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

In the Matter of: Deborah Oliver aka Oliver Precision Processing; <p style="text-align: center;">Respondent.</p>	DM-13-0139 Final Order to Cease and Desist and Order Assessing Civil Penalties Entered by Default
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On July 2, 2013, the Director of the Department of Consumer and Business Services for the State of Oregon (hereafter the “Director”), acting pursuant to the Oregon statutes regulating mortgage lending, ORS 86A.100 et seq., and debt management service providers, ORS 697.602 to 697.842, issued Administrative Order No. DM-13-0139 - Order to Cease and Desist, Proposed Order Assessing Civil Penalties and Notice of Right to a Hearing (hereinafter “the Order”) to Deborah Oliver aka Oliver Precision Processing.

On July 3, 2013, a true copy of the Order was mailed by regular, first-class mail and by certified mail postage prepaid addressed to Deborah Oliver at 56073 Sandpiper Road, Bend, Oregon 97707 and Deborah Oliver at 3531 Paydirt Drive, Placerville, Oregon 95667.

The Order sent by certified mail to the Bend, Oregon address was returned as unclaimed, and the regular mailing was returned as unable to forward. The order sent by certified mail to the Placerville address was reported undeliverable as addressed, and the order sent by regular mail was not returned.

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 Deborah Oliver AKA Oliver Precision Processing has not made a written request for a
2 contested case hearing in this matter, and the time to do so has expired.

3 **FINDINGS OF FACTS**

4 The Director FINDS that:

5 1. Deborah Oliver aka Oliver Precision Processing is a sole proprietorship operating from
6 the location of 3531 PayDirt Drive, Placerville, California 95667 and previously from the
7 location of 56073 Sandpiper Road, Sunriver, Oregon 97707.

8 2. Deborah Oliver aka Oliver Precision Processing has never been registered to do business
9 in Oregon with the Oregon Secretary of State, and Oliver Precision Processing is not a
10 registered business name in the applicable California county.

11 3. Deborah Oliver has never held a license to engage in residential mortgage transactions as a
12 mortgage broker in Oregon and has never been registered to provide debt management services in
13 Oregon.

14 4. A search of Oregon State Bar records shows that Deborah Oliver is not an attorney licensed
15 to practice law in Oregon.

16 5. At all times material to this order, consumers “GH” and “LP and CP” were Oregon
17 residents and were party to a home mortgage loan secured by real estate located in Oregon.

18 6. In August 2009, Deborah Oliver aka Oliver Precision Processing (hereinafter “Oliver”)
19 offered to negotiate a modification to the terms and conditions of GH’s loan for a fee, and GH
20 entered into an agreement with Oliver for loan modification services.

21 7. Oliver represented to GH that she was authorized to assist GH in obtaining a loan
22 modification on GH’s behalf from GH’s lender.

23 8. Around August 2009, GH paid \$1,950 to Oliver for loan modification services.

24 9. GH received a note from his lender regarding some loan documents received for his file
25 which prompted GH to question Oliver regarding the work she had done on his loan
26 modification.





1 10. GH requested that Oliver provide documentation evidencing her interactions with
2 GH's lender on his transaction and her license to provide loan modification services, and Oliver
3 failed to provide this information.

4 11. To date, GH has not received an explanation, a loan modification, or a refund from GH.

5 12. Around April 2010, Oliver offered to negotiate a modification to the terms and conditions
6 of LP and CP's loan for a fee, and LP and CP entered into an agreement with Oliver for loan
7 modification services.

8 13. Oliver represented to LP and CP that she was authorized to assist LP and CP in
9 obtaining a loan modification on LP and CP's behalf from their lender.

10 14. From April through July 2010, LP and PC paid \$1,950 to Oliver, including an initial fee of
11 \$500, for loan modification services.

12 15. Oliver continuously reassured LP and PC that she was working on their loan modification.

13 16. When LP and CP asked Oliver for information about her business, including a license,
14 Oliver failed to provide this information.

15 17. To date, LP and CP have not received an explanation, a loan modification or a refund
16 from Oliver.

17 **CONCLUSIONS OF LAW**

18 The Director CONCLUDES that:

19 1. Oliver acted as a "mortgage broker" under ORS 86A.100(5)(a)(C) when she, for
20 compensation or in the expectation of compensation, either directly or indirectly made,
21 negotiated, or offered to make or negotiate a modification to the terms and conditions of GH's,
22 and LP and CP's mortgage loans.

23 2. Oliver engaged in "residential mortgage transactions in this state" under ORS
24 86A.103(2) by acting as a mortgage broker when she offered to negotiate a modification to the
25 terms and conditions of GH's and LP and CP's residential mortgage loans secured by property
26 located in Oregon.



1 Oliver and all entities owned or controlled by Oliver to CEASE AND DESIST from violating
2 the Oregon Mortgage Lender Law and the Oregon statutes regulating debt management service
3 providers, ORS 697.602 to 697.842.

4 2. Pursuant to ORS 86A.992, the Director may assess a CIVIL PENALTY in the amount of
5 not more than \$5,000 per violation against any person who violates or who procures, aids or
6 abets in the violation of any provision of the Oregon Mortgage Lender Law. Pursuant to the
7 authority of ORS 697.832, the Director may assess a CIVIL PENALTY in an amount of not
8 more than \$5,000 per violation against any person who violates ORS 697.612 or ORS 697.642 to
9 697.702, or rules adopted under ORS 697.632.

10 a. Pursuant to ORS 86A.224(3)(a) and ORS 697.832, the Director hereby orders
11 Oliver to pay a CIVIL PENALTY in the amount of \$15,000. This civil penalty is based upon
12 \$5,000 for the violation of ORS 86A.103(1)(unlicensed mortgage broker)/ORS 697.612
13 (unregistered debt management service provider), \$5,000 for the violation of ORS 697.662(2)
14 (unauthorized representation), and \$5,000 for the violation of ORS 697.692 (unlawful DMSP
15 fee).

16 3. The Director designates the Division's file on this matter, which includes all materials
17 submitted by the party, as the record in this case. Pursuant to OAR 137-003-0075(3), that
18 record contains sufficient evidence of the existence of facts necessary to support a final order by
19 default should the Director issue such an order.

20
21 Dated this 26th day of August, 2013.

22 Nunc Pro Tunc.

23
24 PATRICK M. ALLEN, Director
Department of Consumer and Business Services

25
26 /s/ David Tatman
David C. Tatman, Administrator
Division of Finance and Corporate Securities

1 NOTICE: You may be entitled to judicial review of this Order. Judicial review may be obtained
2 by filing a petition with the Court of Appeals in Salem, Oregon within 60 days from the service
3 of this Order. Judicial review is pursuant to the provisions of ORS 183.482 to the Oregon Court
4 of Appeals.
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