

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

In the Matter of:

Case No. DM-20-0010

CSL FINANCIAL LLC, a suspended  
California Limited Liability Company,  
JASON LESNER an Individual, RICHARD  
A. HENDRIX, an Individual, and CHAD  
BERKE, an Individual,

ORDER TO CEASE AND DESIST,  
ORDER PERMANENTLY  
PROHIBITING OREGON DEBT  
MANAGEMENT ACTIVITY, ORDER  
ASSESSING CIVIL PENALTY, AND  
CONSENT TO ENTRY OF ORDER

Respondents.

**AS AGAINST RESPONDENTS CSL  
FINANCIAL LLC, JASON LESNER,  
AND CHAD BERKE ONLY**

The Director of the Department of Consumer and Business Services for the State of Oregon (“Director”), acting in accordance with Oregon Revised Statutes (“ORS”) 697.602 et seq. and Oregon Administrative Rules (“OAR”) 441-910-0000 through 441-910-0200 (collectively, “Oregon Debt Management Service Provider Law”), conducted an investigation into the activities of CSL Financial LLC (“CSL”), Jason Lesner (“Lesner”), Richard A. Hendrix (“Hendrix”) and Chad Berke (“Berke”) (collectively, “Respondents”) and determined that Respondents engaged in activities constituting violations of the Oregon Debt Management Service Provider Law.

CSL, Lesner, and Berke, without admitting or denying the Director’s findings of fact or conclusions of law, wish to resolve and settle this matter with the Director.<sup>1</sup>

Now, therefore, as evidenced by the authorized signatures subscribed on this Order, CSL, Lesner, and Berke hereby CONSENT to entry of this Order upon the Director’s Findings of Fact and Conclusions of Law as stated hereinafter.

<sup>1</sup> Hendrix is not a party to this Consent Order. On September 1, 2020, a default order was entered against Hendrix.

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. CSL is a suspended California limited liability company.

4 2. Lesner is CSL’s member and owner.

5 3. At all relevant times, Berke and Hendrix represented themselves as working  
6 for, and acting on behalf of, The Law Office of Leslie Richards (“LOOLR”).<sup>2</sup>

7 4. In or around May 2018, Hendrix sent a solicitous e-mail to Oregon resident RH  
8 in which he claimed RH qualified for “government assistance” in the form of a home loan  
9 modification. Hendrix was not qualified to make claims regarding RH’s eligibility for  
10 government-related loan assistance.

11 5. Berke was RH/KH’s primary contact with Respondents. He incorrectly told  
12 they had been approved for an FHA loan package and that their home foreclosure was on  
13 hold pending review.

14 6. CSL compensated Berke and Hendrix for performing the foregoing actions.

15 7. In or around May 2018, RH and his spouse KH entered into an agreement with  
16 LOOLR to attempt to modify the terms and conditions of their home loan (“The  
17 Agreement”).

18 8. The Agreement did not:

19 A. List every debt for which Respondents were to provide a debt  
20 management service;

21 B. Explain how Respondents calculated their fees;

22 C. Provide that RH/KH may examine their account in Respondents’ office  
23 and/or request a full and complete written statement of their account;

24 D. Provide that Respondents may cancel the agreement if RH/KH failed to  
25 make scheduled periodic payments for more than sixty days;

26 <sup>2</sup> Leslie Richards is a California-licensed attorney whose license is currently suspended.





1 E. Estimate the time period necessary to complete the debt management  
2 services;

3 F. Identify the refunds to which RH/KH would be entitled under different  
4 cancellation circumstances; and/or

5 G. Provide that Respondents would notify the RH/KH's creditors in  
6 writing that Respondents may negotiate with the creditors concerning the RH/KH's  
7 debts on their behalf.

8 9. Respondents did not provide RH/KH with a separate budget analysis that  
9 evaluated whether the services proposed to be performed were advantageous to them.

10 10. Respondents did not provide RH/KH with documentation stating:

11 A. The maximum amount that could be charged for services under the  
12 Oregon Debt Management Service Provider Law;

13 B. That canceled debt may constitute income that is subject to state and  
14 federal taxation and that they should consult with a tax professional; and/or

15 C. Their rights to review their consumer credit information.

16 11. The Agreement charged the following fees to RH/KH:

17 A. A "non-refundable monthly retainer fee" of \$930;

18 B. A "contingency fee" of 30 percent of any monetary recovery from any  
19 source; and

20 C. A "credit card return fee" of \$50 for any payments returned for any  
21 reason.

22 12. From in or around June 2018 through November 2018, RH/KH made six  
23 monthly payments of \$930 pursuant to The Agreement. The funds were transferred to a  
24 CSL account.

25 13. At no time have Respondents been registered to perform debt management  
26 services in Oregon.

1 14. CSL later reimbursed RH/KH all the money they had paid pursuant to The  
2 Agreement.

3 CONCLUSIONS OF LAW

4 The Director CONCLUDES that:

5 15. By offering to attempt to modify the terms and conditions of KH/RH's home  
6 loan, Respondents performed "debt management services" as defined under ORS  
7 697.602(2)(c).

8 16. By performing debt management services for KH/RH without being registered  
9 with the Director as a debt management service provider, Respondents violated ORS  
10 697.612(1)(a).

11 17. By speculating as to RH/KH's eligibility for government-related loan  
12 assistance, Respondents made misleading and untrue statements, in violation of ORS  
13 697.662(1).

14 18. The Agreement with RH/KH:

15 A. lacked the information identified in Paragraph (8), and therefore  
16 violated ORS 697.652(1);

17 B. failed to provide RH/KH with separate budget analyses, and therefore  
18 violated ORS 697.652(2);

19 C. charged RH/KH a monthly fee of more than \$65, and therefore violated  
20 ORS 697.692(1)(d);

21 D. charged RH/KH a fee equivalent to 30 percent of any monetary recovery  
22 they received, and therefore violated ORS 697.692(1)(e);<sup>3</sup> and

23 E. charged a \$50 fee per returned payment, and therefore violated ORS  
24 697.692(1).

25 19. By failing to provide RK/HK with documentation containing the disclosures  
26

<sup>3</sup> This kind of fee is capped at 7.5 percent. See ORS 697.692(1)(e).



1 identified in Paragraph (10), Respondents violated ORS 697.707(1), (2) and (3).

2 20. Because the Director has reason to believe that Respondents have engaged in  
3 violations of the Oregon Debt Management Service Provider Law, the Director may issue  
4 an order to Respondents to cease and desist from violations of ORS 697.612, ORS 697.662,  
5 ORS 697.652, ORS 697.692 and ORS 697.707, under ORS 697.825(1)(a).

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

9 **ORDERS**

10 Now therefore, the Director issues the following Orders as against Respondents  
11 CSL, Lesner and Berke only:

12 22. As authorized by ORS 697.825(1)(a), the Director ORDERS Respondents CSL,  
13 Lesner and Berke to CEASE AND DESIST from violating ORS 697.612, ORS 697.662,  
14 ORS 697.652, ORS 697.692 and ORS 697.707.

15 23. Respondents CSL, Lesner, and Berke hereby AGREE to permanently refrain  
16 from all activities that require registration under Oregon Debt Management Service  
17 Provider Law, including activities taken on behalf of a registered Oregon debt management  
18 service provider.

19 24. As authorized by ORS 697.832(1), the Director hereby ORDERS that  
20 Respondents CSL, Lesner, and Berke be jointly and severally subject to a CIVIL  
21 PENALTY of \$25,000 as follows:

- 22 A. \$5,000 for violating ORS 697.612(1)(a);
- 23 B. \$5,000 for violating ORS 697.662(1);
- 24 C. \$5,000 for violating ORS 697.652(1) and (2);
- 25 D. \$5,000 for violating ORS 697.692(1)(d) and (e); and
- 26 E. \$5,000 for violating ORS 697.707(1), (2) and (3).



1 25. The Director hereby suspends payment of \$17,500 of the CIVIL PENALTY for  
2 a period of three years, provided Respondents CSL, Lesner, and Berke:

3 A. Comply with the terms of this Order; and

4 B. Do not violate the Oregon Debt Management Service Provider Law  
5 within the three-year time period.

6 26. The non-suspended CIVIL PENALTY (7,500) is due and payable at the time  
7 this Order is submitted to the Director.

8 27. The suspended CIVIL PENALTY (\$17,500) will be waived three years from  
9 the date this Order is finalized, provided Respondents CSL, Lesner and Berke have  
10 complied with the foregoing Order terms. The Director reserves the right to immediately  
11 assess and collect the suspended civil penalty upon a determination that Respondents CSL,  
12 Lesner or Berke have violated any term of this Order.

13 28. This Order is binding upon Respondents CSL, Lesner, and Berke's successors  
14 and assigns.

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1        29. 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, including, but not limited to, the Director’s authority to enforce  
4 this Order or take action against Respondents CSL, Lesner, or Berke for violations of this  
5 Order or violations in this Order that are discovered after the date of this Order.

6                SO ORDERED this 5<sup>th</sup> day of November, 2020.

7  
8                                ANDREW R. STOLFI, Director  
9                                Department of Consumer and Business Services

10                                /s/ Dorothy Bean  
11                                Dorothy Bean, Chief of Enforcement  
12                                Division of Financial Regulation

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**ENTITY CONSENT TO ENTRY OF ORDER**

I, Jason Lesner, state that I am an officer of CSL and am authorized to act on its behalf. I have read the foregoing Order and know and fully understand the contents hereof. I have been advised of CSL’s right to a hearing and right to be represented by counsel in this matter. CSL voluntarily consents to the entry of this Order without any force or duress, expressly waiving any right to a hearing in this matter, as well as any rights to administrative or judicial review of this Order. CSL understands that the Director reserves the right to take further actions against it to enforce this Order or to take appropriate action upon discovery of other violations of the Oregon Debt Management Service Provider Law with the terms and conditions stated herein.

CSL further assures the Director that neither CSL nor its officers, directors, employees, or agents will effect debt management services in Oregon. CSL understands that this Consent Order is a public document.

Signature: Jason Lesner

Position Held: Owner

State of California

County of Los Angeles

Signed or attested before me on this 26<sup>th</sup> day of October, 2020

by Jason Lesner.

/s/ Marco J. Cruz  
Notary Public

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**CONSENT TO ENTRY OF ORDER**

I, Jason Lesner, state that I have read the foregoing Order and that I know and fully understand the contents hereof. I have been advised of my right to a hearing and of my right to be represented by counsel in this matter. I voluntarily consent to the entry of this Order without any force or duress, expressly waiving any right to a hearing in this matter, as well as any rights to administrative or judicial review of this Order. I understand that the Director reserves the right to take further actions against me to enforce this Order or to take appropriate action upon discovery of other violations of the Oregon Debt Management Service Provider Law by me. I will fully comply with the terms and conditions stated herein.

I further assure the Director I will not effect debt management services in Oregon. I understand that this Consent Order is a public document.

Signature: /s/ Jason Lesner

State of California

County of Los Angeles

Signed or attested before me on this 26<sup>th</sup> day of October, 2020

by Jason Lesner.

/s/ Marco J. Cruz  
Notary Public

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**CONSENT TO ENTRY OF ORDER**

I, Chad Berke, state that I have read the foregoing Order and that I know and fully understand the contents hereof. I have been advised of my right to a hearing and of my right to be represented by counsel in this matter. I voluntarily consent to the entry of this Order without any force or duress, expressly waiving any right to a hearing in this matter, as well as any rights to administrative or judicial review of this Order. I understand that the Director reserves the right to take further actions against me to enforce this Order or to take appropriate action upon discovery of other violations of the Oregon Debt Management Service Provider Law by me. I will fully comply with the terms and conditions stated herein.

I further assure the Director I will not effect debt management services in Oregon. I understand that this Consent Order is a public document.

Signature: /s/ Chad Berke

State of California

County of Los Angeles

Signed or attested before me on this 27<sup>th</sup> day of October, 2020

by Chad Berke.

/s/ Michael J. Neighbors  
Notary Public

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