

STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES
ENFORCEMENT SECTION
BEFORE THE DIRECTOR OF THE
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

In the Matter of:) CA-07-0037
)
Roger E. Eisal,) ORDER REVOKING COLLECTION
Vickie J. Peterson, and) AGENCY REGISTRATION, ORDER
All Debt Recovery, LLC,) TO CEASE AND DESIST, ORDER
) ASSESSING CIVIL PENALTY, AND
Respondents.) CONSENT TO ENTRY OF ORDER
) AS TO ROGER E. EISAL AND ALL
) DEBT RECOVERY, LLC ONLY

WHEREAS the Director of the Department of Consumer and Business Services (hereinafter, "the Director") has conducted an investigation of certain business activities conducted by Roger E. Eisal, Vickie J. Peterson and All Debt Recovery, LLC, and the Director has determined that Roger E. Eisal, Vickie J. Peterson and All Debt Recovery, LLC operated as a collection agency in the State of Oregon in violation of Oregon law governing collection agencies, Oregon Revised Statutes Chapter 697 and Oregon Administrative Rules Chapter 441, Division 810;

WHEREAS Roger E. Eisal and All Debt Recovery, LLC wish to resolve and settle this matter with the Director;

NOW THEREFORE, as evidenced by the authorized signatures subscribed on this Order, Roger E. Eisal and All Debt Recovery, LLC hereby **CONSENT** to entry of this Order to Cease and Desist upon the Director's Findings of Fact and Conclusions of Law as stated hereinafter.

/ / /

In the Matter of: Roger E. Eisal, Vickie J. Peterson, and All Debt Recovery, LLC- ORDER REVOKING COLLECTION AGENCY REGISTRATION, ORDER TO CEASE AND DESIST, ORDER ASSESSING CIVIL PENALTY AND CONSENT TO ENTRY OF ORDER AS TO ROGER E. EISAL AND ALL DEBT RECOVERY, LLC ONLY



FINDINGS OF FACT

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The Director **FINDS** that:

1. All Debt Recovery, LLC (hereinafter, "All Debt") is an Oregon limited liability company. At times material to this order, All Debt Recovery's principal place of business operated at 44 NE Division Street, Gresham OR 97030.

2. All Debt became registered as a collection agency with Oregon Department of Consumer and Business Services, Division of Finance and Corporate Securities (hereinafter, "DFCS") in March 2005. All Debt's Oregon collection agency registration number is CA-49163.

3. Vickie J. Peterson (hereinafter, "Peterson") filed All Debt's collection agency registration application with DCBS in March 2005. The application listed Peterson as the owner of All Debt, and it represented that Peterson managed or supervised collection and/or repossession activities.

4. Roger E. Eisal (hereinafter, "Eisal") is a member and registered agent of All Debt. The collection agency registration application filed with DCBS by Peterson in 2005 lists Eisal as a collector for All Debt.

5. In 2000, Eisal was convicted of a federal crime, Fraud Activity Connected with Computers, which is a felony, in violation of 18 U.S.C. § 1030(a)(2)(A). The case is *United States of America v. Roger Eldon Eisal*, the case number is CR No. 99-84-KI, and it was filed in the United States District Court for the District of Oregon.

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Division of Finance and Corporate Securities
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387





1 6. Sometime between November 2005 and October 2006,
2 Peterson sold all of her ownership interest in All Debt to Eisal
3 for one dollar. Eisal and Peterson dispute when the change in
4 ownership of All Debt became effective.

5 7. In November 2005, without disclosing Eisal's felony
6 conviction, Peterson filed a notice with DFCS concerning a
7 change of address and a change in ownership of All Debt, listing
8 Eisal as a "partner at 50%." DFCS has no record of any other
9 notice filed with DFCS concerning a change in ownership of All
10 Debt, change in management of All Debt, or change of All Debt's
11 client trust account.

12 8. Eisal, Peterson and All Debt failed to notify DFCS in
13 writing at least ten days prior to the change in ownership, when
14 Peterson no longer owned any interest in All Debt, and when
15 Eisal became the sole owner of All Debt.

16 9. Around September 2006, All Debt's client trust account
17 changed from an account at Wells Fargo Bank to an account at
18 U.S. Bank. Eisal, Peterson and All Debt failed to notify DFCS
19 in writing at least ten days prior to the change in All Debt's
20 client trust account.

21 10. On or about November 6, 2006, Eisal filed for Chapter
22 13 bankruptcy.

23 11. In March 2007, Old Republic Surety Company canceled
24 All Debt's bond due to unfavorable credit.

25 12. In March 2007, All Debt's collection agency
26 registration in Oregon expired.



1 13. Between March 2005 and November 5, 2006, Eisal,
2 Peterson, and All Debt solicited claims for collection,
3 collected, or attempted to collect claims for at least 100
4 customers who placed claims with All Debt for collection.

5 14. Between March 2005 and November 5, 2006, Eisal,
6 Peterson, and All Debt failed to provide required status reports
7 to approximately 90% of its customers.

8 15. Between March 2005 and November 5, 2006, Eisal,
9 Peterson, and All Debt failed to forward at least \$8,000 of the
10 net proceeds of the collections made to its customers within 30
11 days after the close of the calendar or fiscal month, when the
12 net proceeds were five dollars or more at the end of the
13 calendar or fiscal month.

14 16. Between November 7, 2006, and March 2007, Eisal and
15 All Debt solicited claims for collection, collected, or
16 attempted to collect claims for at least eleven customers who
17 placed claims with All Debt for collection.

18 17. Between November 7, 2006, and March 2007, Eisal and
19 All Debt failed to provide required status reports to at least
20 eleven of their customers.

21 18. Between November 7, 2006, and March 2007, in at least
22 eleven instances, Eisal and All Debt failed to forward the net
23 proceeds of the collections made to their customers within 30
24 days after the close of the calendar or fiscal month, when the
25 net proceeds were five dollars or more at the end of the
26 calendar or fiscal month.

1 19. DFCS received three complaints between 2006 and 2007
2 regarding All Debt's business activities.

3 20. After March 2007, Eisal sold the assets of All Debt to
4 Bruce D. White, who owns Oregon Credit Adjustment, Inc., which
5 is a collection agency registered in Oregon.

6 **CONCLUSION OF LAW**

7 The Director **CONCLUDES:**

8 1. Respondent Eisal has been convicted of a felony, an
9 essential element of which is fraud, a reason for registration
10 revocation under ORS 697.039(1)(g).

11 2. Between March 2005 and November 5, 2006, Respondents
12 Eisal, Peterson and All Debt failed to notify the Director in
13 writing at least ten days prior to a change of ownership,
14 business manager, or change in information relating to the trust
15 account, in violation of OAR 441-810-0050.

16 3. Between March 2005 and November 5, 2006, Respondents
17 Eisal, Peterson, and All Debt failed to timely report and pay
18 its customers the net proceeds due and payable of all
19 collections made, in violation of ORS 697.058(6).

20 4. Between November 7, 2006, and March 2007, Respondents
21 Eisal and All Debt failed to timely report and pay its customers
22 the net proceeds due and payable of all collections made, in
23 violation of ORS 697.058(6).

24 **ORDER**

25 **NOW, THEREFORE, THE DIRECTOR ISSUES THE FOLLOWING ORDERS:**

26 / / /

In the Matter of: Roger E. Eisal, Vickie J. Peterson, and All Debt Recovery, LLC- ORDER REVOKING COLLECTION AGENCY REGISTRATION, ORDER TO CEASE AND DESIST, ORDER ASSESSING CIVIL PENALTY AND CONSENT TO ENTRY OF ORDER AS TO ROGER E. EISAL AND ALL DEBT RECOVERY, LLC ONLY



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1 1. The Director hereby **REVOKES** the collection agency
2 registration of All Debt Recovery, LLC.

3 2. Respondents Roger E. Eisal and All Debt Recovery, LLC
4 are permanently **BARRED** from all of the following financial
5 services business activity in Oregon:

6 (a) holding or renewing any collection agency registration;

7 (b) owning or managing any collection agency;

8 (c) directly or indirectly soliciting claims for collection, or
9 collecting claims on behalf of another for third parties, from
10 contacting consumers on behalf of third party collectors for
11 amounts owed, or asserted to be owed, or from receiving money
12 from consumers on behalf of third parties;

13 (d) applying for or renewing any insurance, consumer finance,
14 manufactured home dealer or mortgage lending license or
15 registration;

16 (e) acting as a mortgage loan originator or mortgage loan
17 processor; and

18 (f) applying for or renewing any investment adviser, broker-
19 dealer or securities salesperson license.

20 . 3. Pursuant to ORS 59.045(2), Respondents Roger E. Eisal
21 and All Debt Recovery, LLC are permanently **DENIED** the use of
22 securities and transaction exemptions that would otherwise be
23 available to them under ORS 59.025 and ORS 59.035, respectively.

24 4. Pursuant to ORS 697.093, Respondents Roger E. Eisal and
25 All Debt Recovery, LLC are **ORDERED TO CEASE AND DESIST** from:

26 / / /

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1 (a) Failing to notify the Director in writing at
2 least ten days prior to a change of ownership, business manager,
3 or change in information relating to the trust account, in
4 violation of OAR 441-810-0050;

5 (b) Failing to timely report and pay its customers the
6 net proceeds due and payable of all collections made, in
7 violation of ORS 697.058(6).

8 (c) Violating any provision of Oregon Revised
9 Statutes Chapter 697 or Oregon Administrative Rules Chapter 441,
10 Division 810.

11 5. Pursuant to the authority of ORS 697.095, the DIRECTOR
12 hereby **ASSESSES a CIVIL PENALTY** in the amount of \$10,000 (ten
13 thousand dollars) against Respondents Roger E. Eisal and All
14 Debt Recovery, LLC, jointly and severally, for eleven violations
15 of ORS 697.058(6) that occurred between November 7, 2006, and
16 March 2007, the payment of \$5,000 (five thousand dollars) of
17 which is suspended so long as the Respondents comply with all
18 terms of this Order; **PROVIDED HOWEVER**, that the suspended
19 portion of the this penalty and statutory interest accruing from
20 the date the Director signs this Order, will be immediately due
21 and payable upon a determination by the Director that the
22 Respondent has violated any term of this Order, or any provision
23 of Oregon Revised Statutes Chapter 697 and Oregon Administrative
24 Rules Chapter 441, Division 810.

25 6. Respondents Roger E. Eisal and All Debt will pay a down
26 payment of \$500 (five hundred dollars) to the Oregon Department

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1 of Consumer and Business Services upon the execution of this
2 order, and will pay the remaining \$4,500 (four thousand, five
3 hundred dollars) balance of the due and payable portion of the
4 civil penalty in monthly payments of no less than \$375 (three
5 hundred seventy-five dollars) per month, beginning no later than
6 February 15, 2008. The monthly payments will be due on the
7 fifteenth day of each month. There is no prepayment penalty.
8 There is no interest for the civil penalty installment payments,
9 so long as payments are timely made in compliance with this
10 payment plan.

11 7. If Eisal or All Debt fails to comply with the payment
12 schedule, is late with a scheduled payment, or does not make a
13 scheduled payment, then the entire unpaid portion of the civil
14 penalty, including the suspended portion of the civil penalty,
15 and statutory interest accruing from the date the Director signs
16 this Order, will become immediately due and payable.

17 8. Within 30 days from the date of execution of this
18 Order, Respondents Roger E. Eisal and All Debt Recovery, LLC
19 must provide Bruce D. White and Oregon Credit Adjustment, Inc.
20 with a complete and accurate accounting of all claims placed
21 with All Debt for collection, all sums collected by All Debt,
22 and all disbursements made by All Debt.

23 9. Within 30 days from the date of execution of this
24 Order, Respondents Roger E. Eisal and All Debt Recovery, LLC
25 must sign all documents necessary to complete the transfer of
26 client claims from All Debt to Bruce D. White and Oregon Credit

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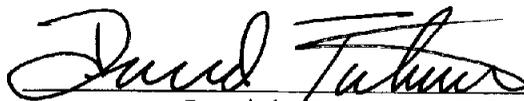


1 Adjustment, Inc.

2 The entry of this Order in no way limits further remedies
3 which may be available to the Director under Oregon law.

4 Dated this 26th day of NOVEMBER, 2007 at Salem,
5 Oregon.

6 CORY STREISINGER, Director.
7 Department of Consumer and Business Services

8 

9 David Tatman, Administrator
10 Division of Finance and Corporate Securities

11 **CONSENT OF ROGER E. EISAL TO ENTRY OF ORDER**

12 I, Roger E. Eisal, state that I am a resident of the State
13 of Oregon, that I have read the foregoing Order and that I know
14 and fully understand the contents hereof; that the factual
15 allegations stated herein are true and correct; that I have been
16 advised of my right to a hearing, and that I have been
17 represented by counsel in this matter; that I voluntarily
18 consent to the entry of this Order without any force or duress,
19 expressly waiving any right to a hearing in this matter; that I
20 understand that the Director reserves the right to take further
21 actions against me to enforce this Order or to take appropriate
22 action upon discovery of other violations of Oregon law by me;
23 and that I will fully comply with the terms and conditions
24 stated herein.

25 I further assure the Director that I will not conduct
26 business as a collection agency in Oregon unless such activities

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1 are in full compliance with the terms of this Order and with
2 Chapter 697 of the Oregon Revised Statutes and Chapter 441,
3 Division 810, of the Oregon Administrative Rules.

4 I understand that this Consent Order is a public document.
5 Dated this 9th day of November, 2007.

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8 
Roger E. Eisal

9 SUBSCRIBED AND SWORN to before me this 9 day of
10 November, 2007.

11
12 Barbara J. Ballweber
13 (Printed Name of Notary Public)
14 Notary Public
15 for the State of: Oregon
16 My commission expires: 8-7-08
17 BJS

18 **CONSENT OF ALL DEBT RECOVERY, LLC TO ENTRY OF ORDER**

19 **for Roger E. Eisal on behalf of All Debt Recovery, LLC**

20 I, Roger E. Eisal, state that I am the managing member of
21 All Debt Recovery, LLC and I am authorized to act on its behalf;
22 that I have read the foregoing Order and that I know and fully
23 understand the contents hereof; that the factual allegations
24 stated herein are true and correct; that All Debt Recovery, LLC
25 and I have been advised of the right to a hearing and have been
26 represented by counsel in this matter; that All Debt Recovery,
27 LLC, voluntarily and without any force or duress, consents to
28 the entry of this Order, expressly waiving any right to a

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1 hearing in this matter; that All Debt Recovery, LLC understands
2 that the Director reserves the right to take further actions to
3 enforce this Order or to take appropriate action upon discovery
4 of other violations of the Oregon laws governing collection
5 agencies; and that All Debt Recovery, LLC will fully comply with
6 the terms and conditions stated herein.

7 All Debt Recovery, LLC further assures the Director that
8 neither All Debt Recovery, LLC nor its members, officers,
9 directors, employees or agents will conduct business as a
10 collection agency in Oregon unless such activities are in full
11 compliance with the terms of this Order and with Chapter 697 of
12 the Oregon Revised Statutes and Chapter 441, Division 810, of the
13 Oregon Administrative Rules.

14 All Debt Recovery, LLC understands that this Consent Order
15 is a public document.

16 Dated this 9th day of November, 2007.

17
18 By: 
19 **ROGER E. EISAL**
20 (Office Held): owner-member

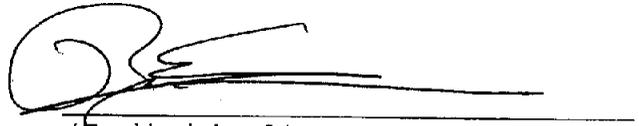
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1 ALL DEBT RECOVERY, LLC ACKNOWLEDGMENT

2 There appeared before me this 9th day of November, 2007,
3 Roger E. Eisal, who was first duly sworn on oath, and stated
4 that he is the owner - member of All Debt Recovery,
5 LLC and that he is authorized and empowered to sign this Consent
6 to Entry of Order on behalf of All Debt Recovery, LLC, and to
7 bind All Debt Recovery, LLC to the terms hereof.

8 

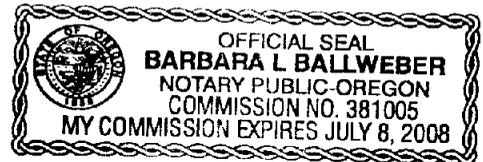
9 (Individual)

10 Barbara L. Ballweber
11 (Printed Name of Notary Public)

12 Notary Public

13 for the State of: OREGON

14 My commission expires: 7-8-08



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