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	3	STATE OF OREGON		
	4	DEPARTMENT OF CONSUMER AND BUSINESS SERVICES DIVISION OF FINANCIAL REGULATION		
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	6	In the Matter of:	Case No. DM-19-0065	
	7	DELAY GROUP, CORP. dba THE DEBT MANAGEMENT GROUP, a New York	ORDER TO CEASE AND DESIST, ORDER ASSESSING CIVIL	
	8	Business Corporation,	PENALTY, AND CONSENT TO ENTRY OF ORDER	
	9	Respondent.		
	10	The Director of the Department of Con	sumer and Business Services for the State	
	11	of Oregon ("Director"), acting in accordance with Oregon Revised Statutes ("ORS")		
	12	697.602 et seq. and Oregon Administrative R	ules ("OAR") 441-910-0000 through 441-	
	13	910-0200 (collectively, "Oregon Debt Manager	nent Service Provider Law"), conducted an	
	14	investigation into the activities of Delay Group	o, Corp. dba The Debt Management Group	
	15	("Respondent") and determined that Respo	ndent engaged in activities constituting	
	16	violations of the Oregon Debt Management Service Provider Law		
Division of Financial Regulation ason and Industries Building 350 Winter Street NE. Suite 410 Salem, OR 97301-3881 Telephone: (503) 378-4387	17	Respondent wishes to resolve and settle	this matter with the Director.	
	18	Now, therefore, as evidenced by the aut	horized signature subscribed on this Order,	
	19	Respondent hereby CONSENTS to entry of this	Order upon the Director's Findings of Fact	
	20	and Conclusions of Law as stated hereinafter.		
	21	FINDINGS OF FACT		
	22	The Director FINDS that:		
	23	1. Respondent is a New York corpo	ration with a principal place of business	
	24	located at 2653 Coney Island Ave., Brookly	n, NY 11223. Respondent's Nationwide	
	25	Multistate Licensing System ("NMLS") number	er is 1809682	
	26	2. From in or around February 2017 thr	rough in or around March 2019, Respondent	

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	1	contracted with 85 Oregon residents ("Oregon Clients") to reduce or attempt to reduce their
	2	third-party debt obligations.
	3	3. Respondent was not registered to perform debt management services in Oregon
	4	when it entered into the foregoing contracts.
	5	4. Respondent charged 60 of the Oregon Clients fees in amounts or installments
	6	that exceeded \$65 a month. In total, Respondent collected \$94,894.44 in excessive fees
	7	from the Oregon Clients.
	8	5. Respondent has refunded all excessive fee payments.
	9	6. Respondent has fully cooperated with the Director's investigation of this
	10	matter.
	11	7. On July 23, 2019, Respondent was issued an Oregon debt management service
	12	provider registration.
	13	CONCLUSIONS OF LAW
	14	The Director CONCLUDES that:
	15	8. By modifying or attempting to modify the debt obligations of the Oregon
	16	Clients, Respondent performed "debt management services" as defined under ORS
Division of Financial Regulation Division of Financial Regulation 350 Winter Street NE, Suite 410 Satem, OR 97301-3881 Telephone: (503) 378-4387	17	697.602(2)(c).
	18	9. By performing debt management services for the Oregon Clients without being
	19	registered with the Director as a debt management service provider, Respondent violated
	20	ORS 697.612(1)(a) in 85 instances.
	21	10. By charging 60 of the Oregon Clients fees in amounts or installments that
	22	exceeded \$65 a month, Respondent violated ORS 697.692(1)(d) in 60 instances.
	23	11. Because the Director has reason to believe that Respondent has engaged in
	24	violations of the Oregon Debt Management Service Provider Law, the Director may issue
	25	an order to Respondent to cease and desist from violations of the Oregon Debt Management
	26	Service Provider Law under ORS 697.825(1)(a).

Page 2 of 5 – CONSENT ORDER

<ul> <li>\$5,000 for each violation of ORS 697.612 or 697.642 to 697.702, rules adopted under OR</li> <li>697.632 or order issued under ORS 697.825.</li> <li>ORDERS</li> <li>Now therefore, the Director issues the following Orders:         <ol> <li>As authorized by ORS 697.825(1)(a), the Director ORDERS Respondent to</li> <li>CEASE AND DESIST from violating ORS 697.612(1)(a) and/or ORS 697.692(1)(d).</li> <li>As authorized by ORS 697.832(1), the Director hereby proposes to ORDER</li> <li>that Respondent be subject to a CIVIL PENALTY of \$115,000 as follows:</li></ol></li></ul>		
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	23	///
24 ///	24	///
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26 ///	26	///

	1	18. This Order is a "Final Order" under ORS 183.310(6)(b). Subject to that
	2	provision, the entry of this Order does not limit other remedies that are available to the
	3	Director under Oregon law.
	4	SO ORDERED this <u>4<sup>th</sup></u> day of <u>December</u> , 2019.
	5	LOUIS SAVAGE, Acting Director
	6	Department of Consumer and Business Services
	7	/s/ Dorothy Bean
	8	Dorothy Bean Chief of Enforcement Division of Financial Regulation
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Division of Financial Regulation Labor and Industries Buildin 350 Winter Street NE. Suite 410 Salem, OR 97301-3881 Telephone: (503) 378-4387	16	
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	1	ENTITY CONSENT TO ENTRY OF ORDER		
	2	I, <u>Edward Sparacio</u> , state that I am an officer of Respondent and am authorized		
	3	to act on its behalf. I have read the foregoing Order and know and fully understand the		
	4	contents hereof. I have been advised of Respondent's right to a hearing and right to be		
	5	represented by counsel in this matter. Respondent voluntarily consents to the entry of this		
	6	Order without any force or duress, expressly waiving any right to a hearing in this matter,		
	7	as well as any rights to administrative or judicial review of this Order. Respondent		
	8	understands that the Director reserves the right to take further actions against it to enforce		
	9	this Order or to take appropriate action upon discovery of other violations of the Oregon		
	10	Debt Management Service Provider Law with the terms and conditions stated herein.		
	11	Respondent further assures the Director that neither Respondent nor its officers,		
	12	directors, employees, or agents will effect debt management services in Oregon unless		
	13	such activities are in full compliance with the Oregon Debt Management Service Provider		
	14	Law. Respondent understands that this Consent Order is a public document.		
	15			
	16	Signature: <u>/s/ Edward Sparacio</u>		
egulation iilding uite 410 387	17	Position Held: <u>President</u>		
Division of Financial Reg Labor and Industries Buil 350 Winter Street NE, Sui Salem, OR 97301-3881 Telephone: (503) 378-438	18	State of <u>New York</u>		
	19	County of <u>Kings</u>		
	20			
	21	Signed or attested before me on this <u>18<sup>th</sup></u> day of <u>November</u> , 2019		
	22	by <u>Edward C. Sparacio</u> .		
	23			
	24	<u>/s/ Marina Shevchenko</u> Notary Public		
	25			
	26			