

IN THE CIRCUIT COURT OF PULASKI COUNTY, ARKANSAS

FILED

2006 SEP 22 AM 8:39

PETITIONER
CIRCUIT CLERK

EMMA STATON, individually and
o/b/o a class of similarly situated persons

VS.

CASE NO.: CV-2006-429

ARKANSAS STATE BOARD OF
COLLECTION AGENCIES

RESPONDENT

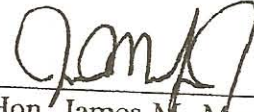
AMERICAN MANUFACTURERS
MUTUAL INSURANCE COMPANY

INTERVENOR

ORDER AND JUDGMENT

Now before this Court is Petitioner's appeal, pursuant to the Administrative Procedures Act, from the decision of Respondent Arkansas State Board of Collection Agencies in the matter before it styled *Emma Staton o/b/o a class of similarly situated persons v. American Manufacturers Mutual Insurance Company*. Based on this Court's review of the administrative record, its review of the briefs submitted by Petitioner, Respondent and Intervenor, and arguments heard at the hearing on September 11, 2006, this Court affirms the ruling of the Arkansas State Board of Collection Agencies. There is substantial evidence to support the Board's ruling, it did not abuse its discretion and it did not act in an arbitrary or capricious manner. The Petition for Judicial Review is dismissed and judgment is hereby entered in favor of the Arkansas State Board of Collection Agencies.

IT IS SO ORDERED.

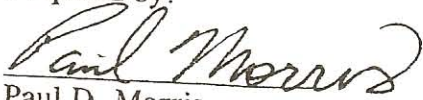


Hon. James M. Moody, Jr.

9-21-06

Date

Prepared by:



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Attorneys for Intervenor

American Manufacturers Mutual Insurance Company