STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES
ENFORCEMENT SECTION
BEFORE THE DIRECTOR OF THE
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

In the Matter of: **AVS CREDIT REPAIR SERVICES LLC,** **Respondent.**	**CS-09-0042** **FINAL ORDER DENYING CREDIT SERVICES ORGANIZATION REGISTRATION ENTERED BY DEFAULT**

On or about August 7, 2009, the Director of the Department of Consumer and Business Services for the State of Oregon (hereinafter "the Director") acting by the authority of the Oregon laws governing credit services organizations, Oregon Revised Statutes Chapter 646A issued Administrative Order No. CS-09-0042, Order Denying Credit Services Organization Registration and Notice of Right to a Public Hearing (hereinafter "the Proposed Order") against AVS Credit Repair Services LLC.

On August 20, 2009, AVS Credit Repair Services LLC (hereinafter "Respondent") was duly served with a true copy of the Proposed Order by regular, first-class mail and by certified mail, postage prepaid, addressed to PO Box 90070, Portland, Oregon 97290 and 723 Southwest Morgan Way, Troutdale, Oregon 97060. A green card from the order sent by certified mail to 723 Southwest Morgan Way, Troutdale, Oregon 97060 was signed and returned, and the order sent by certified mail to PO Box 90070, Portland, Oregon 97290 was returned as unclaimed.

Respondent has not made a written request for a contested case hearing in this matter and time to do so has expired.

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FINDINGS OF FACT

The Director **FINDS** that:

1. AVS Enterprises LLC is an Oregon domestic limited liability company first registered with the Oregon Secretary of State's office on August 7, 2006, registry number 376615-92. Alex Sviriduk (hereainfter "Alex") is listed as a member and the registered agent for the company. On August 6, 2007, the company's name was changed to AVS Credit Repair Services LLC. On February 1, 2008, the company name was changed back to AVS Enterprises LLC.

2. On October 3, 2008, AVS Enterprises LLC was administratively dissolved and is listed as inactive. Also on February 1, 2008, AVS Credit Repair Services LLC was registered with the Oregon Secretary of State's office, registry number 494750-98. Natalya Sviridyuk (hereinafter "Natalya") is listed as a member and the registered agent for the company.

3. The Oregon Division of Finance and Corporate Securities (hereinafter the "Division") received a credit services organization registration application for AVS Credit Repair Services LLC (hereinafter "AVS") dated August 6, 2007 listing Alex Sviridiuk (hereinafter "Alex") as the owner. The application listed the address of AVS as P.O. Box 90070, Portland, Oregon 97290 and an address for Alex in Troutdale, Oregon.

4. The Division received an updated application for AVS listing Natalya Sviriduyk as the owner. The application listed the same address for AVS as the previous application and the address for Natalya matched the address previously submitted for Alex.

5. On July 2, 2008, two employees of the Division's Non-Depository Program overseeing the licensing of credit services organizations met with Natalya regarding the applications for AVS to discuss questions and concerns raised by the applications.

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6. On November 19, 2008, the Division mailed supplemental registration application questions for AVS to Natalya at the address for AVS listed on the application and to the address listed for Natalya. No response was received.

7. On January 2, 2009, the Division mailed the supplemental application questions for AVS again to Natalya by certified and regular mail to the address for AVS listed on the application and to the address listed for Natalya with a deadline for response of January 16, 2009. A signed green card from the mailing sent to Natalya's address was returned acknowledging receipt on January 3, 2009. The mailing sent to AVS was returned unclaimed unable to forward.

8. To date, the Division has not received a response to the supplemental application questions.

CONCLUSIONS OF LAW

The Director **CONCLUDES** that:

1. AVS failed to file a response with the Division to the supplemental registration application questions in violation of ORS 646A.268 and ORS 646A.256(2), ORS 646A.256(3) which is grounds to deny the registration of AVS under ORS 646A.266(2)(b).

ORDER

The Director, pursuant to ORS 646A.266, hereby **DENIES** the registration of AVS for an Oregon credit services organization registration.

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The entry of this Order in no way limits further remedies which may be available to the Director under Oregon law.

Dated this 20th day of September 2009, at Salem, Oregon,

NUNC PRO TUNC August 7, 2009.

CORY STREISINGER, Director
Department of Consumer and Business Services

David C. Tatman, Administrator
Division of Finance and Corporate Securities

NOTICE OF APPEAL RIGHTS

You are entitled to seek judicial review of this final order. Judicial review may be obtained by filing a petition for review with the Oregon Court of Appeals in Salem, Oregon within sixty (60) days from the date of service of this final order. Judicial review is pursuant to the provisions of ORS 183.482.

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