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

In the Matter of INTEGRITY RECOVERY MANAGEMENT, LLC, Respondent.	Case No. CA-19-0085 FINAL ORDER TO CEASE AND DESIST AND FINAL ORDER ASSESSING CIVIL PENALTY, ENTERED BY DEFAULT

On April 8, 2020, 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 an Order to Cease and Desist, Proposed Order Assessing Civil Penalty, and Notice of Right to an Administrative Hearing ("Notice Order") on Integrity Recovery Management, LLC ("Respondent"). The Notice Order alleged violations of Oregon Revised Statutes ("ORS") 697.005 to 697.115 and the Oregon Administrative Rules ("OAR") promulgated under those laws (collectively, the "Oregon Collection Agency Law").

The Notice Order was served on Respondent via certified and first-class United States mail, postage pre-paid, to Integrity Recovery Management, LLC, 3375 S Rainbow Blvd. #81710, Las Vegas, NV 89180.

The Notice Order offered Respondent an opportunity for a hearing if requested within 20 days of service of the Notice Order. The Notice Order further informed Respondent that if a hearing were 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, in accordance with OAR 137-003-0670(3)(a)-(b).

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Respondent has not made a request for a contested case hearing and the time to do so has expired. Therefore, the Director did not conduct a hearing.

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

Now, therefore, after consideration of the record, the Director issues the following Findings of Fact, Conclusions of Law, and Final Orders.

FINDINGS OF FACT

The Director FINDS that:

1. Respondent is a Nevada limited liability company with a principal place of business at 3375 S Rainbow Blvd. #81710, Las Vegas, NV 89180.

2. On or around November 27, 2018, Respondent contacted an Oregon resident identified herein as "R.C."

3. Respondent informed R.C. that it was attempting to collect a debt owed to a third party.

4. At no time has Respondent been registered with the Oregon Secretary of State to do business in Oregon, nor has Respondent been registered with the Department of Consumer and Business Services (the "Department"), by and through the Division, as a collection agency in Oregon.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

5. Under ORS 697.005(1)(a)(A), "Collection agency" means a person directly or indirectly engaged in soliciting a claim for collection, or collecting or attempting to collect a claim that is owed, due, or asserted to be owed or due to another person or to a public body at the time the person solicits, collects or attempts to collect the claim.

6. By contacting R.C. and attempting to collect on a claim that is owed, due, or asserted to be owed or due to another person, Respondent operated as a collection agency under ORS 697.005(1)(a)(A).

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7. Under ORS 697.015, a person shall not operate as a collection agency in this state unless the person registers with the Department under ORS 697.031, and the rules promulgated thereunder.

8. By operating as a collection agency in Oregon without registering with the Department pursuant to ORS 697.031 and the established rules, Respondent violated ORS 697.015.

9. Under ORS 697.093(1)(d)(A), if the Director has reason to believe that a person has violated, is violating, or is about to violate ORS 697.015, the Director may issue an order to cease and desist from the violation.

10. Because the Director has reason to believe that Respondent has violated and is violating ORS 697.015, the Director may issue an order against Respondent to cease and desist from that violation.

11. Under ORS 697.095(1), in addition to any other penalty provided by law, a person who violates ORS 697.015 is subject to forfeiture and payment of a civil penalty to the Department in an amount of not more than $1,000 for each offense.

12. Under OAR 441-810-0140, civil penalties shall be $400 for the first offense and $1,000 for each subsequent offense.

13. Because Respondent has violated ORS 697.015 by operating as a collection agency with respect to R.C. without first being registered with the Department, Respondent is subject to a civil penalty of $400.

ORDERS

The Director issues the following ORDERS:

14. Pursuant to ORS 697.093(1)(d)(A), the Director hereby ORDERS Respondent, and all entities owned or controlled by Respondent, its successors and assignees, to CEASE AND DESIST from violating ORS 697.015.

15. Pursuant to the authority of ORS 697.095(1), the Director hereby ORDERS the

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assessment of a CIVIL PENALTY against Respondent in the amount of $400 for operating as a collection agency without registering with the Department, in violation of ORS 697.015.

16. This is a "Final Order" under ORS 183.310(6)(b). Subject to that provision, the entry of this Order in no way limits or prevents further remedies, sanctions, or actions which may be available to the Director under Oregon law.

IT IS SO ORDERED.

Dated this 6th day of May, 2020.

ANDREW R. STOLFI, Acting Director
Department of Consumer and Business Services

/s/ Dorothy Bean
Dorothy Bean, Chief of Enforcement
Division of Financial Regulation

NOTICE OF RIGHT TO JUDICIAL APPEAL

Except as provided in ORS 697.094(5), 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 this Order is served.

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