

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

In the Matter of:

Case No. DM-20-0055

INFINITY CONSUMER SERVICES, LLC,
a Florida Limited Liability Company;
INFINITY CONSUMER SERVICES, INC.,
a Florida Corporation, and INFINITY
CONSUMER SERVICES INC. dba
INFINITY CONSUMER SERVICES DE
INC., a Delaware Corporation;

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

Respondents.

On Decemer 8, 2020, 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 Infinity Consumer Services, LLC; Infinity Consumer Services, Inc.; and Infinity Consumer Services Inc. dba Infinity Consumer Services DE Inc. (collectively, the “Infinity Companies”) 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 the Infinity Companies’ last known business address and other known associated addresses.

On December 29, 2020, 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 the Infinity Companies at 255 Capitol Street NE, Ste 151, Salem, OR 97310.

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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 The Notice Order offered the Infinity Companies an opportunity for a hearing, if
2 requested in writing within 20 days of service. The Notice Order further informed the
3 Infinity Companies that if a hearing was not conducted because the company did not timely
4 request a hearing or otherwise defaulted, then the designated portion of the Division’s file,
5 which includes all materials the Infinity Companies submitted, would automatically
6 become part of the contested case record to prove a *prima facie* case. The Infinity
7 Companies have not made a written request for a contested hearing, and the time to do so
8 has expired.

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

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

13 **FINDINGS OF FACT**

14 The Director FINDS that:

15 1. Infinity Consumer Services, LLC (“Infinity LLC”) was a Florida limited
16 liability company organized on or about December 16, 2013. Its managing members were
17 Kristine “Kris” N. Eigenbrode (“Eigenbrode”) and Nicole T. DeRosa (“DeRosa”).

18 2. On or about October 16, 2017, DeRosa filed with the Florida Department of
19 State a Certificate of Conversion to convert Infinity LLC, an “Other Business Entity,” into
20 Infinity Consumer Services, Inc. (“Infinity FL”), a “Florida Profit Corporation.”

21 3. On or about February 6, 2018, Infinity Consumer Services Inc. dba Infinity
22 Consumer Services DE Inc. (“Infinity DE”) was incorporated in Delaware. Its principal
23 place of business is 3521 Universal Plaza, New Port Richey, Florida 34652.

24 4. Eigenbrode is the director and president of Infinity DE.

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1 5. On or about August 31, 2018, Infinity FL filed Articles of Dissolution with the
2 Florida Department of State.

3 6. On or about October 26, 2018, Infinity DE applied to the Florida Department
4 of State for authorization to transact business in Florida.

5 7. The Infinity Companies have never been registered with the Oregon Secretary
6 of State to conduct business in Oregon or registered with the Division as debt management
7 service providers (“DMSPs”).

8 8. For a fee, the Infinity Companies offer or provide a program for borrowers
9 (“Program”) that consists of disputing the validity of the borrowers’ debts, providing the
10 borrowers legal representation as needed, and restoring the borrowers’ credit report and
11 score.

12 9. The Infinity Companies’ website, www.infinityconsumerservices.com,
13 describes its credit restoration service:

14 Another feature of the Infinity Consumer Services program includes a credit
15 report restoration service. When consumers fall behind on their obligations,
16 credit reporting agencies receive negative information from lenders and/or debt
17 collection firms. Under consumer protection laws, consumers have the right to
18 challenge the accuracy of the remarks. If a remark has been placed on the credit
19 report erroneously, credit reporting agencies are required to remove the remark.

20 The credit reporting agencies use automated technology to add or remove
21 remarks from the credit report. From our experience, we have seen thousands
22 of remarks removed for erroneous reporting.

23 Our customers are placed with a reputable credit repair company to restore their
24 credit report to its proper status which often raises a consumer’s credit score to
25 a much more accurate number.

26 Infinity Consumer Services combines multiple services to help every consumer
better manage their private personal business affairs. We keep records of
enrolled accounts, mailing records, up to date program account information and
ongoing support. If these services sound helpful to you, contact us for a
consultation by one of our experienced consumer advocates.

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1 10. From 2016 to 2018, the Infinity Companies offered or provided the Program to
2 at least 28 Oregon borrowers (“Oregon Clients”). The Oregon Clients signed a
3 Client/Authorized Representative Agreement (“Agreement”), where the Infinity
4 Companies agreed, in relevant part, to:

5 * * *

6 Provide third party credit report analysis support, information and education
7 pertaining to the remarks on the Client’s credit report allowing the client to
8 invoke the Fair Credit Reporting Act, and other such acts of law, that may apply
9 to the client’s individual credit report status which may assist in restoring the
10 credit report to its accurate state (“Restoration”).

11 * * *

12 11. The Agreement also described the program process, in relevant part:

13 * * *

14 After all Program Debts have been disputed, an enrollment form will be sent to
15 the Client and Co-Client(s) for credit Restoration. Client will be sent to an
16 affiliated third party credit Restoration specialist that will take a comprehensive
17 look at the Client and Co-Client’s credit report to ensure all remarks have been
18 placed on the report according to the Fair Credit Reporting Act and other
19 applicable laws. The credit Restoration specialist will provide information to
20 the client for dispute of any erroneous remarks that have been placed on the
21 credit report and apprise the Client and Co-Client of the status.

22 12. The Infinity Companies charged each Oregon Client a fee of 35% of the Oregon
23 Client’s alleged debt enrolled in the Program. The resulting monthly fee for each Oregon
24 Client was greater than \$50.00.

25 CONCLUSIONS OF LAW

26 The Director CONCLUDES that:

13 By restoring or repairing, or offering to restore or repair, the credit report and
14 score of at least 28 Oregon Clients as described in paragraphs 8 to 12 of this Order, the
15 Infinity Companies performed a debt management service as defined in ORS
16 697.602(2)(b).



1 14. By performing a debt management service without being registered with the
2 Division as DMSPs, the Infinity Companies violated ORS 697.612(1)(a).

3 15. By placing Oregon Clients with or referring them to, or offering to place Oregon
4 Clients with or refer them to, affiliated third party credit repair companies or credit
5 restoration specialists in exchange for money or other valuable consideration, as described
6 in paragraphs 8 to 12 of this Order, without being registered with the Division as DMSPs,
7 the Infinity Companies violated ORS 697.612(1)(b)(C) and (D).

8 16. By charging Oregon Clients a monthly fee greater than \$50.00 for credit repair
9 or restoration services, the Infinity Companies violated ORS 697.692(1)(f).

10 17. Because the Director has reason to believe that the Infinity Companies violated
11 ORS 697.612(1)(a), ORS 697.612(1)(b)(C) and (D), and ORS 697.692(1)(f), the Director
12 is authorized under ORS 697.825(1)(a) to order the Infinity Companies to cease and desist
13 from violating these statutes.

14 18. ORS 697.832(1) authorizes the Director to assess a civil penalty against the
15 Infinity Companies of up to \$5,000.00 per violation of the Oregon Debt Management
16 Service Provider Law.

17 **ORDER**

18 The Director issues the following ORDERS:

19 19. As authorized by ORS 697.825(1)(a), the Director hereby ORDERS the Infinity
20 Companies to CEASE AND DESIST from violating ORS 697.612(1)(a), ORS
21 697.612(1)(b)(C) and (D), and ORS 697.692(1)(f).

22 20. As authorized by ORS 697.832(1), the Director ORDERS the Infinity
23 Companies, jointly and severally, to pay \$56,000.00 in CIVIL PENALTIES, allocated as
24 follows:

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1 A. \$28,000.00 for 28 violations of ORS 697.612(1)(a) and ORS
2 697.612(1)(b)(C) and (D), and

3 B. \$28,000.00 for 28 violations of 697.692(1)(f).

4 21. This is a “Final Order” under ORS 183.310(6)(b). Subject to this provision, the
5 entry of this Order does not limit further remedies that may be available to the Director
6 under Oregon law.

7 SO ORDERED this 26th day of January, 2021.

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

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

14
15 **NOTICE OF RIGHT TO JUDICIAL APPEAL**

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

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