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

In the Matter of: ROBERT LECHLEDIER, an individual, *dba* THE OFFICES OF WILSON, CHURCH, AND MORGAN and RAWB FINANCIAL SERVICES, INC., a California corporation Respondents.	Case No. CA-21-0059 ORDER TO CEASE AND DESIST, AND ORDER ASSESSING CIVIL PENALTIES, ENTERED BY DEFAULT

On April 21, 2022, the Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), acting by and through the Division of Financial Regulation ("Division") and in accordance with Oregon Revised Statutes ("ORS") chapters 697.005 to 697.115 ("the Oregon Collection Agency Law"), served an Order to Cease and Desist, Proposed Order imposing Civil Penalties, and Notice of Right to an Administrative Hearing ("Notice") on Robert Lechledier *dba* The Offices of Wilson, Church, and Morgan, and RAWB Financial Services, Inc., (collectively, "Respondents").

The Notice offered Respondents an opportunity for a hearing if requested within 20 days of the Notice. The Notice further informed Respondents that if a hearing were not conducted because Respondents did not timely request a hearing or otherwise defaulted, then the designated portion of the Division's file and all materials submitted by Respondents in this case would automatically become part of the contested case record for the purpose of proving a prima facie case.

The Director did not receive from Respondents a request for a hearing and did not conduct a hearing.

The Director finds that the record of this proceeding proves a prima facie case.

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Now, therefore, after considering the relevant portions of the Division's file relating to this matter, the Director finds and orders as follows.

FINDINGS OF FACT

The Director FINDS that:

1. Respondent Robert Lechledier ("Lechledier") is a resident of Texas. Lechledier was formerly a resident of California.

2. Lechledier engages in business as a collections agency under various assumed names, including "The Office of Wilson, Church and Morgan" ("WCM"). When operating as WCM, Lechledier uses the business address 100 Congress Ave, Suite 200, Austin, Texas 78701 ("the Austin address"). Until at least July 27, 2021, Lechledier operated a website for WCM at www.wilsonchurchmorgan.com.

3. On knowledge and belief, WCM is not registered as a business entity in any jurisdiction and is merely one of several alter egos Lechledier uses in his collections agency activities.

4. Respondent RAWB Financial Services, Inc. ("RAWB") is a California corporation. RAWB engages in business as a collections agency. In its filings with the California Secretary of State's office, RAWB uses the following business address: 5000 Birch St. Suite 3000, Newport Beach, CA 92660 ("the Newport Beach Address").

5. RAWB's California Secretary of State filings identify Lechledier as the Chief Executive Officer, Chief Financial Officer, and sole director of RAWB. On knowledge and belief, RAWB has no separate corporate existence; rather, RAWB is yet another alter-ego used by Lechledier in his collections agency business.

6. At no time has Lechledier (either under his own name or as WCM or RAWB) been registered with the Division to do business as a collections agency in Oregon.

7. On or about February 22, 2021, an Oregon consumer who will be identified for purposes of this Order as AR received an automated voicemail message stating that WCM

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was attempting to reach her about the collection of a debt, and that she should call WCM at (888) 535-1838 to communicate about time-sensitive correspondence requiring AR's signature.

8. In response to this message, AR located WCM's website. On February 23, 2021, AR filed a complaint with the Division after learning that WCM is not registered as a collection agency in Oregon.

9. The Division's investigation revealed that the Austin address was, in fact, a virtual office. The Division also obtained Domain Name Service ("DNS") information for the WCM website, which indicated that the website was owned by Lechledier.

10. The Division's investigation also revealed the existence of RAWB and of Lechledier's control of that business.

11. The Division contacted Lechledier, who denied controlling the WCM website. Lechledier claimed that he set up the WCM website on behalf of a third party, who will be referred to for purposes of this Order as JN.

12. The Division contacted JN, who agreed to sit for an interview with Division staff. Based on the information developed in that interview, and on information otherwise arising in the Division's investigation, JN is not involved with WCM or RAWB.

13. When Division staff asked Lechledier about RAWB, Lechledier ceased responding to communications from the Division.

CONCLUSIONS OF LAW

Unlicensed Collection Agency Activities

14. ORS 697.015 forbids a person from doing business as a collections agency in Oregon unless that person "registers with the Department of Consumer and Business Services under ORS 697.031 and maintains the registration in accordance with that section."

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15. Under ORS 697.005(1)(a)(A), "collection agency" means, among other things, "A person that engages directly or indirectly in soliciting a claim for collection, or collecting or attempting to collect a claim that is owed, due or asserted to be owed or due to another person or to a public body at the time the person solicits, collects or attempts to collect the claim."

16. By leaving a telephone message for AR as part of an effort to collect a debt, while not being registered in Oregon as a collections agency, Respondents violated ORS 697.015.

Piercing the Corporate Veil

17. The separate legal existence of a corporation is disregarded when

(a) Another entity actually controls, or is under common control, with the corporation;

(b) The other entity uses its control over the corporation to engage in improper conduct; and

(c) Harm arises from that improper conduct.

18. RAWB has no corporate existence separate from Lechledier and WCM because:

(a) Lechledier wholly controls RAWB, and uses both the RAWB and WCM identities in his collections agency activities;

(b) Lechledier improperly uses the RAWB and WCM identities to evade the legal requirements of his collections agency business; and

(c) Lechledier, using the WCM identity, violated ORS 697.015 by engaging in collections agency activity in Oregon without registering with the Division as a collections agency.

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Cease and Desist Authority

19. Under ORS 697.093(1)(d)(A), because the Director has reason to believe that Lechledier, WCM, and RAWB have engaged in violations of ORS 697.015, the Director may issue an order to Lechledier, WCM, and RAWB to cease and desist from violations of the Oregon Collection Agency Law.

Civil Penalties Authority

20. Under ORS 697.095(1), the Director may impose a civil penalty not to exceed $1,000 against any 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."

21. Pursuant to OAR 441-810-0140, the civil penalties shall be $400 for the first offense and $1,000 for each subsequent offense.

ORDERS

Now therefore, the Director issues the following Orders:

Cease and Desist

22. As authorized by ORS 697.093(1)(d)(A), the Director ORDERS Lechledier, WCM, and RAWB to CEASE AND DESIST from violating ORS 697.015.

Civil Penalties

23. As authorized by ORS 697.095(1) and OAR 441-810-0140, the Director hereby ORDERS that Lechledier, WCM and RAWB be jointly and severally subject to $400 in CIVIL PENALTIES for doing business in Oregon as a collections agency without registering with the Division.

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FINAL ORDER

24. 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 30th day of June, 2022.

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

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

NOTICE OF RIGHT TO JUDICIAL APPEAL

Judicial review of final orders in contested cases is governed by ORS 183.482. Respondents may request judicial review by filing a petition with the Court of Appeals in Salem, Oregon, within 60 days from the date this order is served.

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