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

In the Matter of: Jackson Avery & Associates, Respondent.	Case No. CA-25-0062 **FINAL ORDER TO CEASE AND DESIST AND ASSESSING CIVIL PENALTY, ENTERED BY DEFAULT**

On February 5, 2026, 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 Jackson Avery & Associates ("Jackson Avery") via regular and certified United States mail at its business addresses.

The Notice offered Jackson Avery an opportunity for a hearing if requested within 20 days of the Notice. The Notice further informed Jackson Avery that if a hearing were not conducted because Jackson Avery did not timely request a hearing or otherwise defaulted, then the designated portion of the Division's file and all materials submitted by Jackson Avery 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 request for a hearing from Jackson Avery 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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350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387

FINDINGS OF FACT

The Director FINDS that:

1. At all times material, Jackson Avery is an assumed business name for a business that operated the website https://www.jacksonaveryassociates.com. As of the date of this order, the website is no longer active.

2. Jackson Avery has never been registered with the Oregon Secretary of State to conduct business in Oregon and has never been registered with the Director through the Division as a collection agency.

3. On August 12, 2024, the Idaho Department of Finance issued a Cease and Desist order against Jackson Avery, finding that Jackson Avery's "acts of engaging in collection activities in Idaho without a license…constitute violations of Idaho's [collection agency licensing law]." The address identified for Jackson Avery in the Cease and Desist Order was 205 SE Spokane St. Ste 300, Portland, OR 97202.

4. In November 2024, the Division was made aware of the Idaho Cease and Desist order and began an investigation into potential unregistered collection activity by Jackson Avery.

5. As part of its investigation, the Division obtained information from the Better Business Bureau concerning consumer complaints it had received against Jackson Avery. Through that inquiry, the Division obtained an address for Jackson Avery of 401 NE 19th Ave., Ste. 200, Portland, OR 97232 ("NE 19th Address"). Each of the three complaints made with the Better Business Bureau concerning Jackson Avery alleged that Jackson Avery was attempting to collect a debt asserted to be owed to a third party from an office in Portland, Oregon.

6. On November 15, 2024, the Division sent a letter requesting information ("Request for Information") to Jackson Avery via First Class and Certified mail to the NE

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19th Address. The Request for Information sought a written response that included a list of all Oregon consumers collected from, the consumers' contact information, and a description of any monies that Jackson Avery had received as a result of collection agency activities in Oregon for the period of January 1, 2022, through the date of the letter. The Request for Information also demanded that Jackson Avery "immediately stop all solicitation, collection activity, and/or activity with Oregon consumers until [Jackson Avery] has been issued a Collection Agent" registration."

7. The Division's investigation also determined that the NE 19th Address was a virtual office managed by DaVinci Virtual ("DaVinci") and a Subpoena Duces Tecum was issued to DaVinci on November 19, 2024, for Jackson Avery's tenant information.

8. On November 21, 2024, DaVinci provided documents responsive to the Subpoena Duces Tecum, including a copy of the USPS Form 1583 "Application of Delivery for Mail Through Agent" and a DaVinci New Client Form for Jackson Avery. The name of the applicant for Jackson Avery listed on these documents was Nikkya Ramsay.

9. Ramsay's residential information listed on the application was for an address in Ontario, California ("Ontario Address"). The tenant information also listed a business address for Jackson Avery of 1042 N. Mountain Ave, Ste B-292, Upland, CA 91786 ("Upland Address"), a phone number, and an email address of mariaaguilar1979@proton.me.

10. On November 22, 2024, the Division emailed the Request for Information to the aforementioned email address and mailed the Request for Information to the Ontario Address via first class and certified mail as well as to the Upland Address via first class mail, with a deadline to submit a response by December 2, 2024.

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11. The Division also called the phone number for Jackson Avery from the tenant information and was hung up on.

12. To date, the Division has not received a response to any of the Requests for Information sent to Jackson Avery or to Ramsay.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

13. By "engag[ing] directly or indirectly in…collecting or attempting to collect a claim that is owed, due or asserted to be owed or due to another person" as described in paragraphs 3 and 5 above, Jackson Avery operated as a "collection agency" as defined by ORS 697.005(1)(a).

14. Under 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." By operating as a collection agency in Oregon without registering with the Department of Consumer and Business Services, Jackson Avery violated ORS 697.015.

15. Under ORS 697.095, "a person who violates any provision of ORS 697.015 or 697.058... is subject to forfeiture and payment of a civil penalty to the Department of Consumer and Business Services in an amount of not more than $1,000 for each offense." OAR 441-810-0140 additionally provides that "civil penalties shall be $400 for the first offense" and "$1,000 for each subsequent offense."

16. Because the Director has reason to believe that Jackson Avery violated ORS 697.015, the Director is authorized under ORS 697.093(1)(d)(A) to order Jackson Avery to cease and desist from violating this statute.

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ORDERS

Now therefore, the Director issues the following ORDERS:

Order to Cease and Desist

17. As authorized by ORS 697.093(1)(d)(A), the Director ORDERS Jackson Avery to CEASE AND DESIST from violating ORS 697.015.

Order Assessing Civil Penalties

18. As authorized by ORS 697.095 and OAR 441-810-0140, the Director ORDERS Jackson Avery to pay $2,400.00 in CIVIL PENALTIES for its three violations of ORS 697.015.

FINAL ORDER

19. 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 19th day of March, 2026

SEAN O'DAY, Director
Department of Consumer and Business Services

/s/ Dorothy Bean

Dorothy Bean, Chief of Enforcement
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.