



THE COMMONWEALTH OF MASSACHUSETTS  
DIVISION OF BANKS  
1000 Washington Street, 10<sup>th</sup> Floor, Boston, Massachusetts 02118

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April 1, 2016

Kenneth C. Wilson  
Managing Attorney/President  
Lustig, Glaser & Wilson, P.C.  
P.O. Box 549287  
Waltham, MA 02454-9826

Dear Mr. Wilson:

This letter is in further response to your correspondence dated September 19, 2013 and October 21, 2013 to the Division of Banks (Division) in which you requested an opinion relative to whether the law firm of Lustig, Glaser and Wilson, P.C. (LGW) would be required to obtain a debt collector license from the Division in order to engage in consumer debt collection activity in the Commonwealth. As you know, the Division responded on November 2, 2015 and determined that LGW would need to be licensed as a debt collector based on the activities specified.

Since the issuance of the November 2<sup>nd</sup> letter, the Division has reconsidered its recent interpretation of the attorney-at-law exemption set forth at Mass. Gen. Law ch. 93, § 24. As a result of the Division's further consideration of the statutory language of ch. 93, § 24, the Division has determined that it will withdraw its November 2<sup>nd</sup> opinion (and its related follow up opinion dated February 11, 2016) as of today's date. Therefore, the Division will not require LGW, or other similarly situated law firms, to become licensed solely because LGW is primarily engaged in consumer debt collection or regularly collects consumer debt. As this appears to be the question you presented in your September and October of 2013 correspondence, the Division has determined that this is responsive to your request.

Sincerely,

Merrily S. Gerrish  
Deputy Commissioner of Banks  
and General Counsel

cc: Suleyken Walker, Assistant Attorney General

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