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

In the Matter of:

Case No. DM-14-0055

JASON D. GLASSER and DAVID C.
WILLNER, both d/b/a Alliance
Processing, Inc. and d/b/a National
Payments Services,

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

Respondents.

Whereas, the Director of the Department of Consumer and Business Services for the State of Oregon (hereinafter “the Director”), acting in accordance with the Oregon statutes regulating debt management service providers, ORS 697.602 to 697.842, has conducted an investigation of Jason D. Glasser (“Glasser”) and David C. Willner (“Willner”); and

Whereas, Glasser and Willner have cooperated with the Director’s investigation and do not wish to expend additional time or incur additional costs in connection with litigating this matter.

Now, therefore, as evidenced by the signature(s) subscribed on this Order, Glasser and Willner hereby CONSENT to entry of this Order.

I. FINDINGS OF FACT

The Director FINDS that:

1. At all times material to this Order, Glasser and Willner were residents of Mooresville, North Carolina. (Hereinafter, Glasser and Willner are referred to jointly as “Respondents”.)

2. Alliance Processing, Inc. (“Alliance Processing”) is a fictitious business

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350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387





1 entity that was employed by Respondents in their business dealings. Alliance Processing
2 was purported to have business offices located at 999 Waterside Drive in Norfolk,
3 Virginia; however, that address is fictitious.

4 3. National Payment Services (“National Payments”) is purportedly an
5 assumed business name for JDM Business Ventures, Inc. (“JDM”), a dissolved Wyoming
6 business corporation operated by Glasser. National Payments and JDM purportedly have
7 business offices located in Mooresville, North Carolina. Respondents used Alliance
8 Processing and National Payments to funnel money to themselves.

9 4. Neither Alliance Processing nor National Payments are registered with the
10 Oregon Secretary of State to do business in Oregon.

11 5. During the time period relevant to this Order, Respondents engaged in the
12 business of modifications of residential real estate loans by receiving money in return for
13 obtaining or purporting to obtain as an intermediary on a consumer’s behalf a concession
14 from a creditor including, but not limited to, a reduction in the principal, interest,
15 penalties or fees associated with a debt.

16 6. At no time relevant to this Order were Glasser, Willner, Alliance Processing
17 or National Payment Services licensed by the Director as a debt management service
18 provider in accordance with ORS chapter 697. Neither Glasser nor Willner were licensed
19 as mortgage brokers, mortgage bankers or loan originators in accordance with ORS
20 chapter 86A during the period of time relevant to this Order.

21 7. Respondents represented to at least one Oregon consumer that they were
22 authorized to perform or furnish loan modification services to Oregon consumers.

23 8. At no time material to this Order did Glasser, Willner, Alliance Processing
24 or National Payment Services file a bond with the Director as required by Oregon law.

25 9. At all times relevant to this matter, an individual identified herein as “JFM”
26 was a resident of the State of Oregon.



1 authorized to do business in Oregon.

2 17. Respondents violated ORS 697.692(1)(a) when they charged an Oregon
3 consumer an initial fee that exceeded \$50.

4 18. Respondents violated ORS 697.692(1)(b) when they charged an Oregon
5 consumer an initial consultation fee that exceeded \$50.

6 19. Respondents violated ORS 697.692(1)(c) when they charged an Oregon
7 consumer a monthly service fee in excess of \$65.

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III. ORDERS

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

11

Final Order to Cease and Desist

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20. In accordance with ORS 697.825(1)(a), the Director hereby ORDERS
13 Respondents, and all entities owned or controlled by Respondents, their successors and
14 assignees, to CEASE AND DESIST from violating any provision of the Oregon statutes
15 regulating debt management service providers, ORS chapter 697, and any rule, order, or
16 policy issued by the Director under ORS chapter 697.

17

Final Order Assessing Civil Penalty

18

21. In accordance with ORS 697.832(1), the Director ORDERS Respondents
19 Glaser and Willner, jointly and severally, to pay a CIVIL PENALTY in the amount of
20 \$30,000 (thirty thousand dollars) as follows:

21

A. A CIVIL PENALTY of \$5,000 (five thousand dollars) for violating the
22 registration provisions of ORS 697.612(1) by engaging in the business of performing
23 debt management services without being registered with the Director;

24

B. A CIVIL PENALTY of \$5,000 (five thousand dollars) for violating ORS
25 697.662(2) by representing to an Oregon consumer that Respondents were authorized to
26 furnish a debt management service when they were not actually authorized under the



1 laws of this state to perform debt management service;

2 C. A CIVIL PENALTY of \$5,000 (five thousand dollars) for performing debt
3 management services without first filing a bond as required by ORS 697.642(1);

4 D. A CIVIL PENALTY of \$5,000 (five thousand dollars) for violating ORS
5 697.692(1)(a) by charging an initial fee for debt management services that exceeded \$50;

6 E. A CIVIL PENALTY of \$5,000 (five thousand dollars) for violating ORS
7 697.692(1)(b) by charging an initial consultation fee for debt management services that
8 exceeded \$50; and

9 F. A CIVIL PENALTY of \$5,000 (five thousand dollars) for violating ORS
10 697.692(1)(c) by charging a monthly service fee that exceeded \$65.

11 *Suspension of Civil Penalty*

12 22. The Director agrees to SUSPEND the collection of \$20,000 (twenty
13 thousand dollars) of the CIVIL PENALTY assessed herein provided that Respondents
14 comply with all of the following terms and conditions:

15 A. Effective the date of this Order, Respondents will cease offering debt
16 management services, or other services that require them to be registered with the
17 Director under ORS 697.632.

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

22 C. Respondents will remit to the Department of Consumer and Business Services
23 the unsuspended portion of the CIVIL PENALTY in the amount of \$10,000 (ten
24 thousand dollars). Payment will be made by cashier's check at the time Respondents
25 submit the signed Order.

26 23. If Respondents comply with all of the terms and conditions set out in this

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1 Order and the Director has not initiated an enforcement action for new violations of the
2 Oregon statutes regulating debt management service providers during the three-year
3 period from the effective date of this Order, the Director WAIVES the collection of the
4 suspended CIVIL PENALTY assessed herein.

5 24. The Director reserves the right to immediately take enforcement action,
6 pursuant to the procedures set forth in ORS 183.745, to impose the suspended CIVIL
7 PENALTY if Respondents violate any term of this Order.

8 *Investigation Cost*

9 25. In accordance with ORS 697.732(1)(e), Respondents agree to pay \$1,000
10 (one thousand dollars) for the cost of investigating the debt management services they
11 offered to Oregon consumers. This amount is also due and payable upon Respondents'
12 execution of this Order.

13 26. This Order is a "Final Order" under ORS 183.310(6)(b). Subject to that
14 provision, the entry of this Order in no way limits further remedies which may be
15 available to the Director under Oregon law.

16 SO ORDERED this 23rd day of December, 2015 at Salem,
17 Oregon.

18 PATRICK M. ALLEN, Director
19 Department of Consumer and Business Services

20 /s/ David Tatman
21 David C. Tatman, Administrator
22 Division of Finance and Corporate Securities

23 Approved as to form:

24 /s/ Michael A. Thurman Date: 12/16/15
25 Michael A. Thurman
26 Attorney for Respondents

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CONSENT TO ENTRY OF ORDER BY JASON D. GLASSER

I, Jason D. Glasser, attest that I have read the foregoing Order, that and I know and fully understand the contents hereof and that I execute this Order as a settlement of the matters referred to in the foregoing Order. I have been represented by counsel in this matter, or have had the opportunity to discuss this matter with my counsel; I have been advised of my right to a hearing, and I expressly waive any right to a hearing. I voluntarily consent to the entry of this Order, without any force or duress, and I will fully comply with the terms and conditions stated herein.

I understand 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.

I understand that this Order is a public document.

By: /s/ Jason D. Glasser
Jason D. Glasser

State of North Carolina

County of Iredell

Signed and attested before me on this 16th day of December,
2015 by Jason D. Glasser.

/s/ Frankie L. Wiley
Signature of Notary Public

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CONSENT TO ENTRY OF ORDER BY DAVID C. WILLNER

I, David C. Willner, attest that I have read the foregoing Order, that and I know and fully understand the contents hereof and that I execute this Order as a settlement of the matters referred to in the foregoing Order. I have been represented by counsel in this matter, or have had the opportunity to discuss this matter with my counsel; I have been advised of my right to a hearing, and I expressly waive any right to a hearing. I voluntarily consent to the entry of this Order, without any force or duress, and I will fully comply with the terms and conditions stated herein.

I understand 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.

I understand that this Order is a public document.

By: /s/ David C. Willner
David C. Willner

State of North Carolina

County of Iredell

Signed and attested before me on this 16th day of December,
2015 by David C. Willner.

/s/ Frankie L. Wiley
Signature of Notary Public

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