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

In the Matter of: Gallant Law Group, PC Respondent.	Case No. DM-24-0055 **FINAL ORDER TO CEASE AND DESIST AND ASSESSING CIVIL PENALTIES, ENTERED BY DEFAULT**

On February 4, 2025, the Division of Financial Regulation ("Division"), acting on behalf of the Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), served an Order to Cease and Desist, Proposed Order Assessing Civil Penalties, and Notice of Right to an Administrative Hearing ("Notice") on Respondent Gallant Law Group, PC ("Gallant Law") via regular and certified United States mail at its business address.

The Notice offered Gallant Law an opportunity for a hearing if requested within 20 days of the Notice. The Notice further informed Gallant Law that if a hearing were not conducted because Gallant Law did not timely request a hearing or otherwise defaulted, then the designated portion of the Division's file and all materials submitted by Gallant Law 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 a hearing request from Gallant Law and did not conduct a hearing.

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

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

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FINDINGS OF FACT

The Director FINDS that:

1. Gallant Law is a Pennsylvania Professional Corporation with a principal place of business located at 123 S Broad St, Ste 1640, Philadelphia, PA 19109.

2. Attorneys David Glanzberg and Robert Tobia are the owners of Gallant Law, however, neither attorney is licensed or authorized to practice law in the state of Oregon.

3. From approximately August 4, 2022, to September 15, 2022, Gallant Law was known as Valiant Law Group, PC, but has been known as Gallant Law since that September 15, 2022, date.

4. Gallant Law has never been registered with the Oregon Secretary of State to conduct business in Oregon and Gallant Law has never been registered with the Director as a debt management service provider ("DMSP").

5. Gallant Law has not obtained a surety bond that is required for debt management service providers engaging in business in Oregon.

6. On April 13, 2023, after receiving a complaint from an Oregon consumer, the Division requested that Gallant Law provide a list of all Oregon consumers that had entered into debt management service agreements with them. In response, Gallant Law provided data containing information responsive to the Division's request.

7. Gallant Law's responsive data showed that, in expectation of a fee, Gallant Law agreed to negotiate with creditors to settle the consumer debts of Oregonians through the reduction in the principal, interest, penalties or fees associated with such debt. Specifically, between 2022-2023, Gallant Law had offered to provide, or provided, services to at least 104 Oregon consumers that paid Gallant Law a total of approximately $81,639.07 in fees as follows:

1. **KS** - $0

2. **BC**- $0

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3. **SB** - $199.00
4. **AD** - $0
5. **LM** - $355.90
6. **KB** - $354.35
7. **KL** - $0
8. **SL** - $0
9. **CB** - $0
10. **KL** - $0
11. **DL** - $0
12. **KD** - $0
13. **ES** - $0
14. **TC** - $0
15. **CP** - $199.00
16. **AK** - $0
17. **FS** - $0
18. **WP** - $1446.45
19. **LV** - $199.00
20. **RB** - $0
21. **TY** - $288.00
22. **RP** - $0
23. **CD** - $2186.66
24. **MG** - $380.26
25. **EG** - $199
26. **SL** - $0
27. **MJ** - $0
28. **AR** - $1108.63
29. **SR** - $0
30. **KC** - $2143.58
31. **CS** - $2115.95
32. **CB** - $199
33. **JK** - $0
34. **TC** - $1412.20
35. **JH** - $1328.90
36. **SD** - $2043.58
37. **MH** - $708.88
38. **SV** - $1774.20
39. **TB** - $2098.56
40. **TK** - $1766.10
41. **RB** - $199.00
42. **GB** - $591.26
43. **DR** - $2008.51
44. **LK** - $0
45. **MS** - $1063.62
46. **KT** - $1772.75
47. **JJ** - $0
48. **JK** - $199.00
49. **EC**- $1820.05
50. **SK** - $0
51. **DF** - $3932.10
52. **LZ** - $0
53. **RG** - $0
54. **JW**– $0
55. **JL** - $2497.81
56. **NH** - $2579.71
57. **KS** - $0
58. **SD** - $1058.34
59. **JMc -** $1053.75
60. **DR** - $1843.60
61. **MJ** - $1421.76
62. **GA** - $0
63. **NN -** $1770.3
64. **HD** - $2004.36
65. **CB** - $357.20
66. **WH** - $1089.60
67. **JH** - $842.27
68. **GL** - $0
69. **JM -** $1423.20
70. **DC** - $1576.20
71. **CJ** - $0
72. **JD** - $924.32
73. **FJ** - $1419.60
74. **CD** - $1058.40
75. **HH** - $0
76. **RB** - $0
77. **JR** - $350.56
78. **DG** - $1443.96
79. **LP**- $507.36
80. **CR** - $707.68
81. **LV** - $1419.80
82. **MW** - $1068.63
83. **RS** - $0
84. **DJ** - $1420.40
85. **TM** - $1418.72
86. **DC** - $1563.60
87. **MB**- $0
88. **KM** - $1055.58
89. **DM** - $1100.25
90. **SJ** - $1064.76
91. **KL** - $1402.40
92. **WC** - $1055.22
93. **BS**- $703.20
94. **JW** - $1056.51
95. **MH** - $814.24
96. **LB** - $219.50
97. **JB** - $1260.26
98. **KW** - $353.21
99. **CP -** $657.12
100. **JB - $**1031.31
101. **LH** - $0
102. **SM** - $2598.28
103. **CM** - $0
104. **JW** - $352.61

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8. Following the Division's initial investigation, Gallant Law provided voluntarily refunds to some clients and, as of June 27, 2023, Gallant Law had provided approximately $5,046.66 in refunds to consumers identified in paragraph 7.

9. On at least 104 occasions, Gallant Law did not provide a document that included all of the disclosures set forth in ORS 697.707(2) to those Oregon consumers for whom it offered to perform a debt management service.

10. On at least 69 occasions, Gallant Law charged fees to Oregon consumers before making all of the disclosures set forth in ORS 697.707(2) and on at least 69 occasions, Gallant Law charged an initial fee greater than $50.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

11. By providing, or offering to provide, the services described in paragraph 7 of this Order to 104 Oregon consumers, Gallant Law engaged in business in Oregon and performed "debt management service[s]" as defined by ORS 697.602(2)(d).

12. By engaging in the business of performing debt management services in Oregon, Gallant Law acted as a debt management service provider and needed to obtain a registration from the Division, pursuant to ORS 697.612.

13. By performing, or offering to perform, a debt management service on 104 occasions without being registered with the Division, Gallant Law committed 104 violations of ORS 697.612(1)(a).

14. By performing, or offering to perform, a debt management service on 104 occasions without obtaining a surety bond, Gallant Law committed 104 violations of ORS 697.642.

15. By performing, or offering to perform, a debt management service to 104 Oregon consumers before providing all necessary disclosures, Gallant Law committed

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104 violations of ORS 697.707(2).

16. By charging fees to 69 Oregon consumers before providing all of the disclosures required by ORS 697.707(2), Gallant Law committed 69 violations of ORS 697.707(1) and by charging an initial fee greater than $50, Gallant Law committed 69 violations of ORS 697.692(1)(a).

17. ORS 697.832(1) authorizes the Director to assess a civil penalty against Gallant Law of up to $5,000 *per violation* of the Oregon Debt Management Service Provider Law.

18. Because the Director has reason to believe that Gallant Law violated ORS 697.612(1), ORS 697.642, ORS 697.707(1) and ORS 697.707(2), the Director is authorized pursuant to ORS 697.825(1)(a) to order the company to cease and desist from violating these statutes.

ORDERS

Now therefore, the Director issues the following ORDERS

19. As authorized by ORS 697.825(1)(a), the Director ORDERS Gallant Law to CEASE AND DESIST from violating ORS 697.612(1), ORS 697.642, ORS 697.707(1) and ORS 697.707(2).

20. As authorized by ORS 697.832(1), the Director ORDERS Gallant Law to pay $121,000.00 in CIVIL PENALTIES, allocated as follows:

A. $52,000.00 for violating ORS 697.612(1); and

B. $69,000.00 for violating 697.692(1)(a) and ORS 697.707(1).

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FINAL ORDER

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 6th of March, 2025.

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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