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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. CA-26-0023

7 Man Data, Inc. d/b/a Pacific Coast Credit

**ORDER REINSTATING CIVIL
PENALTIES, ENTERED BY
DEFAULT**

8 Respondent.

9 On May 12, 2026, the Director of the Department of Consumer and Business
10 Services for the State of Oregon (“Director”), by and through the Division of Financial
11 Regulation (“Division”), served a Proposed Order to Reinstate Civil Penalty (“Notice”)
12 on Man Data, Inc. d/b/a Pacific Coast Credit (“Man Data”) via first class and certified
13 mail to its registered agent for service of process, John Nation, at 1730 Willow Creek
14 Circle Ste 200, Eugene, OR 97402, via first class and certified mail to its mailing address,
15 P.O. Box 40580, Eugene, OR 97404, and via email to its email addresses at
16 jnation@pacificcoastcredit.com and kimberly@pacificcoastcredit.com.

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

23 The Director did not receive a request for a hearing from Man Data and did not
24 conduct a hearing.

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



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

3 **FINDINGS OF FACT**

4 The Director FINDS that:

5 1. On April 8, 2025, Man Data and the Division entered into a consent order in
6 Division case number CA-24-0049, titled FINAL ORDER TO CEASE AND DESIST
7 AND FINAL ORDER ASSESSING CIVIL PENALTIES, ENTERED BY CONSENT, a
8 true and correct copy of which is attached hereto as **Exhibit A** (the “Consent Order”).

9 2. Under the terms of the Consent Order, Man Data agreed to pay civil penalties
10 imposed by the Director in the total amount \$307,500.00 (“Civil Penalties”).

11 3. Under the terms of the Consent Order, Man Data agreed that their obligation
12 to pay \$247,500.00 of the Civil Penalties would be suspended (“Suspended Civil
13 Penalties”) and waived only if Man Data satisfied certain conditions, including the
14 requirement that Man Data pay the remaining \$57,500.00 according to a designated
15 schedule (“Payment Conditions”). In particular, the Consent Order required Man Data to
16 make payment toward the remaining \$57,500.00 of the non-suspended civil penalty in
17 installments of not less than \$2,500.00 every 30 days, beginning 30 days after the April 8,
18 2025, order date and continuing until the entire balance of the non-suspended civil
19 penalty amount was paid in full.

20 4. Man Data further agreed that the Suspended Civil Penalties would not be
21 waived if Man Data failed to comply with the terms set forth in the Consent Order and
22 that if they violated any term of the Consent Order, the Division would render the
23 Suspended Civil Penalties “immediately due and owing.”

24 5. Man Data’s first \$2,500.00 payment toward the non-suspended civil penalty
25 was due by May 8, 2025, and the Division received Man Data’s first payment on or about

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Labor and Industries Building
350 Winter Street NE, Suite 410
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1 May 6, 2025.

2 6. Man Data's second \$2,500.00 payment was due by June 7, 2025, and the
3 Division received Man Data's second payment on or about June 9, 2025.

4 7. Man Data's third \$2,500.00 payment was due by July 7, 2025, and the
5 Division received Man Data's third payment on or about July 8, 2025.

6 8. Man Data's fourth \$2,500.00 payment was due by August 6, 2025, and the
7 Division received Man Data's fourth payment on or about August 12, 2025.

8 9. Man Data's fifth \$2,500.00 payment was due by September 5, 2025, and the
9 Division received Man Data's fifth payment on or about September 10, 2025.

10 10. Man Data's sixth \$2,500.00 payment was due by October 5, 2025, and the
11 Division received Man Data's sixth payment on or about October 13, 2025.

12 11. Man Data's seventh \$2,500.00 payment was due by November 4, 2025, and
13 the Division received Man Data's seventh payment on or about November 17, 2025.

14 12. Man Data's eighth \$2,500.00 payment was due by December 4, 2025,
15 however, the Division has not received that payment or any further payments from Man
16 Data under the terms of the Payment Conditions, leaving \$40,000.00 in non-suspended
17 civil penalties still due to the Division.

18 13. On February 6, 2026, the Division contacted Man Data's then counsel to
19 discuss Man Data's failure to make payments according to the Payment Conditions and
20 advised that, under the Consent Order, the failure to satisfy any term of the Order renders
21 the entire suspended penalty immediately due and owing.

22 14. On February 10, 2026, counsel for Man Data responded by saying that they
23 had reached out to Man Data to inquire about the missed payments. On February 18,
24 2026, the Division followed up on the email to seek information about the missed
25 payments and informed counsel that the Division would initiate an administrative action



1 if the missed payments were not cured by the end of February 2026.

2 15. On February 19, 2026, counsel for Man Data notified the Division that they
3 no longer represented Man Data on this matter.

4 16. On February 20, 2026, the Division contacted Man Data’s regulator contact,
5 John Nation, via email at jnation@pacificcoastcredit.com and its primary company
6 contact, Kimberly Callaway, via email at kimberly@pacificcoastcredit.com and advised
7 them that “Man Data ha[d] failed to pay several months of payments under the terms of
8 the Consent Order” and that if the missed payments were not cured by the end of
9 February, then the Division would initiate a new administrative action.

10 17. The Division did not receive a response from Man Data and the Division did
11 not receive any further payments from Man Data for payment of civil penalties.

12 18. As the result of Man Data’s failure to make payments according to the
13 Payment Conditions, the Division has accelerated the unpaid non-suspended civil penalty
14 of \$40,000.00 to be immediately due and owing.

15 CONCLUSIONS OF LAW

16 The Director CONCLUDES the following:

17 19. The Consent Order resolved the Division’s case number CA-24-0049 in
18 accordance with, among other provisions, ORS 183.417(3), ORS 183.745(1), and OAR
19 137-003-0510(3)-(4).

20 20. The Consent Order is a valid and enforceable final order not subject to the
21 provisions of ORS 183.470 and OAR 137-003-0665(5).

22 21. By failing to make all payments required under the Payment Conditions, Man
23 Data materially breached the Consent Order and the remainder of the non-suspended civil
24 penalty, in the amount of \$40,000.00, is immediately due and owing to the Division.

25 ///

1 22. By breaching the terms of the Consent Order, the Suspended Civil Penalties of
2 \$247,500.00 are immediately due and owing to the Division.

3 **ORDER**

4 Now therefore, the Director issues the following Order:

5 23. The Director ORDERS that the remaining \$40,000.00 balance in unpaid non-
6 suspended civil penalties under the Consent Order be IMMEDIATELY DUE AND
7 OWING and that the \$247,500.00 in suspended civil penalties under the Consent Order
8 be IMMEDIATELY DUE AND OWING to the Division, for a total amount owing the
9 Division in the amount of \$287,500.00

10 24. This Order is a “Final Order” under ORS 183.310(6)(b). Subject to that
11 provision, the entry of this Order does not limit other remedies that are available to the
12 Director under Oregon law.

13
14 SO ORDERED this 16th day of June, 2026

15 **SEAN E. O’DAY**, Director
16 Department of Consumer and Business Services

17 /s/ Dorothy Bean

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19 Dorothy Bean, Chief of Enforcement
20 Division of Financial Regulation

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