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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-25-0078

7 French Mont, LLC d/b/a United Aid Group,  
8 Respondent.

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

9 On December 24, 2025, the Division of Financial Regulation (“Division”), acting  
10 on behalf of the Director of the Department of Consumer and Business Services for the  
11 State of Oregon (“Director”), served an Order to Cease and Desist, Proposed Order  
12 Assessing Civil Penalties, and Notice of Right to an Administrative Hearing (“Notice”) to  
13 French Mont, LLC d/b/a (“United Aid Group”) via regular and certified United States  
14 mail to its business address and to the address of its registered agent in California. On  
15 January 14, 2026, the Division sent the Notice to United Aid Group’s email at  
16 [support@uagroup.org](mailto:support@uagroup.org).

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

23 The Director did not receive a request for a hearing from United Aid Group and  
24 did not conduct a hearing.

25 The Director finds that the record of this proceeding proves a prima facie case.  
26

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



1 Now, therefore, after considering the relevant portions of the Division’s file relating  
2 to this matter, the Director finds and orders as follows:

3 **FINDINGS OF FACT**

4 The Director FINDS that:

5 1. At all times material, French Mont, LLC d/b/a United Aid Group was a  
6 California limited liability company with a business address of 501 West Broadway Suite  
7 800, San Diego, CA 92101 and operated the website <https://uagroup.org>.

8 2. For a fee, United Aid Group offers to “provide document preparation services  
9 for all of the student loan forgiveness programs” of the U.S. Department of Education;  
10 borrowers, however, may apply directly to the U.S. Department of Education programs  
11 for free.

12 3. United Aid Group also purports to “prepare rehabilitation program documents”  
13 to “get [consumers] out of default and into a more manageable payment plan” for loans in  
14 collections.

15 4. United Aid Group has never been registered with the Oregon Secretary of State  
16 to conduct business in Oregon and has never been registered with the Director as a debt  
17 management service provider (“DMSP”).

18 5. United Aid Group has not obtained a surety bond that is required for licensed  
19 DMSPs in Oregon.

20 6. On or about November 1, 2024, the Oregon Department of Justice received a  
21 complaint from Oregon consumer SG<sup>1</sup> against United Aid Group, which was promptly  
22 forwarded to the Division.

23 7. According to the complaint, SG was contacted multiple times by United Aid  
24 Group, which wanted to charge SG to enroll in a program to seek a cancelation of SG’s  
25

26 <sup>1</sup> Complainant’s initials are used herein to protect the privacy of the complainant.





1 student loans. SG did not, however, enroll into any programs with United Aid Group.

2 8. On November 8, 2024, the Division sent a letter to United Aid Group via email  
3 and to its business address requesting that United Aid Group provide the Division with a  
4 “written response, including a list of all Oregon consumers that have entered into debt  
5 management service agreements, including the date of the agreements, the consumer’s  
6 contact information, any money, if any, that has been received under the terms of the  
7 agreements from the period of January 1, 2021, through the current date of this letter.”<sup>2</sup>

8 9. United Aid Group did not provide a response to the Division’s November 8,  
9 2024, letter by the December 2, 2024, deadline or at any time thereafter, and the matter  
10 was referred for administrative action.

11 10. On September 16, 2025, the Division sent interrogatories to United Aid Group  
12 pursuant to ORS 697.732(1)(c), which requested that United Aid Group provide a written  
13 statement, under oath.

14 11. On September 20, 2025, the interrogatories were delivered to United Aid  
15 Group’s registered agent for service of process and required responses by October 16,  
16 2025, however, no response was ever received by the Division.

## 17 CONCLUSIONS OF LAW

18 The Director CONCLUDES that:

19 12. By offering or providing an Oregon consumer the services described in  
20 paragraph 7 of this Order, United Aid Group modified or offered to modify the terms and  
21 conditions of an existing loan from, or obligation to, a third party. In doing so, United  
22 Aid Group performed a debt management service as defined in ORS 697.602(2)(c).

23 13. By offering to perform a debt management service to one Oregon consumer  
24 without being registered with the Division, United Aid Group committed one violation of

25 \_\_\_\_\_  
26 <sup>2</sup> The Division’s letter also requested that United Aid Group affirmatively inform the Division if they had not entered into agreements with Oregon consumers.



1 ORS 697.612(1)(a).

2 14. By offering to perform a debt management service to one Oregon consumer  
3 without maintaining the required bond, United Aid Group committed one violation of  
4 ORS 697.642.

5 15. ORS 697.832(1) authorizes the Director to assess a civil penalty against United  
6 Aid Group of up to \$5,000.00 *per violation* of the Oregon DMSP Law.

7 16. Because the Director has reason to believe that United Aid Group violated  
8 ORS 697.612(1)(a) and ORS 697.642, the Director is authorized under ORS  
9 697.825(1)(a) to order the company to cease and desist from violating these statutes.

10 **ORDERS**

11 Now therefore, the Director issues the following ORDERS:

12 ***Order to Cease and Desist***

13 17. As authorized by ORS 697.825(1)(a), the Director ORDERS United Aid Group  
14 to CEASE AND DESIST from violating ORS 697.612(1)(a) and ORS 697.642.

15 ***Order Assessing Civil Penalties***

16 18. As authorized by ORS 697.832(1), the Director ORDERS United Aid Group to  
17 pay \$10,000.00 in CIVIL PENALTIES, allocated as follows:

- 18 A. \$5,000.00 for violating ORS 697.612(1)(a); and  
19 B. \$5,000.00 for violating ORS 697.642.

20  
21 SO ORDERED this 11<sup>th</sup> day of February, 2026

22 **SEAN E. O'DAY**, Director  
Department of Consumer and Business Services

23  
24 /s/ Dorothy Bean

25 Dorothy Bean, Chief of Enforcement  
26 Division of Financial Regulation

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**NOTICE OF RIGHT TO JUDICIAL APPEAL**

You may be entitled to judicial review of this Order under ORS 183.482. You may request judicial review by filing a petition with the Court of Appeals in Salem, Oregon, within 60 days from the date of this Order is served.

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