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

In the Matter of:

Case No. DM-21-0021

FIRST IMPRESSION CREDIT REPAIR,

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

Respondent.

On October 12, 2021, the Director of the Department of Consumer and Business Services for the State of Oregon (the “Director”), through the Oregon Division of Financial Regulation (the “Division”), properly served First Impression Credit Repair (“FICR”) an Order to Cease and Desist, Proposed Order Assessing Civil Penalties, and Notice of Right to a Hearing (“Notice Order”) via regular and certified United States mail at FICR’s last known business address.

On October 12, 2021, pursuant to ORS 60.731(2)(c) and (e) and ORS 63.731(2)(c) and (e), the Director, through the Division, served a copy of the Notice Order via regular and certified United States mail on the Oregon Secretary of State as an agent for service of process for FICR at 255 Capitol Street NE, Ste 151, Salem, OR 97310.

The Notice Order offered FICR an opportunity for a hearing, if requested in writing within 20 days of service. The Notice Order further informed FICR that if a hearing was not conducted because the company did not timely request a hearing or otherwise defaulted, then the designated portion of the Division’s file, which includes all

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1 materials FICR submitted, would automatically become part of the contested case record
2 to prove a prima facie case. FICR has not made a written request for a contested hearing,
3 and the time to do so has expired.

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

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

8 **FINDINGS OF FACT**

9 The Director FINDS that:

10 1. First Impression Credit Repair (“FICR”) is a credit repair/restoration business.
11 At times material to this order, FICR operated from 7000 W North Ave, Chicago, IL
12 60707 and listed its telephone number as (702) 402-8502.

13 2. FICR has never been registered with the Oregon Secretary of State to conduct
14 business in Oregon or registered with the Division as a debt management service provider
15 (“DMSP”).

16 3. In exchange for fees, FICR offers or provides credit repair services, offering
17 to restore or repair, the credit report and credit score for borrowers.

18 4. FICR advertises on Facebook, where it offers credit repair services. On
19 Facebook, FICR describes its credit repair service:

20 Who is Ready to get their credit repair today? Change your life in 45 days... You
21 will start seeing deletions in 3-15 days...We remove from your report student
22 loans....

23 5. From May 30, 2019 to July 21, 2020, FICR offered or provided credit
24 repair/restoration services to an Oregon borrower (“ES”) in exchange for fees.

25 6. Among other fees, FICR charged “ES” \$386.72 for “credit repair

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1 consultation' on May 30, 2019 and \$551.72 for "payment plan start up proces" [sic] on
2 May 31, 2019. The resulting initial fee for "ES" was greater than \$50.00.

3 7. After sending FICR and its representatives a total of \$5,484.35 and not
4 receiving the credit repair/restoration services, "ES" tried unsuccessfully to recoup her
5 funds from FICR, and "ES" eventually filed a consumer complaint with the State of
6 Oregon.

7 8. The Division made numerous attempts to contact FICR by mail and by
8 telephone to inquire about the business activities of FICR involving Oregon consumers.
9 The Division received no response from FICR regarding the Division's inquiries.

10 CONCLUSIONS OF LAW

11 The Director CONCLUDES that:

12 9. By offering to improve the credit record, credit history or credit rating of "ES"
13 in exchange for fees, as described in paragraphs 3 through 7 of this Order, FICR
14 performed a debt management service as defined in ORS 697.602(2)(b).

15 10. By performing a debt management service without being registered as a
16 DMSP with the Division, the FICR violated ORS 697.612(1)(a).

17 11. By charging "ES" an initial fee greater than \$50.00 for a debt management
18 service, FICR violated ORS 697.692(1)(d).

19 12. Because the Director has reason to believe that FICR violated ORS
20 697.612(1)(a) and ORS 697.692(1)(d), the Director is authorized under ORS
21 697.825(1)(a) to order the FICR to cease and desist from violating these statutes.

22 13. ORS 697.832(1) authorizes the Director to assess a civil penalty against FICR
23 of up to \$5,000.00 per violation of the Oregon Debt Management Service Provider Law.

24 14. This is a "Final Order" under ORS 183.310(6)(b). Subject to this provision, the
25 entry of this Order does not limit further remedies that may be available to the Director

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1 under Oregon law.

2 **ORDER**

3 The Director issues the following ORDERS:

4 15. As authorized by ORS 697.825(1)(a), the Director hereby orders FICR to
5 CEASE AND DESIST from violating ORS 697.612(1)(a) and ORS 697.692(1)(d).

6 16. As authorized by ORS 697.832(1), the Director hereby orders FICR to pay
7 \$10,000 in CIVIL PENALTIES, allocated as follows:

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

9 B. \$5,000 for violating 697.692(1)(d).

10 17. The entry of this Order does not limit further remedies available to the
11 Director under Oregon law.

12 SO ORDERED this 9th day of November, 2021.

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

15
16 /s/ Dorothy Bean
17 Dorothy Bean, Chief of Enforcement
18 Division of Financial Regulation

19 **NOTICE OF RIGHT TO JUDICIAL APPEAL**

20 Except as provided in ORS 697.825(2)(e), you may be entitled to judicial review
21 of this Order under ORS 183.482. You may request judicial review by filing a petition with
22 the Court of Appeals in Salem, Oregon, within 60 days from the date of this Order is served.

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