

1
2
3 **STATE OF OREGON**
4 **DEPARTMENT OF CONSUMER AND BUSINESS SERVICES**
5 **DIVISION OF FINANCE AND CORPORATE SECURITIES**

6 **BEFORE THE DIRECTOR OF THE DEPARTMENT**
7 **OF CONSUMER AND BUSINESS SERVICES**

8 In the Matter of:

DM-14-0004

9 Mortgage Relief Advocates LLC, aka The
10 Mortgage Relief Group, aka MRA Group,

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

11 Respondents.

12 On June 23, 2014, the Director of the Department of Consumer and Business Services
13 for the State of Oregon (the Director), acting pursuant to the authority contained in Oregon
14 statutes regulating mortgage lending, ORS 86A.100 et seq., issued Administrative Order No.
15 DM-14-0004, Order to Cease and Desist, Proposed Order Assessing Civil Penalties, and Notice
16 of Right to a Hearing in the matter of Mortgage Relief Advocates LLC, aka The Mortgage
17 Relief Group, aka MRA Group (MRA).

18 On October 6, 2014, the Director mailed a certified true copy of the Order by regular,
19 first-class mail and by certified mail, postage prepaid addressed to Mortgage Relief Advocates
20 LLC et. al. Pablo R. Rodriguez and Michael Rodriguez c/o Law Offices of Lottie Cohen, a
21 Professional Law Corporation, 2627 Motor Ave Ste 360, Los Angeles, CA 90034. Ms. Cohen
22 is representing respondents and the above mentioned individuals in Case No. 2 14-CV-5434, an
23 action brought by the FTC regarding similar activity by the Respondent as alleged here in. The
24 return receipt request card from the Post Office was returned to the Division and was signed for
25 on October 9, 2014. The signature is not legible. To date, the regular, first-class mailing has not
26 been returned.



1 No one on behalf of any Respondent has filed a written request for a contested case
2 hearing in this matter and the time do so has expired.

3 **FINDINGS OF FACTS**

4 The Director finds that:

5 1. At all times material to this Order, Mortgage Relief Advocates LLC, aka The Mortgage
6 Relief Group, aka MRA (“MRA”) reported a principal place of business of 18000 Studebaker
7 Road Suite 700, Cerritos, California 90703.

8 2. MRA has never been registered with the Oregon Secretary of State to do business in
9 Oregon.

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

13 4. On January 2, 2014, the State of Washington issued a Final Order against Mortgage Relief
14 Advocates, LLC d/b/a/ the MRA Group, Pablo R. Rodriquez and Michael Rodriquez for similar
15 issues to those set out below.

16 5. On April 1, 2014, the State of Georgia issued a Final Order against Mortgage Relief
17 Advocates, LLC d/b/a/ The MRA group for similar issues to those set out below.

18 JS and RA Transaction

19 6. At all times material to this order, consumers “JS” and “RA” were Oregon residents and
20 were party to a residential mortgage loan secured by real estate located in Oregon.

21 7. In or about March of 2013, JS was contacted by phone by a representative of MRA. The
22 representative offered to obtain a loan modification on JS and RA’s behalf that would reduce their
23 monthly house payments to \$947.

24 8. The MRA representative told JS that it would cost JS \$2,700 in order to obtain the loan
25 modification.

26 //





1 9. JS told the representative that he did not have that much money because he was making
2 house payments.

3 10. The representative told JS to stop making house payments and send the money to MRA.

4 11. JS and RV made four payments totaling over \$2,700.60 to MRA in order to obtain loan
5 modification services. Those payments were:

- 6 a. \$800 by check No. 1097 dated March 29, 2013;
- 7 b. \$633.33 as an electronic payment on April 29, 2013;
- 8 c. \$633.33 as an electronic payment on May 10, 2013;
- 9 d. \$633.94 as an electronic payment on June 26, 2013.

10 CH and SH Transaction

11 12. At all times material to this order, consumers “CH” and “SH” were Oregon residents
12 and were party to a home mortgage loan secured by real estate located in Oregon.

13 13. In or about June of 2012, CH was contacted by a representative of MRA. The
14 representative guaranteed to obtain a residential loan modification on CH and SH’s behalf.

15 14. MRA told CH that MRA could obtain a loan modification for CH and SH within six
16 months but that it would take \$2,200 to do so.

17 15. CH and SH borrowed \$2,200 from a family member to get the process started.

18 16. On September 4, 2012, CH and SH’s family member paid \$2,200 to MRA on CH and
19 SH’s behalf. The payment was made by check number 1613.

20 **CONCLUSIONS OF LAW**

21 The Director concludes that:

22 1. MRA acted as a “mortgage broker” under ORS 86A.100(5)(a)(C) when MRA for
23 compensation, or in the expectation of compensation, either directly or indirectly made,
24 negotiated, or offered to make or negotiate a modification to the terms and conditions of a
25 mortgage loan.

26 //



1 violation of any provision of ORS 86A.095 to 86A.198 or any rule or order issued under ORS
2 86A.124 or 86A.242.

3 3. Pursuant to the authority of ORS 697.832, the Director may assess a civil
4 penalty in an amount not to exceed \$5,000 per violation against any person who violates ORS
5 697.612 or 697.642 to 697.702, rules adopted under ORS 697.632, or any order issued under
6 ORS 697.825.

7 4. The Director orders Respondent to pay civil penalties in the amount of
8 \$20,000 as follows:

9 a. \$10,000 for MRA committing two violations of ORS 86A.103(1) and ORS
10 697.612(1)(a).

11 b. \$10,000 for MRA committing two violation of ORS 697.692(1)(a).

12 5. This order is a Final Order under ORS 183.310(6)(b). Subject to that provision, the entry
13 of this order does not limit other remedies that are available to the Director under Oregon law.

14 Dated this 8th day of January, 2015.

15
16 PATRICK M. ALLEN, Director
Department of Consumer and Business Services

17
18 /s/ David Tatman
19 David C. Tatman, Administrator
Division of Finance and Corporate Securities

20 NOTICE: You may be entitled to judicial review of this order. Judicial review may be
21 obtained by filing a petition with the Court of Appeals in Salem, Oregon within 60 days of
22 the date from service of this order. Judicial review is pursuant to the provisions of ORS
23 182.482 to the Oregon Court of Appeals.
24
25
26