STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION

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| In the Matter of:<br><br>CONSUMER LAW GROUP LLC,<br><br>Respondent. | Case No. DM-22-0107<br><br>FINAL ORDER TO CEASE AND DESIST AND FINAL ORDER ASSESSING CIVIL PENALTIES, ENTERED BY CONSENT |

The Director of the Department of Consumer and Business Services for the State of Oregon (the "Director") investigated the business practices of Consumer Law Group LLC ("CLG" or the "law firm") and determined that CLG violated certain provisions of Oregon Revised Statutes ("ORS") 697.602 to 697.842 and Oregon Administrative Rules ("OAR") 441-910-0000 to 441-910-0200 (collectively, the "Oregon Debt Management Service Provider Law").

Now, therefore, as evidenced by the authorized signature(s) subscribed in this Order, CLG hereby consents to entry of this Order upon the Director's Findings of Fact and Conclusions of Law below.

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387

## FINDINGS OF FACT

The Director FINDS that:

1. CLG is a law firm with a principal business address of 1031 Ives Dairy Road, Suite 228, Miami, Florida 33179. Its website is www.lawfirmcs.com.

2. Jerome Ramsaran, a Florida attorney, is the owner and manager of CLG. He is not licensed to practice law in Oregon.

3. CLG has not registered with the Oregon Secretary of State to conduct business in Oregon or with the Director to perform debt management services.

4. For a fee, CLG represents its clients and provides debt validation and settlement services to them. The services CLG provides on behalf of its clients include persuading creditors that no payment from the client is due on account of the creditors' unlawful debt collection practices or negotiating a partial payment of the client's debt on modified terms.

5. CLG charges a total fee of 33% of its client's debts that CLG has agreed to settle on behalf of the client.

6. From 2020 to 2022, CLG offered or provided services to 37 Oregon clients. Of those, 27 paid CLG fees totaling $82,207.99, broken down as follows:

A. CVS - $2,375.04
B. JO - $7,600.00
C. AC - $8,400.00
D. BKB - $3,926.10
E. PRM - $13,319.52
F. NE - $8,103.28
G. TLK - $1,410.00
H. LS - $400.00
I. OMH - $490.00
J. TLC - $597.36
K. PDV - $600.00
L. KLC - $300.00
M. KZ - $1,200.00
N. SRW - $3,579.44
O. AM - $2,570.00
P. JLC - $400.00
Q. CRW - $520.00
R. LJ - $2,510.00
S. JLB - $2,200.00
T. HML - $6,000.00
U. CBT - $3,625.00
V. MER - $2,500.00
W. MEL - $395.00
X. RLF - 6,338.25
Y. VGHL - $1,514.00
Z. SNS - $485.00
AA. SLV - $850.00

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## CONCLUSIONS OF LAW

The Director CONCLUDES that:

7. By offering or providing debt validation and settlement services to Oregon clients for a fee, CLG performed debt management services, as defined in ORS 697.602(2)(d).

8. By performing debt management services in Oregon without being registered with the Director as a DMSP, CLG violated ORS 697.612(1)(a).

9. By charging Oregon clients a total fee of 33% of their debt, CLG violated ORS 697.692(1)(c).

10. Because the Director has reason to believe that CLG has violated ORS 697.612(1)(a) and ORS 697.692(1)(c), the Director is authorized under ORS 697.825(1)(a) to order CLG to cease and desist from violating those statutes.

11. ORS 697.832(1) authorizes the Director to assess a civil penalty against CLG of up to $5,000.00 per violation of the Oregon Debt Management Service Provider Law.

## ORDER

Now therefore, the Director issues the following ORDERS:

12. As authorized by ORS 697.825(1)(a), the Director ORDERS CLG to CEASE AND DESIST from violating ORS 697.612(1)(a) and ORS 697.692(1)(c).

13. As authorized by ORS 697.832(1), the Director ORDERS CLG to pay $91,000.00 in CIVIL PENALTIES, allocated as follows:

A. $64,000 for unregistered activity in violation of ORS 697.612(1)(a); and

B. $27,000 for excessive fees in violation of ORS 697.692(1)(c).

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14. The Director SUSPENDS all civil penalties, provided CLG complies with these conditions:

A. CLG shall refund the fees paid to the law firm by each Oregon client listed above using reasonable efforts and means;

B. If CLG is unable to refund fees to an Oregon client after using reasonable efforts and means to locate and notify the Oregon client of the refund, then the law firm shall remit the refund to the Oregon State Treasury for distribution to the Oregon client if the latter claims the refund;

C. CLG shall complete the refunds and remittance, if any, to the Oregon State Treasury and provide the Director with proof of the refunds and remittance within six months of the date of this Order;

D. CLG shall clearly and visibly state on its website(s) that its services are not available in Oregon; and

E. CLG shall not violate the Oregon Debt Management Service Provider Law or the terms of this Order.

15. If CLG satisfies these conditions, the Director shall waive the suspended civil penalties three years after the date of this Order. If, however, CLG fails to do so, then the $91,000 suspended civil penalties shall immediately become due and owing.

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16. This Order is a "Final Order" under ORS 183.310(6)(b). Subject to this provision, entry of this Order does not limit the Director's authority to enforce this Order or take action against CLG for violations of this Order or violations not included in this Order that are discovered after the date of this Order.

SO ORDERED this 7th day of February, 2023.

ANDREW R. STOLFI, Director
Department of Consumer and Business Services

/s/ Dorothy Bean
Dorothy Bean, Chief of Enforcement
Division of Financial Regulation

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## ENTITY CONSENT TO ENTRY OF ORDER

I, Jerome Ramsaran, am an officer or manager of Consumer Law Group LLC ("CLG"). I am authorized to act and sign on behalf of CLG. I have read the foregoing Order, and I know and fully understand its contents. I have been advised of the right to a hearing and of the right to be represented by counsel in this matter. CLG voluntarily consents to the entry of this Order with no force or duress, expressly waiving any right to a hearing in this matter and any rights to administrative or judicial review of this Order. CLG understands that the Director reserves the right to take further action to enforce this Order or to take action upon discovery that CLG has committed other violations of the Oregon Debt Management Service Provider Law. CLG, along with its officers, directors, employees, or agents, shall comply with the terms and conditions stated herein.

CLG understands that this Order is a public document.

Signature: */s/ Jerome Ramsaran*

Position Held: Managing Member

## ACKNOWLEDGMENT

State of Florida

County of Miami-Dade

Signed or attested before me on the 27th of January, 2023.

*/s/ Amarie Gonsalez*
Notary Public

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