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2 **STATE OF OREGON**  
3 **DEPARTMENT OF CONSUMER AND BUSINESS SERVICES**  
4 **DIVISION OF FINANCE AND CORPORATE SECURITIES**

5 In the Matter of:

**DM-11-0033**

6 Gary E. Lacefield dba Risk Mitigation Group,  
7 Respondents.

**Order to Cease and Desist,  
and Consent to Entry of Order**

8  
9 WHEREAS the Director of the Department of Consumer and Business Services for  
10 the State of Oregon (“Director”) conducted an investigation of Gary E. Lacefield dba Risk  
11 Mitigation Group (Lacefield) and determined that. Lacefield engaged in activities  
12 constituting violations of Oregon Revised Statutes (“ORS”) 86A.100 *et seq.* and Oregon  
13 Administrative Rules (“OAR”) 441-850-0005 through 441-885-0010 (collectively “Oregon  
14 Mortgage Lender Laws and Rules”) and ORS 697.602 to 697.842 and OAR 441-910-0000  
15 through 441-910-0120 (collectively “Oregon Debt Management Service Provider Laws and  
16 Rules”); and

17 WHEREAS Lacefield neither admits or denies the allegations in the Notice Order but  
18 wishes to resolve and settle this matter with the Director;

19 NOW THEREFORE, as evidenced by the authorized signature subscribed on this  
20 Consent Order, Lacefield hereby consents to entry of this order upon the Director’s Findings  
21 of Fact and Conclusions of Law as stated hereinafter:

22 **FINDINGS OF FACT**

23 The Director finds that:

24 1. As of September 7, 2012, Gary E. Lacefield dba Risk Mitigation Group  
25 (“Lacefield”) is not currently and has not previously been licensed with the Oregon Division  
26 of Finance and Corporate Securities (“Division”) to conduct business as a “mortgage broker”,  
as that term is defined in ORS 86A.100(5)(a)(C), in Oregon.





1 8. Respondent engaged in “residential mortgage transactions”, as that term is defined  
2 in ORS 86A.103(2), when Respondent acted as a mortgage broker as defined in Paragraph 7  
3 above in regard to residential property located in Oregon.

4 9. Respondent violated ORS 86A.103(1) when Respondent engaged in a residential  
5 mortgage transactions in Oregon without first obtaining a mortgage broker’s license from the  
6 Division.

7 10. Respondent performed “debt management services”, as that term is defined in  
8 ORS 697.602(2)(d), when Respondent obtained or attempted to obtain as an intermediary  
9 on a consumer’s behalf a concession from a creditor including, but not limited to, a  
10 reduction in the principal, interest, penalties or fees associated with a debt.

11 **ORDER**

12 NOW, THEREFORE, THE DIRECTOR ISSUES THE FOLLOWING ORDER:

13 11. Pursuant to ORS 86A.127(4) and ORS 697.825(1)(a), the Director, hereby orders  
14 Respondent to cease and desist from violating the Oregon Mortgage Lender Laws and Rules  
15 and Debt Management Service Providers Laws and Rules.

16 12. Respondent agrees not to engage in any business activity in Oregon that requires  
17 registration or licensing by the Division of Finance and Corporate Securities without first  
18 obtaining the requisite registration or license.

19 13. Respondent agrees to put a notification on all of his websites or other publications  
20 that he does not provide any services regarding debt management or loan modification  
21 services to residents of any state. The notification shall be placed on all websites within 40  
22 days of the date of this order.

23 Dated this 23<sup>rd</sup> day of August, 2013.

24 PATRICK M. ALLEN, Director  
25 Department of Consumer and Business Services

26 /s/ David Tatman  
David C. Tatman, Administrator  
Division of Finance and Corporate Securities



1 **CONSENT TO ENTRY OF ORDER**

2 I, Dr. Gary Lacefield, state that I have read the foregoing Consent Order and that I  
3 know and fully understand the contents hereof; that I have been advised of the right to a  
4 hearing and of the right to be represented by counsel in this matter; that I voluntarily and  
5 without any force or duress, consent to the entry of this Consent Order, expressly waiving any  
6 right to a hearing in this matter; that I understand that the Director reserves the right to take  
7 further actions to enforce this Consent Order or to take appropriate action upon discovery of  
8 other violations of the Oregon Mortgage Lender Laws and Rules and that I will fully comply  
9 with the terms and conditions stated herein.

10 I understand that this Consent Order is a public document.

11 Dated this 9<sup>th</sup> day of August 2013.

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13  
14 /s/Dr. Gary Lacefield  
15 Dr. Gary Lacefield

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17 **NOTARY ACKNOWLEDGMENT**

18 State of Texas )  
19 )ss.  
20 County of Tarrant )

21 This instrument was acknowledged before me on August 2013 by Dr. Gary  
22 Lacefield.

23 /s/ Katie J. King  
24 Notary Public – State of Texas

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Division of Finance and Corporate Securities  
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