

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

In the Matter of:

Case No. DM-20-0100

CREDITANALYZER.NET. LLC,  
Respondent.

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

On March 30, 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 CREDITANALYZER.NET. LLC (“CREDITANALYZER” or the “company”) 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 company’s last known business address and known associated address.

On April 21, 2021, pursuant to 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 CREDITANALYZER at 255 Capitol Street NE, Ste 151, Salem, OR 97310.

The Notice Order offered CREDITANALYZER an opportunity for a hearing, if requested in writing within 20 days of service. The Notice Order further informed CREDITANALYZER 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 materials CREDITANALYZER submitted, would automatically become part of the contested case record to prove a *prima facie* case.



1 CREDITANALYZER has not made a written request for a contested hearing, and the time  
2 to do so has expired.

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

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

7 **FINDINGS OF FACT**

8 The Director FINDS that:

9 1. CREDITANALYZER is a Florida limited liability company organized on or  
10 about September 17, 2015. Its principal place of business is 300 E. Oakland Park Blvd,  
11 Suite 105, Oakland Park, Florida 33334, and its website is <http://creditalyzer.net>.

12 2. The company’s managing member is Tony Pardo.

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

16 4. For a fee, CREDITANALYZER offers or provides tools and services that will  
17 raise consumers’ credit scores and maximize their credit.

18 5. In or around September 2019, CREDITANALYZER offered or provided its  
19 tools and services to GC, an Oregon resident, and charged GC a fee of \$300.00.

20 **CONCLUSIONS OF LAW**

21 The Director CONCLUDES that:

22 6. By offering and providing tools and services to GC that will raise GC’s credit  
23 score and maximize GC’s credit, CREDITANALYZER performed a debt management  
24 service as defined in ORS 697.602(2)(b).

25 7. By performing a debt management service without being registered with the



1 Division as a DMS, CREDITANALYZER violated ORS 697.612(1)(a).

2 8. By offering and providing tools and services to GC that will raise GC's credit  
3 score and maximize GC's credit, CREDITANALYZER provided advice, assistance,  
4 instruction, or instructional material concerning a debt management service.

5 9. By providing advice, assistance, instruction, or instructional material  
6 concerning a debt management service without being registered with the Division,  
7 CREDITANALZYER violated ORS 697.612(1)(b)(E).

8 10. Because the Director has reason to believe that CREDITANALYZER violated  
9 ORS 697.612(1)(a) and (b)(E), the Director is authorized under ORS 697.825(1)(a) to order  
10 CREDITANALYZER to cease and desist from violating those statutes.

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

14 **ORDER**

15 The Director issues the following ORDERS:

16 12. As authorized by ORS 697.825(1)(a), the Director hereby ORDERS  
17 CREDITANALYZER to CEASE AND DESIST from violating ORS 697.612(1)(a) and  
18 (b)(E).

19 13. As authorized by ORS 697.832(1), the Director ORDERS  
20 CREDITANALZYER to pay \$5,000.00 in CIVIL PENALTIES for violating ORS  
21 697.612(1)(a) and (b)(E).

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

4  
5 SO ORDERED this 18<sup>th</sup> day of May, 2021.

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

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

12 **NOTICE OF RIGHT TO JUDICIAL APPEAL**

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

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