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

In the Matter of:	Case No. CA-17-0074
OTTO'S TOWING, INC., Respondent.	FINAL ORDER TO CEASE AND DESIST AND ORDER REVOKING REGISTRATION, ENTERED BY DEFAULT

On August 2 and 16, 2017, the Director of the Department of Consumer and Business Services for the State of Oregon ("the Director"), by and through the Division of Financial Regulation ("the Division"), properly served a Notice Order on Otto's Towing, Inc. ("Otto's Towing" or "the company"), notifying the company that the Director intended to revoke its registration.

The Notice Order offered Otto's Towing an opportunity for a hearing, if requested within twenty (20) days. The Notice Order further informed Otto's Towing that if a hearing was not conducted because it did not timely request a hearing or otherwise defaulted, then the designated portion of the Division's file, which includes all materials Otto's Towing submitted, would automatically become part of the contested case record for the purpose of proving a *prima facie* case.

Otto's Towing has not made a written request for a contested hearing, and the time to do so has expired.

After considering the relevant portions of the Division's file in this matter, the Director finds that the record proves a *prima facie* case.

Now, therefore, the Director makes the following Findings of Fact and Conclusions of Law and issues the following Order.

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

FINDINGS OF FACT

The Director FINDS that:

1. Otto's Towing is a Nevada corporation with a principal place of business located at 844 N. Rainbow Blvd. Suite 173, Las Vegas, NV 89107.

2. Otto's Towing has been registered in Oregon as a collection agency since February 17, 2015. Its registration number is CA50070.

3. Otto's Towing has a repossession storage yard located at 9541 NE 3rd Drive, Portland, OR 97211.

4. When Otto's Towing first registered as a collection agency, the company's owner was John Isai.

5. In February 2016, Rita Sabin ("Sabin") submitted to the Division of Financial Regulation ("the Division") an application to renew the company's registration and a notice of change of control, informing the Division that she was assuming full ownership and control of Otto's Towing.

6. Sabin is currently the president of Otto's Towing.

7. Otto's Towing employs Ryan Joynt ("Joynt") to perform solicitations, collections, or repossessions for the company.

8. Joynt also acts either as *de facto* head of Otto's Towing or a person with authority to make significant decisions for the company, but Otto's Towing did not disclose this information to the Division in its 2016 renewal application or its notice of change of control.

9. In 2009, Joynt was convicted of several felonies, including forgery in the first degree.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

10. Under ORS 165.013, forgery in the first degree is a felony, an essential

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

element of which is fraud.

11. ORS 697.039(1)(g) authorizes the Director to revoke the collection agency registration of Otto's Towing for employing Ryan Joynt, a person convicted of a felony, an essential element of which is fraud.

12. The renewal application received from Otto's Towing mischaracterized the roles of Sabin and Joynt in terms of the oversight and operations of Otto's Towing.

13. ORS 697.039(1)(a) authorizes the Director to revoke the collection agency registration of Otto's Towing for filing with the Director under ORS 697.031 information that is false or untruthful, as described in paragraph 12 of this Order.

14. ORS 697.093(1)(d) authorizes the Director to order Otto's Towing to cease and desist from violating ORS 697.031.

ORDER

Now therefore, the Director issues the following Order:

15. As authorized by ORS 697.093(1)(d), the Director hereby ORDERS Otto's Towing to CEASE AND DESIST from violating ORS 697.031.

16. As authorized by ORS 697.039(1)(a) and (g), the Director hereby REVOKES the collection agency registration of Otto's Towing.

SO ORDERED this 8th day of September, 2017.

JEAN STRAIGHT, Acting Director
Department of Consumer and Business Services

/s/ TK Keen
TK Keen, Deputy Administrator
Division of Financial Regulation

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

NOTICE OF RIGHT TO JUDICIAL APPEAL

You are entitled to judicial review of this order in accordance with 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 this order is served.

[The remainder of this page intentionally left blank.]

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