](https://coag.gov/office-sections/consumer-protection/consumer-credit-unit/collection-agency-regulation/) COLORADO OFFICE LOCATION:

LOCAL PHONE: TOLL-FREE PHONE:

A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATIONS WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT.

#### **ADDITIONAL INFORMATION FOR MASSACHUSETTS RESIDENTS**

If you wish to discuss this matter, please call us direct, between the hours of 8 a.m. and 5 p.m. CST, at the number listed on the front of this notice. Massachusetts resident office address is: with office hours: M-Th 10am-3pm.

**NOTICE OF IMPORTANT RIGHTS:** YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

#### **ADDITIONAL INFORMATION FOR MINNESOTA RESIDENTS**

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

#### **ADDITIONAL INFORMATION FOR NEW YORK CITY RESIDENTS**

This collection agency is licensed by the New York City Department of Consumer Affairs. The license number is .

#### **ADDITIONAL INFORMATION FOR NORTH CAROLINA RESIDENTS**

NC Company Number: Address:

NC Company Number: Address:

NC Company Number: Address:

Please direct all correspondence and payments to the following address:

#### **ADDITIONAL INFORMATION FOR TENNESSEE RESIDENTS**

This collection agency is licensed by the Collection Service Board of the State Department of Commerce and Insurance.

#### **ADDITIONAL INFORMATION FOR WISCONSIN RESIDENTS**

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, [www.wdfi.org](http://www.wdfi.org).

#### **NOTICE TO ALL CONSUMERS**

Our staff is trained to conduct themselves in a businesslike and professional manner, and to leave you with a positive experience in dealing with our Company. If you have a complaint, criticism, suggestion, or compliment about the way we are collecting this debt, please write to us at , email us at , submit on-line at , or call us toll-free at

between 9am and 5pm CT Monday-Friday.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

**THE COMMISSION'S POLICY IS  
TO POST ONLY THE FIRST FIVE  
PAGES OF ANY DISMISSED  
COMPLAINT ON ITS WEBSITE.**

**FOR ACCESS TO THE  
REMAINDER OF THE  
COMPLAINT IN THIS MATTER,  
PLEASE MAKE YOUR REQUEST  
IN WRITING TO THE  
COMMISSION ON JUDICIAL  
CONDUCT AND REFERENCE  
THE COMMISSION CASE  
NUMBER IN YOUR REQUEST.**