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

In the Matter of:	Case No. CA-22-0088
COLUMBIA COLLECTORS, INC.,	ORDER TO CEASE AND DESIST, ORDER ASSESSING CIVIL PENALTY, AND CONSENT TO ENTRY OF ORDER
Respondent.	THIS IS A FINAL ORDER

The Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), acting in accordance with Oregon Revised Statutes ("ORS") 697.005 to 697.095 and Oregon Administrative Rules ("OAR") 441-810-0000 through 441-810-0260 ("Oregon Collection Agency Laws") has determined that Columbia Collectors, Inc. ("CCI") engaged in activities that violated the Oregon Collection Agency Laws.

CCI wishes to resolve and settle this matter with the Director.

Now, therefore, as evidenced by the authorized signatures subscribed on this Order, CCI hereby CONSENTS to entry of this Order upon the Director's Findings of Fact and Conclusions of Law as stated hereinafter.

FINDINGS OF FACT

The Director FINDS that:

1. CCI is a Washington corporation with its principal place of business at 1104 Main St., Suite 311,Vancouver, WA 98660.

2. CCI is licensed as a collections agency in Washington. The large majority of CCI's collections agency activities are carried out in Washington.

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3. CCI obtained an Oregon collections agency registration on March 3, 2005, and maintained that registration until December 31, 2017.

4. CCI did not submit an application to renew CCI's Oregon collections agency registration for calendar year 2018 prior to the deadline to renew at the end of calendar year 2017. As a result, CCI's Oregon collections agency registration expired on December 31, 2017.

5. Despite the expiration of CCI's Oregon collections agency registration, CCI continued doing business as a collections agency in Oregon until February of 2022.

6. On or about January 14, 2022, the Division reviewed a consumer complaint against CCI that had been forwarded to the Division by the Oregon Department of Justice.

7. As part of the Division's review process, Division staff checked to ensure that CCI was registered with the Division as an Oregon collections agency. This check showed that CCI's registration had expired.

8. Division staff contacted CCI by mail on February 14, 2022, to request information about CCI's business activities in Oregon and to inform CCI that CCI did not currently have an Oregon collections agency registration.

9. On March 11, 2022, CCI contacted the Division by letter. CCI represented to the Division that it did not realize its Oregon collections agency registration had lapsed, and upon learning of this fact, had ceased doing business in Oregon on or around February 14, 2022. CCI further informed the Division that CCI would apply for an Oregon collections agency registration and in the meantime had ceased its collections agency activity in Oregon.

10. CCI made its annual corporate filings with the Oregon Secretary of State's office from 2018 to 2022 and maintained its business registration in Oregon.

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CONCLUSIONS OF LAW

The Director CONCLUDES that:

11. Pursuant to ORS 697.093(1)(d)(A), if the director has reason to believe that a person has violated, is violating or is about to violate ORS 697.015, 697.031, 697.045, 697.058, 697.091, 697.105 or 697.115 or a rule adopted under ORS 697.031, 697.085 or 697.086, the Director may issue an order to cease and desist from the violation.

12. Pursuant to ORS 697.015, a person shall not operate as a collection agency in this state unless the person registers with the Department of Consumer and Business Services under ORS 697.031 and maintains the registration in accordance with that section.

13. CCI violated ORS 697.015 by engaging in business in Oregon as a collections agency without valid Oregon collections agency registration during the calendar years 2018, 2019, 2020, 2021, and part of 2022.

14. Pursuant to ORS 697.095, a person who violates any provision of ORS 697.015 or 697.058 or any rule adopted under ORS 697.031, 697.085 or 697.086 is subject to forfeiture and payment of a civil penalty in an amount of not more than $1,000 for each offense.

ORDERS

Now therefore, the Director issues the following Orders:

15. As authorized by ORS 697.093(1)(d)(A), the Director ORDERS CCI to CEASE AND DESIST from violating ORS 697.015 and ORS 697.058.

16. As authorized by ORS 697.095, the Director hereby imposes CIVIL PENALTIES against CCI in the amount of $1,800 for violations of ORS 697.015.

17. This Order is binding upon CCI's successors and assigns.

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18. This Order is a "Final Order" under ORS 183.310(6)(b). Subject to that provision, the entry of this Order does not limit other remedies that are available to the Director under Oregon law.

SO ORDERED this 27th day of October, 2022.

Andrew R. Stolfi, Director
Department of Consumer and Business Services

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

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ENTITY CONSENT TO ENTRY OF ORDER

I, Edward M. Wiswall state that I was an officer of COLUMBIA COLLECTORS, INC. and authorized to act on its behalf. I have read the foregoing Order and that I know and fully understand the contents hereof. I have been advised of COLUMBIA COLLECTORS, INC. s right to a hearing and right to be represented by counsel in this matter. COLUMBIA COLLECTORS, INC. voluntarily consents to the entry of this Order without any force or duress, expressly waiving any right to a hearing in this matter, as well as any rights to administrative or judicial review of this Order. COLUMBIA COLLECTORS, INC. understands that the Director reserves the right to take further actions against it to enforce this Order or to take appropriate action upon discovery of other violations of the Oregon Collection Agency Laws by COLUMBIA COLLECTORS, INC. COLUMBIA COLLECTORS, INC. will fully comply with the terms and conditions stated herein.

COLUMBIA COLLECTORS, INC. understands that this Consent Order is a public document.

Signature: /s/ Edward M. Wiswall

Position Held: President

State of Washington

County of Clark

Signed or attested before me on this 24th day of October, 2022

By Sharon M. Johnson.

/s/ Sharon M. Johnson
Notary Public

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