

## David Barer

---

**From:** Communications <Communications@oag.texas.gov>  
**Sent:** Thursday, April 7, 2022 7:47 PM  
**To:** David Barer  
**Subject:** RE: David Barer, KXAN News, question about interview on OAG consumer debt collection act laws and enforcement

Hi David,

### Q&A from your request

- Is it correct that there has been a total of 1 enforcement action taken by OAG since Jan. 1, 2019, for debt collection act violations?

In regards to Texas Debt Collection Act (TDCA) violations, yes. The one Judgment that we've provided is our one recent settlement on that topic.

- Is it correct that there are no other enforcement actions taken by OAG since Jan. 1, 2019, related to debt collection act violations?

Yes, although we have several investigations underway relevant to the TDCA may lead to further enforcements.

- Is it correct that OAG has issued 8 civil investigative demands for records related to possible deceptive trade practices act violations by 4 companies since Jan. 1, 2019 (Rent-A-Center, Inc., Tucker Albin & Associates, United Revenue Corporation, and 1and2 Automotive LLC).

No, the OAG has issued far more than 8 Deceptive Trade Practices Act (DTPA) CIDs over the last few years. The several CIDs we provided were relevant to ongoing investigations touching on debt collection.

- Is it possible there are other violations or enforcement actions I'm missing because I didn't write my request in a way that would capture all types of enforcement and/or discipline? If yes, could you elaborate on the best way to obtain those records?

Yes, the TDCA is one of dozens and dozens of consumer protection statutes that we enforce. We have hundreds of active investigations concerning many consumer statutory violations aside from the DTPA. Some of our most recent achievements are the opioid announcements, the distributor deal, the J&J deal, Teva, Abbvie and Endo settlements, along with the Facebook and Google lawsuits.

- Does OAG refer complaints related to debt collection to other agencies with investigative and/or prosecutorial power, such district attorneys or law enforcement agencies? If yes, is this something you track that I could request?

We do not, as a matter of routine, refer debt collection matters to other law enforcement agencies, but when our complaints are requested by the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB) or criminal authorities as to particular actors, we provide those.

---

**From:** David Barer <David.Barer@kxan.com>  
**Sent:** Wednesday, April 6, 2022 4:31 PM  
**To:** Communications <Communications@oag.texas.gov>  
**Subject:** RE: David Barer, KXAN News, question about interview on OAG consumer debt collection act laws and enforcement

Thank you. I appreciate you letting me know and look forward to responses. Please let me know if you need any further information from me. Have a great evening.

Sincerely,

David Barer  
Senior Investigative Producer and Reporter  
KXAN | KNVA | KBVO  
[908 W Martin Luther King Jr Blvd](#)  
[Austin, TX 78701](#)  
Cell: 512-364-7937  
Newsroom: 512-703-5300  
[David.barer@kxan.com](mailto:David.barer@kxan.com)  
[www.kxan.com](http://www.kxan.com)



KXAN In-Depth. Investigative.

Nexstar Inc. provides services for KNVA-TV 54 Broadcasting, Inc. through an Outsourcing Agreement. KXAN, KNVA and KBVO do not discriminate in advertising contracts on the basis of race, ethnicity or gender and further requires that in the performance of all KXAN/KNVA/KBVO advertising agreements, KXAN/KNVA/KBVO requires that each party not discriminate on the basis of race or ethnicity

This e-mail and any files transmitted with it are the property of Nexstar Inc., are confidential, and are intended solely for the use of the individual or entity to whom this email is addressed and/or as indicated in the applicable file. If you are not one of the named recipient(s) or otherwise have reason to believe that you have received this message in error, please notify the sender and delete this message immediately from your computer. Any other use, retention, dissemination, forwarding, printing, or copying of this e-mail is strictly prohibited.

---

**From:** Communications <[Communications@oag.texas.gov](mailto:Communications@oag.texas.gov)>  
**Sent:** Wednesday, April 6, 2022 4:25 PM  
**To:** David Barer <[David.Barer@kxan.com](mailto:David.Barer@kxan.com)>  
**Subject:** RE: David Barer, KXAN News, question about interview on OAG consumer debt collection act laws and enforcement

Hi David,

I'm currently working on getting those responses to you.

---

**From:** David Barer <[David.Barer@kxan.com](mailto:David.Barer@kxan.com)>  
**Sent:** Wednesday, April 6, 2022 10:14 AM  
**To:** Communications <[Communications@oag.texas.gov](mailto:Communications@oag.texas.gov)>  
**Subject:** RE: David Barer, KXAN News, question about interview on OAG consumer debt collection act laws and enforcement

Good morning OAG Comms,

This is David Barer again. I'm reaching out hoping I can get my questions answered and clarification on the content of my record request for enforcement actions against violators of the debt collection act.

I'm assuming at this point that we will not be doing an interview with the OAG's office regarding consumer debt collection enforcement. I would appreciate any statement you can provide with general information on the department's efforts, in lieu of an interview.

At this point, the most important thing for us regarding our reporting is just to get these questions answered regarding the enforcement records we received from your office. I am hoping to get any available answers by close of business Friday.

The records I received show that since Jan. 1, 2019, there has been one enforcement action (against Apex Home Energy Solutions and IAQ Mechanical LLC) that resulted in fines for violations of the deceptive trade practices act.

The records also show OAG issued 8 civil investigative demands for records related to four specific companies: Rent-A-Center, Inc., Tucker Albin & Associates, United Revenue Corporation, and 1and2 Automotive LLC.

My questions:

- Is it correct that there has been a total of 1 enforcement action taken by OAG since Jan. 1, 2019, for debt collection act violations?
- Is it correct that there are no other enforcement actions taken by OAG since Jan. 1, 2019, related to debt collection act violations?
- Is it correct that OAG has issued 8 civil investigative demands for records related to possible debt collection act violations by 4 companies since Jan. 1, 2019 (Rent-A-Center, Inc., Tucker Albin & Associates, United Revenue Corporation, and 1and2 Automotive LLC)?
- Is it possible there are other violations or enforcement actions I'm missing because I didn't write my request in a way that would capture all types of enforcement and/or discipline? If yes, could you elaborate on the best way to obtain those records?
- Does OAG refer complaints related to debt collection to other agencies with investigative and/or prosecutorial power, such as district attorneys or law enforcement agencies? If yes, is this something you track that I could request?

--

David Barer  
Senior Investigative Producer and Reporter  
KXAN | KNVA | KBVO  
[908 W Martin Luther King Jr Blvd](https://www.kxan.com/908-W-Martin-Luther-King-Jr-Blvd-Austin-TX-78701)  
[Austin, TX 78701](https://www.kxan.com/Austin-TX-78701)  
Cell: 512-364-7937  
Newsroom: 512-703-5300  
[David.barer@kxan.com](mailto:David.barer@kxan.com)  
[www.kxan.com](http://www.kxan.com)



KXAN In-Depth. Investigative.

Nexstar Inc. provides services for KNVA-TV 54 Broadcasting, Inc. through an Outsourcing Agreement. KXAN, KNVA and KBVO do not discriminate in advertising contracts on the basis of race, ethnicity or gender and further requires that in the performance of all KXAN/KNVA/KBVO advertising agreements, KXAN/KNVA/KBVO requires that each party not discriminate on the basis of race or ethnicity

This e-mail and any files transmitted with it are the property of Nexstar Inc., are confidential, and are intended solely for the use of the individual or entity to whom this email is addressed and/or as indicated in the applicable file. If you are not one of the named recipient(s) or otherwise have reason to believe that you have received this message in error, please notify the sender and delete this message immediately from your computer. Any other use, retention, dissemination, forwarding, printing, or copying of this e-mail is strictly prohibited.

---

**From:** David Barer

**Sent:** Monday, April 4, 2022 12:17 PM

**To:** [Communications@oag.texas.gov](mailto:Communications@oag.texas.gov)

**Subject:** RE: David Barer, KXAN News, question about interview on OAG consumer debt collection act laws and enforcement

OAG Comms,

Good afternoon, this is David Barer with KXAN News. I am checking back on the status of my request for an interview with the debt collection enforcement division.

I also have some more specific questions related to a PIR that was recently fulfilled. I recently received responsive documents from OAG for records from Jan. 1, 2019, to the present showing all AG enforcement actions, violations, citations, etc. for debt collection violations. I received responsive documents for this request on Friday (thank you for sending).

I want to make sure I understand correctly the records so I don't make any mistake in reporting. The records show that since Jan. 1, 2019, there has been one enforcement action (against Apex Home Energy Solutions and IAQ Mechanical LLC) that resulted in fines for violations of the deceptive trade practices act.

The records also show OAG issued 8 civil investigative demands for records related to four specific companies: Rent-A-Center, Inc., Tucker Albin & Associates, United Revenue Corporation, and 1and2 Automotive LLC.

My questions:

- Is it correct that there has been a total of 1 enforcement action taken by OAG since Jan. 1, 2019, for debt collection act violations?
- Is it correct that there are no other enforcement actions taken by OAG since Jan. 1, 2019, related to debt collection act violations?
- Is it correct that OAG has issued 8 civil investigative demands for records related to possible deceptive trade practices act violations by 4 companies since Jan. 1, 2019 (Rent-A-Center, Inc., Tucker Albin & Associates, United Revenue Corporation, and 1and2 Automotive LLC)?
- Is it possible there are other violations or enforcement actions I'm missing because I didn't write my request in a way that would capture all types of enforcement and/or discipline? If yes, could you elaborate on the best way to obtain those records?
- Does OAG refer complaints related to debt collection to other agencies with investigative and/or prosecutorial power, such district attorneys or law enforcement agencies? If yes, is this something you track that I could request?

--

David Barer

Senior Investigative Producer and Reporter

KXAN | KNVA | KBVO

[908 W Martin Luther King Jr Blvd](#)

[Austin, TX 78701](#)

Cell: 512-364-7937

Newsroom: 512-703-5300

[David.barer@kxan.com](mailto:David.barer@kxan.com)

[www.kxan.com](http://www.kxan.com)



KXAN In-Depth. Investigative.

Nexstar Inc. provides services for KNVA-TV 54 Broadcasting, Inc. through an Outsourcing Agreement. KXAN, KNVA and KBVO do not discriminate in advertising contracts on the basis of race, ethnicity or gender and further requires that in the performance of all KXAN/KNVA/KBVO advertising agreements, KXAN/KNVA/KBVO requires that each party not discriminate on the basis of race or ethnicity

This e-mail and any files transmitted with it are the property of Nexstar Inc., are confidential, and are intended solely for the use of the individual or entity to whom this email is addressed and/or as indicated in the applicable file. If you are not one of the named recipient(s) or otherwise have reason to believe that you have received this message in error, please notify the sender and delete this message immediately from your computer. Any other use, retention, dissemination, forwarding, printing, or copying of this e-mail is strictly prohibited.

---

**From:** Communications <[Communications@oag.texas.gov](mailto:Communications@oag.texas.gov)>

**Sent:** Wednesday, March 30, 2022 3:32 PM

**To:** David Barer <[David.Barer@kxan.com](mailto:David.Barer@kxan.com)>

**Subject:** RE: David Barer, KXAN News, question about interview on OAG consumer debt collection act laws and enforcement

Hi David,

I am checking with an attorney from that department. Let me see if I can get someone who can do an interview and get back to you.

---

**From:** David Barer <[David.Barer@kxan.com](mailto:David.Barer@kxan.com)>

**Sent:** Wednesday, March 30, 2022 11:41 AM

**To:** Communications <[Communications@oag.texas.gov](mailto:Communications@oag.texas.gov)>

**Subject:** RE: David Barer, KXAN News, question about interview on OAG consumer debt collection act laws and enforcement

Hello, this is David Barer with KXAN News again. I am checking back on my request for an interview. I haven't received anything back, so I would appreciate at least know this was received. As always, thank you for your time and consideration, and we hope you can accommodate our request.

Sincerely,

David Barer

Senior Investigative Producer and Reporter

KXAN | KNVA | KBVO

[908 W Martin Luther King Jr Blvd](#)

[Austin, TX 78701](#)

Cell: 512-364-7937

Newsroom: 512-703-5300

[David.barer@kxan.com](mailto:David.barer@kxan.com)

[www.kxan.com](http://www.kxan.com)



KXAN In-Depth. Investigative.

Nexstar Inc. provides services for KNVA-TV 54 Broadcasting, Inc. through an Outsourcing Agreement. KXAN, KNVA and KBVO do not discriminate in advertising contracts on the basis of race, ethnicity or gender and further requires that in the performance of all KXAN/KNVA/KBVO advertising agreements, KXAN/KNVA/KBVO requires that each party not discriminate on the basis of race or ethnicity

This e-mail and any files transmitted with it are the property of Nexstar Inc., are confidential, and are intended solely for the use of the individual or entity to whom this email is addressed and/or as indicated in the applicable file. If you are not one of the named recipient(s) or otherwise have reason to believe that you have received this message in error, please notify the sender and delete this message immediately from your computer. Any other use, retention, dissemination, forwarding, printing, or copying of this e-mail is strictly prohibited.

---

**From:** David Barer

**Sent:** Wednesday, March 23, 2022 5:10 PM

**To:** [communications@oag.texas.gov](mailto:communications@oag.texas.gov)

**Subject:** RE: David Barer, KXAN News, question about interview on OAG consumer debt collection act laws and enforcement

Good afternoon, this is David Barer with KXAN. I'm checking back on my question/request from Monday. I would greatly appreciate a response. We feel the OAG has an important part in this report and could add very valuable information.

Sincerely,

David Barer

Senior Investigative Producer and Reporter

KXAN | KNVA | KBVO

[908 W Martin Luther King Jr Blvd](#)

[Austin, TX 78701](#)

Cell: 512-364-7937

Newsroom: 512-703-5300

[David.barer@kxan.com](mailto:David.barer@kxan.com)

[www.kxan.com](http://www.kxan.com)



KXAN In-Depth. Investigative.

Nexstar Inc. provides services for KNVA-TV 54 Broadcasting, Inc. through an Outsourcing Agreement. KXAN, KNVA and KBVO do not discriminate in advertising contracts on the basis of race, ethnicity or gender and further requires that in the performance of all KXAN/KNVA/KBVO advertising agreements, KXAN/KNVA/KBVO requires that each party not discriminate on the basis of race or ethnicity

This e-mail and any files transmitted with it are the property of Nexstar Inc., are confidential, and are intended solely for the use of the individual or entity to whom this email is addressed and/or as indicated in the applicable file. If you are not one of the named recipient(s) or otherwise have reason to believe that you have received this message in error, please notify the sender and delete this message immediately from your computer. Any other use, retention, dissemination, forwarding, printing, or copying of this e-mail is strictly prohibited.

---

**From:** David Barer

**Sent:** Monday, March 21, 2022 3:30 PM

**To:** [communications@oag.texas.gov](mailto:communications@oag.texas.gov)

**Subject:** David Barer, KXAN News, question about interview on OAG consumer debt collection act laws and enforcement

OAG Comms,

Good afternoon, this is David Barer with KXAN News. I have a question. We are working on a project about issues with debt collection and debt collection lawsuit filed a local hospital. We are interested in speaking with an official involved in OAG's consumer debt collection division. This is the office that receives complaints, investigates and enforces the Texas debt collection act laws. We would like to speak with an official about the OAG's process for screening complaints, investigating complaints and enforcing the state's debt collection laws.

Is there anyone at OAG that could speak with us in an on-camera interview in the next two weeks about this? We are very flexible on times and feel the OAG's office could offer a very good perspective on these laws and how they are enforced.

Please let me know and thank you.

Sincerely,

David Barer  
Senior Investigative Producer and Reporter  
KXAN | KNVA | KBVO  
[908 W Martin Luther King Jr Blvd](#)  
[Austin, TX 78701](#)  
Cell: 512-364-7937  
Newsroom: 512-703-5300  
[David.barer@kxan.com](mailto:David.barer@kxan.com)  
[www.kxan.com](http://www.kxan.com)



KXAN In-Depth. Investigative.

Nexstar Inc. provides services for KNVA-TV 54 Broadcasting, Inc. through an Outsourcing Agreement. KXAN, KNVA and KBVO do not discriminate in advertising contracts on the basis of race, ethnicity or gender and further requires that in the performance of all KXAN/KNVA/KBVO advertising agreements, KXAN/KNVA/KBVO requires that each party not discriminate on the basis of race or ethnicity

This e-mail and any files transmitted with it are the property of Nexstar Inc., are confidential, and are intended solely for the use of the individual or entity to whom this email is addressed and/or as indicated in the applicable file. If you are not one of the named recipient(s) or otherwise have reason to believe that you have received this message in error, please notify the sender and delete this message immediately from your computer. Any other use, retention, dissemination, forwarding, printing, or copying of this e-mail is strictly prohibited.

---

**CAUTION:** This message was sent from outside the Nexstar organization. Please do not click links or open attachments unless you recognize the sender.

---

---

**CAUTION:** This message was sent from outside the Nexstar organization. Please do not click links or open attachments unless you recognize the sender.

---

**CAUTION:** This message was sent from outside the Nexstar organization. Please do not click links or open attachments unless you recognize the sender.