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

In the Matter of: New Life Solutions Respondent,	Case No. DM-25-0061 **FINAL ORDER TO CEASE AND DESIST AND ASSESSING CIVIL PENALTY, ENTERED BY DEFAULT**

On January 27, 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 New Life Solutions ("New Life") via regular and certified United States mail to its address at PO Box 953189, Lake Mary, Florida 32795 and via email to Support@newlifesolutions.co.

The Notice offered New Life an opportunity for a hearing if requested within 20 days of the Notice. The Notice further informed New Life that if a hearing were not conducted because New Life did not timely request a hearing or otherwise defaulted, then the designated portion of the Division's file and all materials submitted by New Life 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 New Life 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, New Life is an assumed business name for a business which operates the website https://newlifesolutions.co. New Life has a mailing address of PO Box 953189, Lake Mary, Florida 32795 and an email address of Support@newlifesolutions.co.

2. New Life 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 debt management service provider ("DMSP").

3. On or about July 26, 2024, Oregon consumer RP[1] made a complaint with the Division concerning New Life.[2] As described in the complaint, New Life had recently contacted RP to discuss credit card debt and persuaded RP to enroll in a 6-9 month program with New Life that would assist RP in modifying the debt owed to the credit card companies.

4. After initially agreeing to enroll in New Life' program, RP received a letter from New Life confirming that RP "officially enrolled into New Life's account servicing which takes an average of 6-9 months for our team to abrogate the accounts you enrolled with us." The letter also acknowledges that RP has been "enrolled in New Life's Credit Restoration" and that "[w]hen the enrolled accounts are invalidated, the negative marks associated with the enrolled accounts will be removed, thus restoring or fully improving your credit score."

5. New Life did not provide RP with any written enrollment agreement and RP never signed any paperwork yet New Life charged $3,897.44 to RP's US Bank card.

[1] The complainant's initials are used to protect their privacy.
[2] According to RP, New Life Solutions went by New Life Credit Solutions during the initial communication.

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6. On July 29, 2024, after receiving RP's complaint, the Division began an investigation to determine whether New Life violated the Oregon Debt Management Service Provider Law. On the same date, the Division sent a letter requesting information ("Request for Information") concerning all Oregon consumers that had entered into debt management service agreements with New Life from January 1, 2021, through July 29, 2024, and required a written response by August 16, 2024. The Request for Information also advised New Life that it "must immediately stop such activity in Oregon until they are correctly registered and/or licensed."

7. The Request for Information was sent via email to New Life to Support@newlifesolutions.co, and via first class and certified mail to PO Box 953189, Lake Mary, Florida 32795. Per the USPS tracking information, on August 6, 2024, the Request for Information was delivered to New Life.

8. New Life did not respond to the Request for Information and so the Division issued a subpoena to the registrant for New Life's website, Domains by Proxy.

9. On October 15, 2024, the Division received a response to the subpoena from Domains by Proxy, which provided contact information for the New Life website creator.

10. On November 14, 2024, the Division spoke with an individual that claimed to have registered the New Life's website and who provided a contact for New Life named Brian Dupree, who purportedly was in the legal department of New Life.

11. Shortly after the November 14, 2024, call, the Division received a phone call from Brian Dupree, who indicated that he was aware of the Request for Information and requested additional time to review and respond to the Division. Accordingly, the Division provided Dupree with an extension for a response to the Request for Information until December 2, 2024, however, no further response has been received from Dupree and Dupree has not responded to any other telephone calls from the

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Division.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

12. By offering to provide the services described in paragraphs 3-5 of this Order to Oregon consumer RP, New Life offered to modify the terms and conditions of an existing loan from, or obligation to, a third party. In doing so, New Life performed a debt management service as defined in ORS 697.602(2)(c).

13. By offering to perform a debt management service to one Oregon consumer without being registered with the Division, New Life committed one violation of ORS 697.612(1)(a).

14. By performing, or offering to perform, a debt management service on one occasion without first obtaining a surety bond, New Life committed one violation of ORS 697.642.

15. By charging fees to one Oregon consumer before providing all of the disclosures required by ORS 697.707(2), New Life committed one violation of ORS 697.707(1) and by charging an initial fee greater than $50, New Life committed violations of ORS 697.692(1)(a).

16. ORS 697.832(1) authorizes the Director to assess a civil penalty against New Life of up to $5,000.00 *per violation* of the Oregon Debt Management Service Provider Law.

17. Because the Director has reason to believe that New Life violated ORS 697.612(1), ORS 697.642, ORS 697.692(1)(a), ORS 697.707(1) and ORS 697.707(2), the Director is authorized under ORS 697.825(1)(a) to order the company to cease and desist from violating these statutes.

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ORDERS

Now therefore, the Director issues the following ORDERS:

18. As authorized by ORS 697.825(1)(a), the Director ORDERS New Life to CEASE AND DESIST from violating ORS 697.612(1), ORS 697.642(1), ORS 697.692(1)(a), ORS 697.707(1), and ORS 697.707(2).

19. As authorized by ORS 697.832(1), the Director ORDERS New Life to pay $15,000.00 in CIVIL PENALTIES allocated as follows:

A. $5,000.00 for violating ORS 697.612(1)(a);

B. $5,000.00 for violating ORS 697.642; and

C. $5,000.00 for violating ORS 697.692(1).

20. 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 E. 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.