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**STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES**

In the Matter of:

DM-11-0029

The Law Offices of Kramer & Kaslow, a
Professional Corporation

Respondent.

**Final Order to Cease and Desist,
Order Assessing Civil Penalties
Entered by Default**

On August 1, 2012, the Director of the Department of Consumer and Business Services for the State of Oregon (“Director”) acting pursuant to the authority contained in Oregon Revised Statutes (“ORS”) 86A.100 et. seq. and Oregon Administrative Rules (“OAR”) 441-850-0005 through 441-885-0010 (collectively “Oregon Mortgage Lender Laws and Rules”) and ORS 697.602 through 697.842 and OAR 441-910-0000 through 441-910-0120 (collectively “Oregon Debt Management Service Provider Laws and Rules”), issued Administrative Order No. DM-11-0029 Order to Cease and Desist, Proposed Order Assessing Civil Penalties and Notice of Right to a Hearing (“Notice Order”) against The Law Offices of Kramer & Kaslow, a Professional Corporation (“Kramer & Kaslow” or “Respondent”).

On August 10, 2012, Phillip Allen Kramer, principal, was properly served the Notice Order by certified U.S. Mail at PO Box 9235, Calabasas, CA 97372 (“Calabasas Address”). Phillip Allen Kramer is an attorney (California Bar #113969) formerly licensed to practice law in California and currently not eligible to practice law. The address listed on the State Bar of California attorney directory for Mr. Kramer is the Calabasas Address. The Notice Order was served on Mr. Kramer at the Calabasas Address and after three attempts was returned unclaimed. Proper service was achieved. Notification by certified registered mail is

Division of Finance and Corporate Securities
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387



1 complete and effective when a correctly addressed notice is deposited with the postal service
2 after being either certified or registered by the postal service. See *Stroh v. SAIF*, 261 Or. 117
3 (1972).

4 Now therefore, after consideration of the file in this matter maintained by the Oregon
5 Department of Consumer and Business Services, the Director hereby issues the following
6 Findings of Fact, Conclusions of Law, and Final Orders.

7 **FINDINGS OF FACT**

8 The Director finds that:

9 1. Based on a search of the California Secretary of State (“California SOS”) website
10 on July 23, 2012, The Law Offices of Kramer & Kaslow, a Professional Corporation
11 (“Kramer & Kaslow”) is a domestic professional corporation (Entity No. C1850087) first
12 filed with the California SOS on January 13, 1993 and is currently active.

13 2. Based on a search of the Oregon Secretary of State (“Oregon SOS”) Corporations
14 Division website on July 23, 2012, Kramer & Kaslow is not, as of the date of this search, and
15 has not previously been registered as a domestic or foreign entity with the Oregon SOS.

16 3. As of July 23, 2012, Kramer & Kaslow is not currently and has not previously been
17 licensed with the Oregon Division of Finance and Corporate Securities (“Division”) to
18 conduct business as a “mortgage broker”, as that term is defined in ORS 86A.100(5)(a)(C), in
19 Oregon.

20 4. As of July 23, 2012, Kramer & Kaslow is not currently and has not previously been
21 registered with the Division to provide “debt management services”, as that term is defined in
22 ORS 697.602(2)(c), in Oregon.

23 5. On or about February 11, 2010, Kramer & Kaslow entered into an agreement with
24 Oregon consumers DI and KI (“DI and KI Agreement”) whereby Kramer & Kaslow, in
25 exchange for an advance fee of \$3,000, agreed to provide DI and KI loan modification
26 services on a mortgage loan on residential real property located in Oregon.



1 management services”, as described in paragraph 13 above, without first registering as debt
2 management service providers with the Division.

3 15. Kramer & Kaslow violated ORS 697.692(1)(a) when it collected initial fees of
4 greater than \$50 from Oregon consumers “DI and KI” and “BD and BT”.

5 **ORDER**

6 NOW, THEREFORE, THE DIRECTOR ISSUES THE FOLLOWING ORDER:

7 A. Order to Cease and Desist

8 16. The Director, pursuant to ORS 86A.127(4) and ORS 697.825(1)(a), hereby orders
9 Kramer & Kaslow to cease and desist from violating the Oregon Mortgage Lender Laws and
10 Rules and Debt Management Service Providers Laws and Rules.

11 B. Order Assessing Civil Penalty

12 17. Pursuant to ORS 86A.992 and ORS 697.832, the Director may assess a civil
13 penalty of up to \$5,000 for each violation of the Oregon Mortgage Lender Law and Rules and
14 Oregon Debt Management Service Providers Law and Rules.

15 18. Pursuant to these provisions, the Director hereby orders that Kramer & Kaslow
16 pay a \$20,000 civil penalty to the State of Oregon as follows:

- 17 a. \$10,000 for two violations of ORS 86A.103(1) and ORS 697.612(1)(a)
- 18 each; and
- 19 b. \$10,000 for two violation of ORS 697.692(1).

20 19. The entry of this order in no way further limits remedies that may be available to

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1 the Director under Oregon Law.

2 Dated this 26th day of September, 2012.

3
4 PATRICK M. ALLEN, Director
5 Department of Consumer and Business Services

6 /s/ _____
7 David C. Tatman, Administrator

8 **NOTICE:** Pursuant to ORS 183.482, you are entitled to judicial review of this order. Judicial
9 review may be obtained by filing a petition with the Court of Appeals in Salem, Oregon
10 within 60 days from the service of this order.

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19 Telephone: (503) 378-4387
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