

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 TO CEASE AND DESIST,
Vickie J. Peterson, and) ORDER ASSESSING CIVIL
All Debt Recovery, LLC,) PENALTY, AND CONSENT TO
) ENTRY OF ORDER AS TO
Respondents.) VICKIE J. PETERSON 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 Vickie J. Peterson wishes to resolve and settle this matter with the Director;

NOW THEREFORE, as evidenced by the authorized signature subscribed on this Order, Vickie J. Peterson hereby **CONSENTS** 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 TO CEASE AND DESIST, ORDER ASSESSING CIVIL PENALTY AND CONSENT TO ENTRY OF ORDER AS TO VICKIE J. PETERSON ONLY PAGE 1

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



FINDINGS OF FACT

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.

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 / / /



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 1. Respondent Vickie J. Peterson is permanently **BARRED**
2 from: (a) applying to register or renew any collection agency
3 registration in Oregon; and (2) owning or managing a collection
4 agency in Oregon.

5 2. Pursuant to ORS 697.093, Respondent Vickie J. Peterson
6 is **ORDERED TO CEASE AND DESIST** from:

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

11 (b) Failing to timely report and pay customers the net
12 proceeds due and payable of all collections made, in violation
13 of ORS 697.058(6); and

14 (c) Violating any provision of Oregon Revised
15 Statutes Chapter 697 or Oregon Administrative Rules Chapter 441,
16 Division 810.

17 3. Pursuant to the authority of ORS 697.095, the DIRECTOR
18 hereby **ASSESSES a CIVIL PENALTY** in the amount of \$1,000 (one
19 thousand dollars) against Respondent Vickie J. Peterson, for
20 violations of ORS 697.058(6) and OAR 441-810-0050, the payment
21 of \$500 (five hundred dollars) of which is suspended so long as
22 the Respondent comply with all terms of this Order; **PROVIDED**
23 **HOWEVER**, that the suspended portion of the this penalty and
24 statutory interest accruing from the date the Director signs
25 this Order, will be immediately due and payable upon a
26 determination by the Director that the Respondent has violated

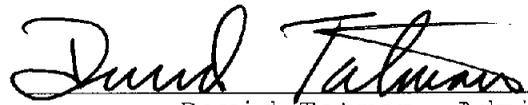
1 any term of this Order, or any provision of Oregon Revised
2 Statutes Chapter 697 and Oregon Administrative Rules Chapter
3 441, Division 810.

4 4. Respondent Vickie J. Peterson will pay \$500 (five
5 hundred dollars) of the civil penalty to the Oregon Department
6 of Consumer and Business Services upon the execution of this
7 order.

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

10 Dated this 29th day of July, 2008 at Salem,
11 Oregon.

12 CORY STREISINGER, Director
13 Department of Consumer and Business Services

14 

15 David Tatman, Administrator
16 Division of Finance and Corporate Securities

17 **CONSENT OF VICKIE J. PETERSON TO ENTRY OF ORDER**

18 I, Vickie J. Peterson, state that I am a resident of the
19 State of Oregon, that I have read the foregoing Order and that I
20 know and fully understand the contents hereof; that the factual
21 allegations stated herein are true and correct; that I have been
22 advised of my right to a hearing, that I have been advised of my
23 right to be represented by counsel in this matter; that I
24 voluntarily consent to the entry of this Order without any force
25 or duress, expressly waiving any right to a hearing in this
26 matter; that I understand that the Director reserves the right

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 to take further actions against me to enforce this Order or to
2 take appropriate action upon discovery of other violations of
3 Oregon law by me; and that I will fully comply with the terms
4 and conditions stated herein.

5 I further assure the Director that I will not conduct
6 business as a collection agency in Oregon unless such activities
7 are in full compliance with the terms of this Order and with
8 Chapter 697 of the Oregon Revised Statutes and Chapter 441,
9 Division 810, of the Oregon Administrative Rules.

10 I understand that this Consent Order is a public document.
11 Dated this 22nd day of July, 2008.

12
13 Vickie J. Peterson
14 Vickie J. Peterson

15 SUBSCRIBED AND SWORN to before me this 22nd day of
16 July, 2008.

17
18 Donna M. Mathews Donna M. MATHEWS
(Printed Name of Notary Public)
19 Notary Public
20 for the State of: OREGON
My commission expires: Feb 10, 2012

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

