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3 STATE OF OREGON  
4 DEPARTMENT OF CONSUMER AND BUSINESS SERVICES  
5 DIVISION OF FINANCIAL REGULATION

6 In the Matter of:

Case No. DM-21-0063

7 DOLLIEMAC, LLC, dba ELITE  
8 DOCUMENT MANAGEMENT  
9 SOLUTIONS,

FINAL ORDER TO CEASE AND  
DESIST AND FINAL ORDER  
ASSESSING CIVIL PENALTIES,  
ENTERED BY DEFAULT

Respondent.

10 On April 28, 2022, the Director of the Department of Consumer and Business  
11 Services for the State of Oregon (the “Director”), through the Division of Financial  
12 Regulation (the “Division”) and pursuant to Oregon Revised Statutes (“ORS”) 697.602  
13 through 697.842 and Oregon Administrative Rules (“OAR”) 441-910-0000 through 441-  
14 910-0200 (collectively, the “Oregon Debt Management Service Provider Law”), properly  
15 served Dolliemac, LLC, dba Elite Document Management Solutions (“Elite” or the  
16 “company”) an Order to Cease and Desist, Proposed Order Assessing Civil Penalties, and  
17 Notice of Right to a Hearing (“Notice Order”) via regular and certified United States mail  
18 at its business addresses.

19 The Notice Order offered Elite an opportunity for a hearing, if requested in writing  
20 within 20 days of service. The Notice Order further informed Elite that if a hearing was not  
21 conducted because it did not timely request a hearing or otherwise defaulted, then the  
22 designated portion of Division’s file, which includes all materials Elite submitted, would  
23 automatically become part of the contested case record to prove a *prima facie* case.

24 On May 4, 2022, Elite requested a hearing in writing. The Division referred this  
25 matter to the Office of Administrative Hearings (“OAH”) on September 21, 2022. On  
26

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1 October 31, 2022, the OAH notified the parties that the hearing in this matter was scheduled  
2 for February 9, 2023, and on that date, the OAH convened a hearing. The Division appeared  
3 at the hearing and was represented by Senior Assistant Attorney General Jacob Gill. Justice  
4 Rillera, a financial enforcement office for the Division, also appeared on behalf of the  
5 Division. Elite failed to appear. Accordingly, Elite defaulted and a hearing was not held.

6 After considering the relevant portions of the Division’s file in this matter, the  
7 Director finds that the record proves a *prima facie* case. Now, therefore, the Director makes  
8 the following Findings of Fact and Conclusions of Law and issues the following Orders.

9 **FINDINGS OF FACT**

10 The Director FINDS that:

11 1. Elite is a document preparation and management company with a business  
12 address of 4203 Genesee Ave., Suite 406, San Diego, California 92117. It has the following  
13 websites: [www.elitedms.net](http://www.elitedms.net), [www.elitemgtsol.com](http://www.elitemgtsol.com), and <https://elitedms.puzl.com/>.

14 2. Elite has never been registered with the Oregon Secretary of State to conduct  
15 business in Oregon or registered with the Director, through the Division, to provide advice,  
16 assistance, instruction, or instructional material regarding debt management services.

17 3. In addition to document preparation and management, the company offers or  
18 provides consumers “Financial Rehabilitation Services,” i.e., debt validation/dispute and  
19 credit monitoring services, for a fee.

20 4. On or about, January 15, 2020, EE, an Oregon consumer, availed of Elite’s  
21 Financial Rehabilitation Services by signing the company’s Client Services Agreement  
22 (“Agreement”).

23 5. Per the Agreement, Elite’s Financial Rehabilitation Services included  
24 assistance in drafting debt validation documents to send to creditors and debt collectors,  
25 instruction on how to communicate with creditors and debt collectors, and consultation on  
26 how to achieve the consumer’s financial goals.

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1 6. Elite charged EE a monthly fee of \$959.90 for 19 months. EE paid the company  
2 over \$9,500.00 before canceling the Financial Rehabilitation Services.

3 7. The company eventually gave EE a partial refund.

4 **CONCLUSIONS OF LAW**

5 The Director CONCLUDES that:

6 8. By offering or providing an Oregon consumer the services described in  
7 paragraphs 3 to 6 of this Order, Elite offered or provided advice, assistance, instruction, or  
8 instructional material concerning a debt management service.

9 9. By offering or providing advice, assistance, instruction, or instructional  
10 material concerning a debt management service to an Oregon consumer without registering  
11 with the Director through the Division, Elite violated ORS 697.612(1)(b)(E).

12 10. By charging an Oregon consumer a fee of \$959.90 for the first month, Elite  
13 violated ORS 697.692(1)(a), which limits the initial fee to \$50.00 or less.

14 11. Because the Director has reason to believe that Elite violated  
15 ORS 697.612(1)(b)(E) and ORS 697.692(1)(a), the Director is authorized under  
16 ORS 697.825(1)(a) to order Elite to cease and desist from violating these statutes.

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

19 **ORDER**

20 Now therefore, the Director issues the following ORDERS:

21 13. As authorized by ORS 697.825(1)(a), the Director ORDERS Elite to CEASE  
22 AND DESIST from violating ORS 697.612(1)(b)(E) and ORS 697.692(1)(a).

23 14. As authorized by ORS 697.832(1), the Director ORDERS Elite to pay  
24 \$10,000.00 in CIVIL PENALTIES, allocated as follows:

25 A. \$5,000.00 for violating ORS 697.612(1)(b)(E), and

26 B. \$5,000.00 for violating ORS 697.692(1)(a).

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1 15. This is a “Final Order” under ORS 183.310(6)(b). Subject to this provision,  
2 entry of this Order does not limit further remedies that may be available to the Director  
3 under Oregon law.

4  
5 SO ORDERED this 2<sup>nd</sup> day of March, 2023.

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

8  
9 /s/ Dorothy Bean  
10 Dorothy Bean, Chief of Enforcement  
11 Division of Financial Regulation

12 **NOTICE OF RIGHT TO JUDICIAL APPEAL**

13 Except as provided in ORS 697.825(2)(e), you may be entitled to judicial review  
14 of this Order under ORS 183.482. You may request judicial review by filing a petition with  
15 the Court of Appeals in Salem, Oregon, within 60 days from the date of this Order is served.  
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