



- accompanying exhibits submitted in this matter by Jason Weber, Financial Enforcement Officer,
- 2 the Director hereby issues the following Findings of Fact, Conclusions of Law, and Final
- 3 Orders.

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## FINDINGS OF FACT

- 5 1. Respondent Alliance Mitigation Group lists its address as 801 E. Chapman Ave #
- 6 218, Fullerton, California 92831 (hereinafter "Respondent").
- 7 2. Jason Rogland lists his address with the California Secretary of state as 3470
- 8 Wilshire Blvd, Ste 608, Los Angeles, California, 90010. Jason Rogland is an owner of Alliance
- 9 Mitigation Group and is listed as the agent of Alliance Mitigation Group for service of process.
- 3. On or about May 2010, an Oregon resident entered into a contract with Respondent.
- 11 The contract provided that Respondent would renegotiate the Oregon resident's mortgage on
- 12 residential real property located in Beaverton, Oregon.
- 4. Respondent required the Oregon resident to pay \$2,400 in exchange for
- 14 Respondent's promise to negotiate a loan modification with the Oregon resident's mortgage
- 15 lender.
- 5. Respondent did not renegotiate the Oregon resident's loan.
- 17 6. On August 17, 2010, the Division wrote a letter to Respondent advising them of their
- 18 violation of Oregon Law and requesting that the Oregon resident harmed by their activity
- 19 receive a full and complete refund. The letter asked Respondent to provide the Division with a
- 20 list of Oregon consumers that had entered into a loan modification agreement with Respondent.
- 21 Finally, the letter stated that violations of Oregon's Mortgage Lender Law are subject to a
- \$20,000 civil penalty and requested a response within 21 days. Respondent did not reply to this
- 23 letter or issue a refund.
- 7. As a result of Respondent operating in Oregon, an Oregon resident suffered harm in
- 25 the amount of at least \$2,400.
- 8. At no time has Respondent been registered with the Oregon Secretary of State.





Division of Labor and I 350 Winter Salem, OR Telephone:	
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1	9.	At no tim	e has Re	spondent	been l	licensed	or auth	orized to	practice	law in	Oregon

- 2 10. At no time has Respondent been licensed as a mortgage banker or broker in Oregon.
- 3 11. At no time has Respondent sponsored a licensed mortgage loan originator in Oregon.
- 4 12. Respondent has not obtained a unique identifier from the Nationwide Mortgage
- 5 Licensing System and Registry.
- 13. At no time has Respondent been registered as a debt management service provider in 6
- 7 Oregon.

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## CONCLUSIONS OF LAW

- 9 Based upon the Findings of Fact, the Director **CONCLUDES** that:
- 10 14. Respondent acted as "mortgage brokers" as defined by ORS 86A.100(7)(a)(C) when
- 11 they offered to negotiate a mortgage loan in exchange for receiving compensation.
- 12 15. Respondent engaged in a "residential mortgage transaction in this state" as defined
- 13 by ORS 86A.103(2) when they offered to negotiate a home mortgage loan secured by
- 14 residential real estate located in Oregon.
- 15 16. Respondent violated ORS 86A.103(1) when they engaged in residential mortgage
- transactions in this state without first being licensed as either a mortgage banker or mortgage 16
- 17 broker.
- 18 17. Respondent performed a "debt management service" as defined by ORS
- 19 697.602(2)(c) when they offered to modify terms and conditions of an existing loan or
- 20 obligation in exchange for \$2,400 in compensation.
- 21 18. Respondent violated ORS 697.612(1)(a) when they performed a debt management
- 22 service without first registering with the Director under ORS 697.632.
- 23 19. Pursuant to ORS 697.718(1), Respondent is liable to consumers for any ascertainable
- 24 loss of money or property because they were required to register as a debt management service
- 25 provider under ORS 697.612 and violated the requirements for providing debt management
- 26 services in Oregon as set forth in ORS 697.652, 697.662, 697.682, 697.692 or 697.707.

1	ORDERS						
2	NOW, THEREFORE, THE DIRECTOR ISSUES THE FOLLOWING ORDERS:						
3	The Director, pursuant to his authority under ORS 86A.127 and ORS 697.825 hereby						
4	ORDERS Respondents shall CEASE AND DESIST from violating Oregon's Mortgage						
5	Lender Law and Oregon's Debt Management Service Providers law.						
6	Respondent, pursuant to ORS 86A.224(2)(c) and ORS 697.718(1), pay \$2,400 to the Oregon						
7	consumer harmed by Respondents activity. The contact information for the Oregon consumer						
8	harmed, will be maintained by the Division in Administrative case No. M-11-0039 and provided						
9	to Respondent upon request.						
10	The Director, pursuant to ORS 86A.992, and ORS 697.832 hereby <b>ORDERS A CIVIL</b>						
11	<b>PENALTY</b> of \$10,000 against Alliance. This civil penalty is based on a \$5,000 civil penalty						
12	for each violation of ORS 86A.103(1) and ORS 697.612(1) described herein.						
13	The entry of this Order in no way further limits remedies which may be available to the						
14	Director under Oregon law.						
15	Dated this <u>21st</u> day of <u>July</u> , 2011, at Salem, Oregon.						
16	SCOTT L. HARRA, Acting Director						
17	Department of Consumer and Business Services						
18	/s/ David Tatman						
19	David Tatman, Administrator Division of Finance and Corporate Securities						
20	Division of Finance and Corporate Securities						
21	NOTICE: You are entitled to judicial review of this Order. Judicial review may be						
22	obtained by filing a petition with the Court of Appeals in Salem, Oregon within 60 days from						
23	the service of this Order. Judicial review is pursuant to the provisions of ORS 183.482 to the						
24	Oregon Court of Appeals.						
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