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

6 In the Matter of

Case No. DM-14-0051

7 E.M.A. LAW FIRM, P.L.;

ORDER TO CEASE AND DESIST,  
ORDER ASSESSING CIVIL PENALTY  
AND CONSENT TO ENTRY OF ORDER

8 Respondent.

9 The Director of the Department of Consumer and Business Services for the State  
10 of Oregon (hereinafter “the Director”), acting pursuant to the Oregon statutes regulating  
11 debt management service providers, ORS 697.602 to 697.842, has conducted an  
12 investigation of E.M.A. Law Firm, P.L. (hereinafter “EMA”).

13 EMA has cooperated with the Director’s investigation and does not wish to  
14 expend additional time or incur additional costs in connection with litigating this matter.

15 EMA neither admits nor denies the findings herein, but wishes to resolve this  
16 matter with the Director;

17 Now, therefore, as evidenced by the signature(s) subscribed on this Order, EMA  
18 hereby CONSENTS to entry of this Order.

19 I. FINDINGS OF FACT

20 The Director FINDS:

21 1. EMA is a Florida law firm with its principal offices located at 2101 Vista  
22 Parkway, Suite 255, West Palm Beach, Florida 33411.

23 2. EMA held itself out as providing debt management services as defined by  
24 ORS 697.602(2)(d), by receiving money in return for obtaining or attempting to obtain as  
25 an intermediary on consumers’ behalf, concessions from creditors including, but not  
26 limited to, reduction in the principal, interest, penalties or fees associated with a debt.

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 is a separate and distinct violation of ORS 697.692 (1)(d).

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3 **III. ORDERS**

4 Now, therefore, the Director issues the following ORDERS:

5 *Order to Cease and Desist*

6 11. Pursuant to the authority of ORS 697.825(1)(a), the Director hereby ORDERS  
7 EMA, and all entities owned or controlled by EMA, their successors and assignees, to  
8 CEASE AND DESIST from offering services to Oregon residents in violation of any  
9 provision of the Oregon statutes regulating debt management service providers, ORS  
10 Chapter 697, and any rule, order, or policy issued by the Director under ORS Chapter  
11 697.

12 *Order Assessing Civil Penalty*

13 12. Pursuant to the authority of ORS 697.832, the Director may assess a CIVIL  
14 PENALTY in an amount of not more than \$5,000 per violation against any person who  
15 violates ORS 697.612 or 697.642 to 697.702, rules adopted under ORS 697.632, or any  
16 order issued under ORS 697.825.

17 13. Pursuant to ORS 697.832, the Director hereby assesses EMA a CIVIL  
18 PENALTY in the amount of \$75,000 (seventy-five thousand dollars) as follows:

19 A. A CIVIL PENALTY of \$5,000 (five thousand dollars) for violation of ORS  
20 697.612 by engaging in the business of performing debt management services without  
21 being registered with the Director;

22 B. A CIVIL PENALTY of \$5,000 (five thousand dollars) for violation of ORS  
23 697.642 (1) by performing debt management services without first filing a bond; and

24 C. A CIVIL PENALTY of \$65,000 (sixty-five thousand dollars) for violation of  
25 ORS 697.692(1)(d) by charging monthly fees for debt management services that exceed  
26 \$65.



*Suspension of Civil Penalty*

14. The Director agrees to SUSPEND the collection of the assessed CIVIL PENALTY assessed herein provided that EMA complies with all of the following terms and conditions:

A. Effective the date of this Order, EMA will cease offering debt management services, or other services that require EMA to be registered with the Director under ORS 697.632, to any Oregon resident that was not a client of EMA on the effective date of the Order.

B. EMA will either apply to the Director to become registered as an Oregon debt management service provider in accordance with ORS 697.632, or will within 30 days of the date of this Order completely wind down and cease to provide any debt management services in Oregon. During the winding down period, EMA may assist their Oregon clients in finding registered debt management providers and moving their accounts to such providers. EMA may move or complete any existing accounts only without further fees or charges to the client.

C. Within 12 months of the date of this Order, EMA will refund all monies paid to EMA by Oregon clients to EMA. EMA shall provide proof satisfactory to the Oregon Division of Finance and Corporate Securities of the payment of the refunds.

D. EMA will comply with all terms and conditions set out in this Order and commit no new violations of the Oregon statutes regulating debt management service providers, ORS 697.602 to 697.842, the rules adopted pursuant to ORS 697.632, or any order issued under ORS 697.825.

15. If EMA complies with all of the terms and conditions set out in this Order and the Director has not initiated an enforcement action for new violations of the Oregon statutes regulating debt management service providers during the three-year period from the effective date of this Order, the Director WAIVES the collection of the suspended





1 CIVIL PENALTY assessed herein.

2 16. The Director reserves the right to immediately take enforcement action,  
3 pursuant to the procedures set forth in ORS 183.745, to impose the suspended CIVIL  
4 PENALTY if EMA violates any term of this Order.

5 *Investigation Cost*

6 17. In accordance with the authority of ORS 697.732(1)(e), the Director may  
7 charge for the reasonable cost of an investigation.

8 18. In accordance with the authority to ORS 697.732(1)(e), the Director hereby  
9 assesses EMA \$500 for the cost of investigating the debt management services being  
10 offered by EMA to Oregon consumers. This amount shall be due and payable upon  
11 EMA's execution of this Order.

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

14 IT IS SO ORDERED.

15 Dated this 22nd day of January, 2015 at Salem, Oregon.

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

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

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CONSENT TO ENTRY OF ORDER

I, Erik Abrams, state that I am an officer of E.M.A. Law Firm, P.L. ("EMA"), and I am authorized to act on its behalf; that I have read the foregoing Order and that I know and fully understand the contents hereof; that EMA and I have been advised of the right to a hearing and of the right to be represented by counsel in this matter; that EMA, voluntarily and without any force or duress, consents to the entry of this Order, expressly waiving any right to a hearing in this matter; that EMA, executes this Order as a settlement of the matters referred to in the foregoing Order; that EMA understands that the Director reserves the right to take further actions to enforce this Order or to take appropriate action upon discovery of future violations of the Oregon statutes regulating debt management service providers, ORS 697.602 to 697.842, the rules adopted pursuant to ORS 697.632, or any order issued under ORS 697.825, and that EMA will fully comply with the terms and conditions stated herein.

EMA further assures the Director that neither EMA, nor its officers, directors, employees or agents, will offer to provide services in Oregon unless such services are in full compliance with Chapter 697 of the Oregon Revised Statutes.

EMA understands that this Order is a public document.

E.M.A. LAW FIRM, P.L.

By: /s/ Erik Abrams  
Signature

Erik Abrams  
Printed Name

Member  
Office Held

State of Florida

County of Broward

Signed or attested before me on December 8, 2014 by

Erik Abrams

/s/ Deborah Clawson  
Notary Public

Division of Finance and Corporate Securities  
Labor and Industries Building  
350 Winter Street NE, Suite 410  
Salem, OR 97301-3881  
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