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

In the Matter of: US National Legal Solutions <p style="text-align: center;">Respondent.</p>	DM-12-0056 Final Order to Cease and Desist and Order Assessing Civil Penalties Entered by Default
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On June 26, 2012, the Director of the Department of Consumer and Business Services for the State of Oregon (“Director”), acting pursuant its authority granted 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 Law”) and ORS 697.602 to 697.842 and OAR 441-910-0000 through 441-910-0120 (collectively “Oregon Debt Management Service Provider Law”) issued Administrative Order No. DM-12-0056 Order to Cease and Desist, Proposed Order Assessing Civil Penalty and Notice of Right to a Hearing (Notice Order).

On May 2, 2013, a certified true copy of the Notice Order was sent via certified and first class U. S. mail to Christopher Rojas, US National Legal Solutions, Gallery Carpet Care, 9380 E State Road 32, Zionsville, IN 46077-9752. On May 28, 2013, the green card along with the manila envelope containing the order was returned to the Division of Finance and Corporate Securities (Division). The manila envelope indicated that the U. S. Post Office provided notice of the certified mailing to Respondent on three separate occasions. The dates of the notice were May 6th, May13, and May 23rd of 2013. The document was further marked that it was

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 unclaimed and was being returned to the sender. As of the date of this order the,
2 document that was mailed regular mail to the same address has not been returned to
3 the Division. Service is effective. See ORS 183.415.

4 Respondent has not made a written request for a contested case hearing on
5 this matter and the time to make such request has expired.

6 **NOW THEREFORE**, the Director hereby issues the following Findings of Fact,
7 Conclusions of Law, and Order.

8 **FINDINGS OF FACT**

9 The Director finds that:

10 1. US National Legal Solutions (“US National”) aka USNLS purports to operate
11 out of an office located at 92 Corporate Park, Suite C254, Irvine, CA 92606.

12 2. Based on a search of the California Secretary of State (“California SOS”)
13 Corporations’ Division website on June 7, 2012, US National is not and has not
14 previously been registered as a domestic or foreign entity with the California SOS.

15 3. Based on a search of the Oregon Secretary of State (“Oregon SOS”)
16 Corporations’ Division website on June 7, 2012, US National is not as of the date of
17 this search and has not previously been registered as a domestic or foreign entity
18 with the Oregon SOS.

19 4. On April 3, 2012, the Maryland Commissioner of Financial Regulation (Case
20 No. DFR-FY2011-205) entered an order against US National Legal Solutions d/b/a
21 USNLS, Christopher Rojas (“Rojas”), and John Collins (“Collins”) (“Maryland Order”).

22 5. The Maryland Order determined, among other findings of fact, that Rojas
23 and Collins are the owners, directors, officers, managers, employees and/or agents
24 for USNLS.

25 6. Rojas is the owner of US National.

26 7. Rojas resides at 9380 E. State Road 32, Zionsville, Indiana 46077.



1 8. As of June 7, 2012, US National is not currently and has not previously
2 been licensed with the Oregon Division of Finance and Corporate Securities
3 (“Division”) to conduct business as a “mortgage broker”, as that term is defined in
4 ORS 86A.100(5)(a)(C), in Oregon.

5 9. As of June 7, 2012, US National is not currently and has not previously
6 been registered with the Division to provide “debt management services”, as that
7 term is defined in ORS 697.602(2)(c), in Oregon.

8 10. On or about July 19, 2010, US National entered into an agreement with DS
9 (“DS Agreement”) whereby US National agreed to provide DS loan modification
10 services on a mortgage loan on residential real property located in Oregon.

11 11. DS paid US National a total of \$3,260 pursuant to the terms of the DS
12 Agreement; \$2,200 on July 26, 2010 (Check No. 1008), \$530 on August 2, 2010
13 (Check No. 1012), and \$530 on August 16, 2010 (Check No. 1015).

14 **CONCLUSIONS OF LAW**

15 The Director CONCLUDES that:

16 12. US National acted as a “mortgage broker”, as that term is defined in ORS
17 86A.100(5)(a)(C), when it, for compensation, negotiated or offered to negotiate a
18 mortgage loan for Oregon consumer DS.

19 13. US National engaged in “residential mortgage transactions”, as that term is
20 defined in ORS 86A.103(2), when it acted as a mortgage broker as defined in
21 Paragraph 8 above.

22 14. US National violated ORS 86A.103(1) when it engaged in a residential
23 mortgage transaction in Oregon without first obtaining a mortgage broker’s license
24 from the Division.

25 15. US National performed “debt management services”, as that term is
26 defined in ORS 697.602(2)(c), when it received money from Oregon consumer





1 DS in exchange for offering to modify terms and conditions of an existing loan or
2 obligation.

3 16. US National violated ORS 697.612(1)(a) when it performed “debt
4 management services”, as described in paragraph 11 above, without first registering
5 as debt management service providers with the Division.

6 17. US National violated ORS 697.692(1)(a) when it collected initial fees of
7 greater than \$50 from Oregon consumer DS.

8 **ORDER**

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

10 A. Cease and Desist Order

11 The Director, pursuant to ORS 86A.127(4) and ORS 697.825(1)(a), hereby
12 orders US National to cease and desist from violating the Oregon Mortgage Lender
13 Laws and Rules and Debt Management Service Providers Laws and Rules.

14 B. Order Assessing Civil Penalty

15 1. The Director, pursuant to ORS 86A.992 and ORS 697.832, may assess a
16 civil penalty of up to \$5,000 for each violation of the Oregon Mortgage Lender Law
17 and Rules and Oregon Debt Management Service Providers Law and Rules.

18 Pursuant to these provisions, the Director hereby orders that US National pay a
19 \$10,000 civil penalty to the State of Oregon as follows:

- 20 a. \$5,000 for violations of ORS 86A.103(1) and ORS 697.612(1)(a);
- 21 and
- 22 b. \$5,000 for one violation of ORS 697.692(1).

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1 2. The entry of this order in no way further limits remedies that may be
2 available to the Director under Oregon Law.

3 Dated this 7th day of June, 2013.

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

7 /s/ _____
8 David C. Tatman, Administrator
9 Division of Finance and Corporate Securities

10 Notice

11 You are entitled to judicial review of this Order. Judicial review may be
12 obtained by filing a petition with the Court of Appeals in Salem, Oregon within 60
13 days from the service of this order.
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