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

6 **BEFORE THE DIRECTOR OF THE DEPARTMENT**
7 **OF CONSUMER AND BUSINESS SERVICES**

8 In the Matter of:

DM-14-0036

9 ARS Financial Group, Inc. and Robert Peters,
10 Respondents.

**Order to Cease and Desist,
Order Assessing Civil Penalty, and
Consent to Entry of Order**

11 The Director of the Department of Consumer and Business Services for the State of
12 Oregon (Director) conducted an investigation of ARS Financial Group, Inc. (ARS) and Robert
13 Peters (Peters) and determined that ARS and Peters engaged in activities constituting violations
14 of Oregon Revised Statutes (“ORS”) 86A.100 *et seq.* and Oregon Administrative Rules
15 (“OAR”) 441-850-0005 through 441-885-0010 (collectively Oregon Mortgage Lender Laws
16 and Rules) and ORS 697.602 to 697.842 and OAR 441-910-0000 through 441-910-0120
17 (collectively Oregon Debt Management Service Provider Laws and Rules); and

18 ARS and Peters now wishes to resolve and settle this matter with the Director,

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

22 **FINDINGS OF FACTS**

23 The Director finds that:

24 1. At all times material to this matter ARS Financial Group, Inc. (ARS) reported a
25 principal place of business of 514 N. California Avenue, Suite #7, Beaumont, CA 92223.

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1 697.612 or 697.642 to 697.702, rules adopted under ORS 697.632, or any order issued under
2 ORS 697.825.

3 3. Neither ARS nor Peters shall engage in any business activity, including soliciting or
4 advertising the availability of such activity, in Oregon that requires registration or licensing by
5 the Division of Finance and Corporate Securities without first obtaining the requisite registration
6 or license.

7 4. The Director orders and ARS and Peters agree to pay full restitution in the amount of
8 \$1,750 within thirty days from the date the Director signs this order. The address of the payee
9 shall be provided under separate cover.

10 5. The Director orders and ARS and Peters agree to pay a civil penalty of \$600 to the
11 Division within 60 days of the date the Director signs this order.

12 6. Any violation of this Consent Order will be deemed a material breach and the full
13 amount of the civil penalties alleged in the Notice Order will become due and owing
14 immediately.

15 Dated this 23rd day of December, 2014.

16
17 PATRICK M. ALLEN, Director
Department of Consumer and Business Services

18 /s/ David Tatman
19 David C. Tatman, Administrator
20 Division of Finance and Corporate Securities

21 **CONSENT TO ENTRY OF ORDER**

22 I, Robert Peters, state that I am the former president and owner of ARS, that I have read
23 the foregoing Consent Order and that I know and fully understand the contents hereof; that I
24 have been advised of the right to a hearing and of the right to be represented by counsel in this
25 matter; that I voluntarily and without any force or duress, consent to the entry of this Consent
26 Order on behalf of ARS and on my own behalf, expressly waiving any right to a hearing in this

1 matter; that I understand that the Director reserves the right to take further actions to enforce
2 this Consent Order or to take appropriate action upon discovery of other violations of the
3 Oregon Mortgage Lender Laws and Rules and that I will fully comply with the terms and
4 conditions stated herein.

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

6 Dated this 10th day of December 2014.

7
8 /s/ Robert Peters
9 Robert Peters, Individually and on behalf of
10 American Rescue Solutions, Inc.

11 **NOTARY ACKNOWLEDGMENT**

12 State of California)
13)ss.
14 County of Riverside)

15 This instrument was acknowledged before me on December 10, 2014 by Robert Peters.

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17 /s/ K. Barnett
18 Notary Public – State of California
19 My Commission Expires: July 23, 2016

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