

4TH DISTRICT COURT - PROVO
UTAH COUNTY, STATE OF UTAH

STATE OF UTAH vs. TIMOTHY SCOTT CLAYBAUGH

CASE NUMBER 191401967 State Felony

CHARGES

Charge 1 - 76-10-1903 - MONEY LAUNDERING - 2nd Degree Felony (amended to) -
Class A Misdemeanor

Offense Date: September 01, 2016

Location: Utah County

Plea: February 03, 2020 Guilty

Disposition: February 03, 2020 Guilty

Charge 2 - 76-10-1903 - MONEY LAUNDERING - 2nd Degree Felony

Offense Date: September 01, 2016

Location: Utah County

Disposition: February 03, 2020 Dismissed w/ Prejudi

Charge 3 - 76-6-404 - THEFT - 2nd Degree Felony (amended to) - Class A
Misdemeanor

Offense Date: December 15, 2016

Location: Utah County

Plea: February 03, 2020 Guilty

Disposition: February 03, 2020 Guilty

Charge 4 - 76-6-404 - THEFT - 2nd Degree Felony

Offense Date: March 10, 2017

Location: Utah County

Disposition: February 03, 2020 Dismissed w/ Prejudi

Charge 5 - 76-6-404 - THEFT - 2nd Degree Felony

Offense Date: February 01, 2017

Location: Utah County

Disposition: February 03, 2020 Dismissed w/ Prejudi

CURRENT ASSIGNED JUDGE

SEAN PETERSEN

PARTIES

Plaintiff - STATE OF UTAH

Represented by: DAVID LEAVITT

Represented by: PETER REICHMAN

Defendant - TIMOTHY SCOTT CLAYBAUGH

Creditor - OFFICE STATE DEBT COLLECTION

DEFENDANT INFORMATION

Defendant Name: TIMOTHY SCOTT CLAYBAUGH

Offense Tracking Number: 58513979

Date of Birth: March 18, 1983
Jail Booking Number: 384786
Law Enforcement Agency: OREM CITY POLICE
LEA Case Number: 19OR11674
Prosecuting Agency: UTAH COUNTY
Agency Case Number: 19B-1217
Arrest Date: July 10, 2019
Violation Date: 09-01-2016

ACCOUNT SUMMARY

Bail/Cash Bonds Amount Due: 120,000.00
Amount Paid: 120,000.00
Amount Credit: 0.00
Balance: 0.00
Paper Bond Totals Posted: 60,000.00
Forfeited: 0.00
Exonerated: 60,000.00
Balance: 0.00
Trust Totals:
Trust Due: 120,000.00
Amount Paid: 120,000.00
Amount Credit: 0.00
Trust Balance Due: 0.00

NONMONETARY BOND DETAIL - TYPE: Surety

Posted By: A SPORTSMANS BAIL BOND (#029953)
Posted: 60,000.00
Forfeited: 0.00
Exonerated: 60,000.00
Balance: 0.00

BAIL/CASH BOND DETAIL - TYPE: BAIL

Posted By: STOWELL LAW PLLC
Posted: 120,000.00
Forfeited: 120,000.00
Refunded: 0.00
Balance: 0.00

TRUST DETAIL

Trust Description: Restitution
Recipient: STONEHENGE CARE LLC
Amount Due: 120,000.00
Paid In: 120,000.00
Paid Out: 120,000.00

REVENUE DETAIL - TYPE: FINE

Original Amount Due: 846.00
Amended Amount Due: 0.00
Amount Paid: 0.00
Amount Credit: 0.00
Balance: 0.00

Account Adjustments Sum To Date Amount Reason

2020-07-20

-846.00 set balance to zero for pay to
agency

CASE NOTE

PROCEEDINGS

07-10-2019 Filed order: Order to Hold With Bail
Judge ROBERT C LUNNEN
Signed July 10, 2019

07-10-2019 Filed: Affidavit for Probable Cause

07-11-2019 Filed: Bail Commissioner's Release Form (PTA 7/15/19 at 15:00)
and \$60,000 Bail Posted by A Sportsman Bail Bonds

07-12-2019 Case filed by efiler

07-12-2019 Filed: From an Information

07-12-2019 Judge DAROLD MCDADE assigned.

07-12-2019 Filed: INFORMATION

07-15-2019 INITIAL APPEARANCE scheduled on July 15, 2019 at 03:00 PM in
5th Fl, Courtroom 5A with Judge CHRISTINE JOHNSON

07-15-2019 Minute Entry - INITIAL APPEARANCE
Judge: CHRISTINE JOHNSON

PRESENT

Clerk: kelseyc
Prosecutor: PERKINS, M JARED
Defendant Present
The defendant is not in custody
Defendant's Attorney(s): MICHAEL T THORNOCK
Audio
Tape Number: 5A Tape Count: 3:22-3:24

INITIAL APPEARANCE

A copy of the Information is given to the defendant.
Defendant waives reading of Information.
Advised of charges and penalties.
This matter comes before the court for an initial
appearance. Counsel makes a special appearance as counsel
for the defendant.

WAIVER is scheduled.

Date: 08/12/2019
Time: 08:30 a.m.
Location: 8th Fl, Courtroom 8B
FOURTH DISTRICT COURT
137 N FREEDOM BLVD
PROVO, UT 84601
Before Judge: DAROLD MCDADE

CUSTODY

The defendant is not in custody.

07-15-2019 Filed: A SPORTSMANS BAIL BOND 60000.00

07-15-2019 Bond Account created Total Due: 60,000.00

07-15-2019 Bond Posted Non-Monetary Bond: 60,000.00

07-16-2019 Filed: Appearance of Counsel/Notice of Limited Appearance

07-16-2019 Filed: Request for Discovery

07-16-2019 Filed: Return of Electronic Notification

07-16-2019 WAIVER scheduled on August 12, 2019 at 08:30 AM in 8th Fl, Courtroom 8B with Judge DAROLD MCDADE
08-12-2019 PRELIMINARY HEARING-WAIVE scheduled on September 09, 2019 at 08:30 AM in 8th Fl, Courtroom 8B with Judge DAROLD MCDADE
08-12-2019 Minute Entry - WAIVER/ CONTINUANCE
Judge: DAROLD MCDADE

PRESENT

Clerk: aubreyd
Prosecutor: KENNARD II, RANDY
Defendant Present
The defendant is not in custody
Defendant's Attorney(s): THORNOCK, MICHAEL T
Audio
Tape Number: 8B Tape Count: 8:49-8:49

CONTINUANCE

Whose Motion:
The Stipulation of counsel.

Reason for continuance:

Counsel's request.
The motion is granted.

PRELIMINARY HEARING-WAIVE is scheduled.

Date: 09/09/2019
Time: 08:30 a.m.
Location: 8th Fl, Courtroom 8B
FOURTH DISTRICT COURT
137 N FREEDOM BLVD
PROVO, UT 84601
Before Judge: DAROLD MCDADE

09-09-2019 PRELIMINARY HEARING-WAIVE scheduled on October 07, 2019 at 08:30 AM in 8th Fl, Courtroom 8B with Judge DAROLD MCDADE

09-09-2019 Minute Entry - PRELIMINARY HEARING-WAIVE/CONTINUANCE
Judge: DAROLD MCDADE

PRESENT

Clerk: taras
Prosecutor: KENNARD II, RANDY
Defendant Present
The defendant is not in custody
Defendant's Attorney(s): THORNOCK, MICHAEL T
Audio
Tape Number: 8B Tape Count: 9:14-9:15

CONTINUANCE

Whose Motion:
The Stipulation of counsel.

Reason for continuance:

Counsel's request.
The motion is granted.

PRELIMINARY HEARING-WAIVE is scheduled.

Date: 10/07/2019
Time: 08:30 a.m.
Location: 8th Fl, Courtroom 8B
FOURTH DISTRICT COURT
137 N FREEDOM BLVD
PROVO, UT 84601

Before Judge: DAROLD MCDADE

10-07-2019 PRELIMINARY HEARING scheduled on November 26, 2019 at 09:00 AM in 8th Fl, Courtroom 8B with Judge DAROLD MCDADE

10-07-2019 Minute Entry - PRELIMINARY HEARING-WAIVE

Judge: DAROLD MCDADE

PRESENT

Clerk: taras

Prosecutor: KENNARD II, RANDY

Defendant Present

The defendant is not in custody

Defendant's Attorney(s): THORNOCK, MICHAEL T

Audio

Tape Number: 8B Tape Count: 9:02-9:04

HEARING

This matter comes before the court for a preliminary hearing-waive.

At the request of counsel, the court schedules a preliminary hearing.

PRELIMINARY HEARING is scheduled.

Date: 11/26/2019

Time: 09:00 a.m.

Location: 8th Fl, Courtroom 8B

FOURTH DISTRICT COURT

137 N FREEDOM BLVD

PROVO, UT 84601

Before Judge: DAROLD MCDADE

10-30-2019 NOTICE for Case 191401967 ID 20447544

Judge: DAROLD MCDADE

PRELIMINARY HEARING-WAIVE is scheduled.

Date: 12/02/2019

Time: 08:30 a.m.

Location: 8th Fl, Courtroom 8B

FOURTH DISTRICT COURT

137 N FREEDOM BLVD

PROVO, UT 84601

Before Judge: DAROLD MCDADE

10-30-2019 Note: Reason: Counsel's request. Stipulation of counsel motion.

10-30-2019 PRELIMINARY HEARING-WAIVE scheduled on December 02, 2019 at 08:30 AM in 8th Fl, Courtroom 8B with Judge DAROLD MCDADE

10-30-2019 Filed: Notice for Case 191401967 FS: Judge DAROLD MCDADE

12-02-2019 ARRAIGNMENT scheduled on January 06, 2020 at 08:30 AM in 8th Fl, Courtroom 8B with Judge DAROLD MCDADE

12-02-2019 Minute Entry - WAIVER HEARING

Judge: DAROLD MCDADE

PRESENT

Clerk: taras

Prosecutor: KENNARD II, RANDY

Defendant Present

The defendant is not in custody

Defendant's Attorney(s): THORNOCK, MICHAEL T

Audio

Tape Number: 8B Tape Count: 9:13-9:14

WAIVER HEARING

Defendant waives his/her right to a Preliminary Hearing.
Court orders that defendant be held to answer to the
charge(s) listed in the information on file.

ARRAIGNMENT is scheduled.

Date: 01/06/2020

Time: 08:30 a.m.

Location: 8th Fl, Courtroom 8B

FOURTH DISTRICT COURT

137 N FREEDOM BLVD

PROVO, UT 84601

Before Judge: DAROLD MCDADE

12-02-2019 Filed order: WAIVER HEARING

Judge DAROLD MCDADE

Signed December 02, 2019

01-02-2020 Filed: Motion to continue

Filed by: TIMOTHY SCOTT CLAYBAUGH

01-02-2020 Filed: Order (Proposed) to continue

01-02-2020 Filed: Request/Notice to Submit

01-02-2020 Filed: Return of Electronic Notification

01-03-2020 Filed order: Order to continue

Judge DAROLD MCDADE

Signed January 03, 2020

01-03-2020 Filed: Return of Electronic Notification

01-06-2020 ARRAIGNMENT continued to 02/03/2020

01-06-2020 Note: Reason: Counsel's request. Stipulation of counsel motion.

02-03-2020 Charge 1 Disposition is Guilty

02-03-2020 Charge 1 amended to Class A Misdemeanor

02-03-2020 Charge 2 Disposition is Dismissed w/ Pr

02-03-2020 Charge 3 Disposition is Guilty

02-03-2020 Charge 3 amended to Class A Misdemeanor

02-03-2020 SENTENCING scheduled on March 16, 2020 at 10:00 AM in 8th Fl,
Courtroom 8B with Judge DAROLD MCDADE

02-03-2020 Charge 4 Disposition is Dismissed w/ Pr

02-03-2020 Charge 5 Disposition is Dismissed w/ Pr

02-03-2020 Minute Entry - ARRAIGNMENT

Judge: DAROLD MCDADE

PRESENT

Clerk: aubreyd

Prosecutor: KENNARD II, RANDY

Defendant Present

The defendant is not in custody

Defendant's Attorney(s): THORNOCK, MICHAEL T

Audio

Tape Number: 8B Tape Count: 8:52-9:00

ARRAIGNMENT

Defendant is arraigned.

Presentence Investigation ordered.

The Judge orders Adult Probation and Parole to prepare the
report.

HEARING

This matter comes before the Court for arraignment hearing. Counsel indicate that they have reached an agreement. The information is amended by interlineation. The defendant is questioned and indicates he understands and waives his rights. Defendant signs the statement. After hearing a factual basis, the Court accepts and signs the statement. The defendant enters plea of guilty to count 1 amended to a class A misdemeanor by value of greater than \$500 but less than \$1,500, and guilty to count 3 amended to a class A misdemeanor by value of greater than \$500 but less than \$1,500. The remaining counts will be dismissed pursuant to the agreement of the parties. The defendant is ordered to report to Adult Probation and Parole by 4:00 PM on February 4, 2020 for screening.

Defendant is to pay \$120,000 into trust prior to the sentencing hearing.

SENTENCING is scheduled.

Date: 03/16/2020

Time: 10:00 a.m.

Location: 8th Fl, Courtroom 8B

FOURTH DISTRICT COURT

137 N FREEDOM BLVD

PROVO, UT 84601

Before Judge: DAROLD MCDADE

02-03-2020

Filed order: ARRAIGNMENT

Judge DAROLD MCDADE

Signed February 03, 2020

02-03-2020

Note: Pre-sentence Investigation Order Transmitted to Adult Probation and Parole

02-03-2020

Filed: Amended Information

02-03-2020

Filed: Statement of Defendant in Support of Guilty Plea and Certificate of Counsel

Judge DAROLD MCDADE

Signed February 03, 2020

02-03-2020

Filed: Return of Electronic Notification

02-10-2020

Bail Account created Total Due: 120,000.00

02-10-2020

Bail Posted 120,000.00

02-10-2020

Filed: Authorization to Post Restitution/Recoupment as Bail

02-26-2020

Filed: Return of Electronic Notification

02-27-2020

**** PRIVATE **** Filed: Victim Impact Statement

02-27-2020

**** PRIVATE **** Filed: Victim Impact Statement

02-27-2020

Filed: Return of Electronic Notification

03-09-2020

**** PROTECTED **** Filed: Pre Sentence Investigation Report-Low Risk Memo

03-10-2020

Filed: Return of Electronic Notification

03-13-2020

Filed: Letters in support of sentencing

03-13-2020

Filed: Return of Electronic Notification

03-16-2020

SENTENCING continued to 04/20/2020

03-16-2020

Minute Entry - SENTENCING/CONTINUANCE

Judge: DAROLD MCDADE

PRESENT

Clerk: taras

Prosecutor: REICHMAN, PETER

The defendant is not in custody

Defendant not present

Defendant's Attorney(s): THORNOCK, MICHAEL T

Audio

Tape Number: 8B Tape Count: 10:13-10:14

CONTINUANCE

Whose Motion:

The Stipulation of counsel.

Reason for continuance:

Counsel's request.

Mr. Thornock advises the court that the defendant waives time for sentencing.

The motion is granted.

SENTENCING is scheduled.

Date: 04/20/2020

Time: 10:00 a.m.

Location: 8th Fl, Courtroom 8B

FOURTH DISTRICT COURT

137 N FREEDOM BLVD

PROVO, UT 84601

Before Judge: DAROLD MCDADE

04-13-2020 Note: Reason: Court Ordered Court motion.

04-13-2020 SENTENCING continued to 06/15/2020

04-13-2020 NOTICE for Case 191401967 ID 20847788

Judge: DAROLD MCDADE

SENTENCING is scheduled.

Date: 06/15/2020

Time: 10:00 a.m.

Location: 8th Fl, Courtroom 8B

FOURTH DISTRICT COURT

137 N FREEDOM BLVD

PROVO, UT 84601

Before Judge: DAROLD MCDADE

Please notify your client. The court continues this matter to a later date, due to the court's red-level response during the COVID19 pandemic. Attendance is mandatory to the new date. Failure to appear may result in a warrant of arrest to issue.

04-13-2020 Filed: Notice for Case 191401967 FS: Judge DAROLD MCDADE

04-13-2020 Filed: Return of Electronic Notification

04-14-2020 Filed: Motion Stipulated Motion to Release Restitution Payment

Filed by: STATE OF UTAH

04-14-2020 Filed: Request/Notice to Submit

04-14-2020 Filed: Order (Proposed) Releasing Restitution Payment

04-14-2020 Filed: Return of Electronic Notification

04-14-2020 SENTENCING continued to 07/20/2020

04-14-2020 NOTICE for Case 191401967 ID 20849134

Judge: DAROLD MCDADE

SENTENCING is scheduled.

Date: 07/20/2020

Time: 10:00 a.m.

Location: 8th Fl, Courtroom 8B

FOURTH DISTRICT COURT

137 N FREEDOM BLVD

PROVO, UT 84601

Before Judge: DAROLD MCDADE

04-14-2020 Note: Reason: Counsel's request. Stipulation of counsel motion.
04-14-2020 Filed: Notice for Case 191401967 FS: Judge DAROLD MCDADE
04-14-2020 Filed: Return of Electronic Notification
04-17-2020 Filed order: Order Releasing Restitution Payment
Judge DAROLD MCDADE
Signed April 17, 2020
04-17-2020 Filed: Return of Electronic Notification
04-24-2020 Trust Account created Total Due: 120,000.00
04-24-2020 Bail Forfeited -120,000.00
04-24-2020 Restitution Forfeited: 120,000.00
04-28-2020 Restitution Check # 63268 Trust Payout: 120,000.00
04-30-2020 Note: Called Cory @ Stonehenge of Orem; check is in the vault
and ready for pickup.
05-07-2020 Filed: Receipt for Check #63268
05-07-2020 Filed: Return of Electronic Notification
07-20-2020 Bond Exonerated -60,000.00
07-20-2020 Fine Account created Total Due: 846.00
07-20-2020 Judgment Entered - Amount \$846.00
07-20-2020 Minute Entry - SENTENCE, JUDGMENT, COMMITMENT

taras

Judge: DAROLD MCDADE

PRESENT

Clerk: taras
Prosecutor: REICHMAN, PETER
Defendant Present
The defendant is not in custody
Defendant's Attorney(s): BOWN, CHRISTOPHER
Audio
Tape Number: 8B WebEx Tape Count: 10:17-10:42

SENTENCE JAIL

Based on the defendant's conviction of MONEY LAUNDERING a Class A Misdemeanor, the defendant is sentenced to a term of 364 day(s) The total time suspended for this charge is 364 day(s).

Based on the defendant's conviction of THEFT a Class A Misdemeanor, the defendant is sentenced to a term of 364 day(s) The total time suspended for this charge is 364 day(s).

SENTENCE JAIL RELEASE TIME NOTE

Defendant is granted the privilege of GPS.

SENTENCE JAIL SERVICE NOTE

Defendant is ordered to have an ankle monitor in place by July 31, 2020 by 7:00 p.m. If he does not have an ankle monitor in place by that date, he is ordered to report to the Utah County Jail to serve straight time.

SENTENCE FINE

Charge # 1 Fine: \$2500.00
Suspended: \$2500.00
Surcharge: \$
Charge # 3 Fine: \$2500.00
Suspended: \$2500.00
Surcharge: \$
Total Fine: \$5000.00
Total Suspended: \$5000.00
Total Surcharge: \$0
Total Principal Due: \$0

Plus Interest

Defendant is to pay a fine of 846.00 which includes the surcharge. Interest may increase the final amount due.

Fine payments are to be made to Adult Probation and Parole.

SENTENCE FINE PAYMENT NOTE

Restitution has been paid in full.

COMMUNITY SERVICE

Complete 50 hour(s) of community service.

SENTENCE COMMUNITY SERVICE NOTE

Defendant is ordered to complete at least 10 hours of community service per month.

ORDER OF PROBATION

The defendant is placed on probation for 24 month(s).

Probation is to be supervised by Adult Probation and Parole.

Defendant to serve 60 day(s) jail.

Defendant is ordered to report to Adult Probation and Parole within 48 hours and enter into an agreement and comply strictly with the terms of probation.

Defendant is ordered to obey all laws, State, Local and Federal, and have no further violations during the probation period.

Defendant is ordered to notify the Court and Adult Probation and Parole of a current address at all times, and is ordered to make him/herself available to Adult Probation and Parole and the court when requested to do so.

Defendant is ordered to pay fines/fees, restitution and/or supervision fees at the discretion of Adult Probation and Parole and/or by direction of the Court.

Defendant is ordered to complete a Theft class within ninety days.

Defendant is ordered to abstain from possessing or using alcohol while on probation and ordered not to frequent establishments where alcohol is the chief item of order.

The court informed the defendant that, if he/she believes that anything in this case should be appealed, the defendant has 30 days from today's date to file a notice of appeal. Defendant has a right to appointed counsel during appeal, if qualified.

07-20-2020 Filed order: SENTENCE, JUDGMENT, COMMITMENT

Judge DAROLD MCDADE

Signed July 20, 2020

07-20-2020 Filed: Return of Electronic Notification

08-02-2020 Minute Entry - REVIEW HEARING

Judge: DONALD J EYRE

PRESENT

Clerk: taras

Prosecutor: REICHMAN, PETER

Defendant Present

The defendant is not in custody

Audio

Tape Number: 8B Webex Tape Count: 10:12-10:14

HEARING

This matter comes before the court for a review hearing.

The court is in receipt of a progress/violation report requesting successful termination.

The court grants request. The court terminates probation successfully and orders case closed.

The court refers any outstanding financial obligation to the Office of State Debt Collection.

08-03-2020 Filed: Utah County Sheriff Jail GPS/Work Diversion Program-Started GPS

08-03-2020 Filed: Return of Electronic Notification

10-02-2020 Filed: Utah County Sheriff Jail GPS/Work Diversion Program-Released GPS

10-02-2020 Filed: Return of Electronic Notification

02-18-2021 Filed: Motion to Withdraw
Filed by: TIMOTHY SCOTT CLAYBAUGH

02-18-2021 Filed: Order (Proposed) of Withdrawal of Counsel

02-18-2021 Filed: Return of Electronic Notification

02-26-2021 Filed order: Order of Withdrawal of Counsel
Judge DAROLD MCDADE
Signed February 26, 2021

02-26-2021 Filed: Return of Electronic Notification

06-30-2021 NOTICE for Case 191401967 ID 21937085
Judge: DAROLD MCDADE
REVIEW HEARING is scheduled.
Date: 08/02/2021
Time: 10:00 a.m.
Before Judge: DAROLD MCDADE
The court sets this matter for review hearing on Adult Probation and Parole's request for termination of supervised probation. Virtual appearance is mandatory. Failure to appear may result in a warrant of arrest to issue.
This hearing will not take place at the courthouse. It will be conducted remotely.
Contact the court to provide your current email address.
If you do not have access to a phone or other electronic device to appear remotely, notify the court.

06-30-2021 REVIEW HEARING scheduled on August 02, 2021 at 10:00 AM in 8th Fl, Courtroom 8B with Judge DAROLD MCDADE

06-30-2021 Filed: Notice for Case 191401967 FS: Judge DAROLD MCDADE

06-30-2021 Filed: Prob Progress/Violation Rep- Review Hearing Set
Judge DAROLD MCDADE
Signed June 30, 2021

07-01-2021 Filed: Return of Electronic Notification

08-02-2021 Filed: Notice of Judicial Assignment of a Senior Judge

08-02-2021 Case Closed
Disposition Judge is DAROLD MCDADE

08-03-2021 Filed order: REVIEW HEARING
Judge DONALD J EYRE
Signed August 03, 2021

08-03-2021 Filed: Return of Electronic Notification

08-04-2021 Filed: Return of Electronic Notification

08-05-2021 Filed: OSDC Civil Judgment Audit Report

08-05-2021 Judgment # 1 Modified 655.53

taras

Creditor : STATE OF UTAH
Creditor : OFFICE STATE DEBT COLLECTION
Debtor : TIMOTHY SCOTT CLAYBAUGH
655.53 Fine
655.53 Judgment Grand Total

08-05-2021 Filed: Return of Electronic Notification

08-29-2021 Judge SEAN PETERSEN assigned.

Party Details

All Parties

Case Number	Case Type	Party Name	Party Type	Birth Date	Address	Address2	City	State	Zip Code
191401967	FS	TIMOTHY SCOTT CLAYBAUGH	DEF	1983-03-18	633 S 300 E		LEHI	UT	84043
191401967	FS	STATE OF UTAH	PLA						
191401967	FS	OFFICE STATE DEBT COLLECTION	CRE						

Debtors

Party Name	SSN	Country	Driver License #	Driver License State	Business Phone	Fax #	Pro Se
TIMOTHY SCOTT CLAYBAUGH	XXX-XX-2715		XXXXX6934	UT			

Creditors

Party Name
STATE OF UTAH
OFFICE STATE DEBT COLLECTION