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

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

In the Matter of:

DM-14-0048

The Law Office of Michael Glover PLC and
Michael Glover,

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

Respondents.

10 The Director of the Department of Consumer and Business Services for the State of
11 Oregon (“Director”) conducted an investigation of The Law Office of Michael Glover PLC and
12 Michael Glover (Glover). The Division determined that violations of Oregon Revised Statutes
13 (“ORS”) 86A.100 *et seq.* and Oregon Administrative Rules (“OAR”) 441-850-0005 through
14 441-885-0010 (collectively “Oregon Mortgage Lender Laws and Rules”) and ORS 697.602 to
15 697.842 and OAR 441-910-0000 through 441-910-0120 (collectively “Oregon Debt
16 Management Service Provider Laws and Rules”) had been committed.

17 NOW THEREFORE, as evidenced by the authorized signature subscribed on this
18 Consent Order, Michael Glover individually and as the former controlling member of The Law
19 Office of Michael Glover, PLC, hereby consents to entry of this order upon the Director’s
20 Findings of Fact and Conclusions of Law as stated hereinafter.

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FINDINGS OF FACTS

The Director finds that:

- 23 1. At all times material to this Order, The Law Office of Michael Glover PLC (Law Office)
24 and Michael Glover (Glover) reported a principal place of business of 1801 East Edinger
25 Avenue, Suite 240, Santa Ana, CA 92075.
26 2. At all times material to this Order, Glover was the owner and person in charge of the Law
Office.





1 3. Neither the Law Office nor Glover has ever been registered with the Oregon Secretary of
2 State to do business in Oregon.

3 4. Neither the Law Office nor Glover has ever held a license to engage in residential
4 mortgage transactions as a mortgage broker in Oregon and have never been registered to provide
5 debt management services in Oregon.

6 5. At all times material to this order, consumers JA and MA were Oregon residents, and were
7 party to a home mortgage loan secured by real estate located in Oregon.

8 6. On or about March 2010, JA and MA were seeking to modify the mortgage on their
9 property.

10 7. JA contacted "Marcos" at the Law Office and was sent a loan modification packet that JA
11 and MA completed and returned to the Law Office.

12 8. The Law Office then sent JA and MA a payment plan through a company called Secure
13 Account Services (SAS). SAS then deducted \$3,000 from JA and MA's bank account. The
14 following amounts were deducted from JA and MA's bank account:

\$1,275	March 17, 2010
\$750	April 12, 2010
\$975	July 7, 2010

MGT (8/28/15)

18 9. Michael Schlueter, acting under the ~~direction~~
NAME of the Law Office, negotiated loan terms
19 regarding JA and MA's residential loan with Willamette Valley Bank, the couple's lender.

20 10. JA and MA did not receive a loan modification or a refund from the Law Office or Glover.
21 JA and MA received a deed in lieu of foreclosure.

22 CONCLUSIONS OF LAW

23 The Director concludes that:

24 1. Respondents acted as a "mortgage broker" under ORS 86A.100(5)(a)(C) when they for
25 compensation, or in the expectation of compensation, either directly or indirectly made, negotiated,
26 or offered to make or negotiate a modification to the terms and conditions of a mortgage loan.

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1 of Finance and Corporate Securities without first obtaining the requisite registration or license.

2 3. The Director, pursuant to ORS 86A.992(2) hereby orders Glover to pay a civil penalty
3 of \$5,000 as follows:

4 a. \$2,500 for one violation of ORS 86A.103(1), ORS 697.612(1)(a) and ORS
5 697.612(1)(b)(E);

6 b. \$2,500 for one violation of ORS 697.692 (1)(a).

7 4. However, the Division will suspend \$4,000 (thereby requiring Glover to pay \$500 per
8 violation for a total civil penalty of \$1,000) of the civil penalty so long as Glover does not
9 violate any provision of the Oregon Mortgage Lender Law, or any rule, order, or policy issued
10 by the Division. If Respondents are found to have committed any such violation, then the
11 suspended portion of the assessed civil penalty will become immediately due and payable. If
12 Respondents do not violate the Oregon Mortgage Lender Law, or any rule, order, or policy
13 issued by the Division in three years from the date of the Order, the suspended portion of the
14 civil penalty is waived.

15 5. The Director hereby orders Glover to pay and Glover agrees to pay, restitution of
16 \$3,000 to JA and MA. Payment shall be made no later August 31, 2015. The address for
17 NA and MA shall be provided to Glover under separate cover.

18 6. If Respondents breach any provision of this Order, the full amount of the \$5,000 civil
19 penalty shall become due and owing immediately.

20 7. The \$1,000 in civil penalties is due no later than August 31, 2015.

21 Dated this 15th day of September, 2015.

22 PATRICK M. ALLEN, Director
23 Department of Consumer and Business Services

24
25 /S/ David Tatman
26 David C. Tatman, Administrator
Division of Finance and Corporate Securities

1 **CONSENT TO ENTRY OF ORDER**

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

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

12 Dated this 28 day of August 2015.

13 /S/ M Glover
14 Michael Glover Individually and as the Former Control
15 Person for The Law Office of Michael Glover, PLC

16 **NOTARY ACKNOWLEDGMENT**

17 State of California)
18 County of Orange) ss.

19 This instrument was acknowledged before me on 8/28, 2015 by Michael Glover.
20

21 Stephanie Christabel Arredondo
22 Notary Public – State of California
23 My Commission Expires: 12-19-2017

24 *[Attached and made a part of this Order is the California Notary Information.]*
25
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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

