



1 Secretary of State with a principle place of business at 6985  
2 Union Park Center, Suite 435; Midvale, UT 84047.

3 3. Semperian does not maintain an office in Oregon for the  
4 purpose of collecting accounts or soliciting collection accounts  
5 other than for GMAC or GMACAB.

6 4. GMAC and GMACAB purchase retail installment sale and  
7 lease contracts from motor vehicle dealers.

8 5. Semperian is a servicing company that contracts with  
9 GMAC, GMACAB, or both, to receive payments on behalf of and for  
10 the account of GMAC or GMACAB as the case may be, and to  
11 otherwise administer accounts on their behalf.

12 6. Collecting funds on delinquent accounts that are owned by  
13 GMAC or GMACAB is not Semperian's principal business.

14 7. Semperian desires to collect payments from residents of  
15 the State of Oregon and residents of other states on behalf of  
16 GMAC, GMACAB, or both, using interstate commerce methods,  
17 including telephone and mail.

18 8. Oregon Collection Agency Laws require that persons  
19 operating a Collection Agency, as defined by ORS 697.005, be  
20 registered with the Oregon Department of Consumer and Business  
21 Services.

22 9. ORS 697.005(1)(b)(Q) exempts from the registration  
23 requirements any person for whom the Director of the Department  
24 of Consumer and Business Services determined, by order or by  
25 rule, that the protection of the public health, safety and  
26 welfare does not require registration with the Department as a  
Collection Agency.

Division of Finance and Corporate Securities  
Labor and Industries Building  
350 Winter Street NE, Suite 410  
Salem, OR 97301-588  
Telephone: (503) 378-4387



1 10. In the process of servicing accounts, Semperian will  
2 offer to collect payments from GMAC customers, GMACAB customers,  
3 or both, but Semperian will do so only in the name of GMAC or  
4 GMACAB, as applicable.

5 11. Semperian does not service or collection the accounts of  
6 GMAC or GMACAB in its own name, but rather in the name of GMAC  
7 or GMACAB as applicable.

8 12. Semperian will not deposit into its own accounts the  
9 funds of either GMAC or GMACAB that are obtained through  
10 collection services; rather, such funds will be directly  
11 deposited into accounts owned by GMAC or GMACAB as applicable.

12 **Conclusion of Law**

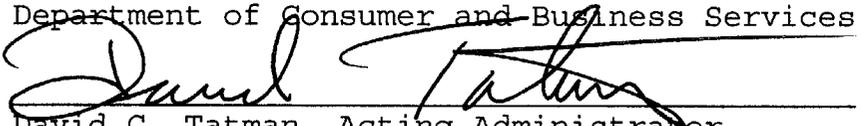
13 1. The protection of the public health, safety and welfare  
14 does not require registration with the Department as a  
15 Collection Agency, for reasons including but not limited to the  
16 fact that Semperian engages in collections efforts under its own  
17 name, does not engage in collections efforts for entities other  
18 than GMAC or GMACAB, and funds are deposited directly into GMAC  
19 or GMACAB accounts.

20 **Order**

21 The Director orders the waiver of application of the  
22 provisions of ORS 697.015 to GMAC and GMACAB.

23 Dated this 25<sup>th</sup> day of August, 2005 at Salem,  
24 Oregon.

25 CORY STREISINGER, Director  
26 Department of Consumer and Business Services

  
David C. Tatman, Acting Administrator  
Division of Finance and Corporate Securities

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