

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

In the Matter of:

Case No. DM-19-0133

JDT ENROLLMENT GROUP LLC, a
Dissolved Florida Limited Liability Company,

Respondent.

FINAL ORDER TO CEASE AND
DESIST AND FINAL ORDER
ASSESSING CIVIL PENALTIES,
ENTERED BY DEFAULT

On December 4, 2019, the Director of the Department of Consumer and Business Services for the State of Oregon (“Director”), by and through the Division of Financial Regulation (“Division”), served an Order to Cease and Desist, Proposed Order Assessing Civil Penalties, and Notice of Right to a Hearing (“Notice”) on JDT Enrollment Group LLC (“Respondent”).

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



1 FINDINGS OF FACT

2 The Director FINDS that:

3 1. Respondent was a Florida limited liability company with a principal place of
4 business at 1950 Lee Rd., Suite 217A, Winter Park, Florida 32789.

5 2. In or around June 2018, Respondent entered into an agreement with Oregon
6 resident RC to help reduce the sum of her third-party debt obligations.

7 3. Under the agreement, RC paid Respondent \$120 a month to distribute to her
8 creditors in satisfaction of her debts.

9 4. From in or around June 2018 through in or around July 2019, RC paid
10 Respondent pursuant to their agreement.

11 5. Respondent distributed none of RC’s funds to her creditors. Rather,
12 Respondent collected the entirety of her funds as fees.¹

13 6. On or around August 15, 2019, Respondent filed Articles of Dissolution with
14 the Florida Secretary of State.

15 7. Respondent continues to publish Internet advertisements in which it offers to
16 improve consumers’ credit ratings.

17 8. At no time has Respondent been registered to perform debt management
18 services in Oregon.

19 9. On or around August 2, 2019, the Director directed numerous inquiries to
20 Respondent regarding its Oregon debt management activities. Respondent failed to
21 respond to the Director’s inquiries.

22 CONCLUSIONS OF LAW

23 The Director CONCLUDES that:

24 10. By offering to receive, and receiving, funds from RC to distribute amongst her
25 creditors in full or partial payment of her debts, Respondent performed “debt management

26 ¹ In or around July 2019, RC was sued by one of her creditors for failing to make payments towards her debt.

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1 services” as defined under ORS 697.602(2)(a).

2 11. By offering to modify the terms of RC’s consumer debt obligations,
3 Respondent performed “debt management services” as defined under ORS 697.602(2)(c).

4 12. By publishing advertisements in which it offered to improve consumers’ credit
5 ratings, Respondent performed “debt management services” as defined under ORS
6 697.602(2)(b).

7 13. By performing debt management services for RC without being registered with
8 the Director as a debt management service provider, Respondent violated ORS
9 697.612(1)(a).

10 14. By collecting fees from RC in excess of \$65 a month, Respondent violated ORS
11 697.692(1)(c).

12 15. Because the Director has reason to believe that Respondent has engaged in
13 violations of the Oregon Debt Management Service Provider Law, the Director may issue
14 an order to Respondent to cease and desist from violations of ORS 697.612 and ORS
15 697.692, under ORS 697.825(1)(a).

16 16. In addition to any other liability or penalty provided by law, the Director may
17 impose a civil penalty on a person in an amount not to exceed \$5,000 for each violation of
18 ORS 697.612 and ORS 697.642 to ORS 697.702, under ORS 697.832(1).

19 **ORDERS**

20 Now therefore, the Director issues the following Orders:

21 17. As authorized by ORS 697.825(1)(a), the Director ORDERS Respondent to
22 CEASE AND DESIST from violating ORS 697.612(1)(a) and ORS 697.692(1)(c).

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1 18. As authorized by ORS 697.832(1), the Director hereby ORDERS that
2 Respondent be subject to a CIVIL PENALTY of \$10,000 as follows:

3 A. \$5,000 for violating ORS 697.612(1)(a); and

4 B. \$5,000 for violating ORS 697.692(1)(c).

5 SO ORDERED this 30th day of December, 2019.

6 LOUIS SAVAGE, Acting Director
7 Department of Consumer and Business Services

8 /s/ Dorothy Bean
9 Dorothy Bean, Chief of Enforcement
10 Division of Financial Regulation

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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.

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