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3	STATE OF OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES DIVISION OF FINANCE AND CORPORATE SECURITIES		
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5	In the Matter of:	Case No. DM-14-0070	
6	A-1 DOCPREP, LLC,	FINAL ORDER TO CEASE AND DESIST AND FINAL ORDER	
7	Respondent.	ASSESSING CIVIL PENALTY ENTERED BY DEFAULT	
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9	On December 29, 2014, the Director of the Department of Consumer and		
10	Business Services for the State of Oregon (the "Director"), acting in accordance with th		
11	Oregon statutes regulating debt management service providers, ORS 697.602 to 697.84		
12	and the administrative rules promulgated thereunder, and ORS 183.415(3), duly served		
13	A-1 Docprep, LLC ("Docprep") with a true copy of Administrative Order DM-14-0070		
14	ORDER TO CEASE AND DESIST, PROPOSED ORDER ASSESSING CIVIL		
15	PENALTY AND NOTICE OF RIGHT TO AN ADMINISTRATIVE HEARING (the		
16	"Notice Order").		
17	In accordance with OAR 137-003-0075, the Notice Order designated the		
18	Division's file, including all materials submitted by Docprep, as the record for the		
19	purpose of making a prima facie case in the event that the Director entered a final order		
20	by default.		
21	Docprep did not timely request a hearing.		
22	Now, therefore, on consideration of the record, the Director issues the following		
23	Findings of Fact, Conclusions of Law and Final Orders.		
24			
25	I. FINDINGS OF FACT		
26	The Director FINDS:		

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1. At all times relevant to this matter, A-1 Docprep, LLC, also known as A-1			
Document Preparation Agency, LLC, was a Delaware limited liability company engaging			
in debt management services as defined by ORS 697.602(2)(d), by receiving money or			
expecting to receive money in return for obtaining or attempting to obtain as an			
intermediary on a consumer's behalf a concession from a creditor including, but not			
limited to, a reduction in the principal, interest, penalties or fees associated with a debt.			
Docprep has represented to consumers that its offices were located in Newport Beach,			
California and Bradenton Florida			

- Docprep represented to at least one Oregon consumer that it was authorized to 2. perform or furnish residential mortgage assistance and debt relief services to Oregon consumers. Docprep expressly or by implication solicited at least one Oregon homeowner to assist or attempt to assist the homeowner in negotiating a modification of a residential real estate loan, including a reduction in the amount owed to facilitate a short sale of residential real estate.
- 3. At no time material to this Order was Docprep licensed by the Director as a mortgage broker or mortgage loan originator or registered as a debt management service provider as required by Oregon law.
- At no time material to this Order did Docprep file a bond with the Director as required by Oregon law.

II. CONCLUSIONS OF LAW

The Director CONCLUDES:

Docprep performed debt management services as defined by ORS 697.602(2)(d) when it received or offered to receive money from a consumer in return for obtaining or attempting to obtain as an intermediary on a consumer's behalf a concession from a creditor including, but not limited to, a reduction in the principal, interest,

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penalties or fees associated with a debt.

- Docprep violated ORS 697.612(1) by engaging in the business of debt nent service provider without being registered with the Director.
- Docprep violated ORS 697.662(2) by representing to an Oregon consumer company was authorized to perform a debt management service in Oregon when ot so authorized.
- Docprep violated ORS 697.642(1) when it performed debt management without first filing a bond issued by one or more corporate sureties authorized to ess in Oregon.

ORDERS III.

Now, therefore, the Director issues the following ORDERS:

Order to Cease and Desist

9. In accordance with ORS 697.825(1)(a), the Director hereby ORDERS Docprep, and all entities owned or controlled by Docprep, their successors and assignees, to CEASE AND DESIST from violating any provision of the Oregon statutes regulating debt management service providers, ORS chapter 697, and any rule, order, or policy issued by the Director under ORS chapter 697 and the Oregon Mortgage Lender Law and any rule, order, or policy issued by the Director under ORS chapter 86A.

Order Assessing Civil Penalty

- 10. In accordance with ORS 697.832(1), the Director may assess a CIVIL PENALTY in an amount of not more than \$5,000 per violation against any person who violates ORS 697.612 or 697.642 to 697.702, rules adopted under ORS 697.632, or any order issued under ORS 697.825.
- 11. In accordance with ORS 697.832(1), the Director ORDERS Docprep to pay a CIVIL PENALTY in the amount of \$15,000 (fifteen thousand dollars) as follows:

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A. A CI	VIL PENALTY of \$5,000 (five thousand dollars) for violating the
registration prov	isions of ORS 697.612(1) by engaging in the business of performing
debt managemen	at services without being registered with the Director;

- B. A CIVIL PENALTY of \$5,000 (five thousand dollars) for violating ORS 697.662(2) by representing to an Oregon consumer that Docprep was authorized to furnish a debt management service when the firm was not actually authorized under the laws of this state to perform debt management service; and
- C. A CIVIL PENALTY of \$5,000 (five thousand dollars) for performing debt management services without first filing a bond as required by ORS 697.642(1).

IV. AUTHORITY OF THE DIRECTOR TO SEEK OTHER REMEDIES UNDER OREGON LAW

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

SO ORDERED this 26th day of January , 2015 at Salem, Oregon.

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

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

NOTICE OF RIGHT TO APPEAL

Pursuant to ORS 697.825(2)(c), a person aggrieved by an Order of the Director of the Department of Consumer and Business Services which has been the subject of a timely application for a hearing before the Director shall be entitled to judicial review of the order under ORS chapter 183. Pursuant to ORS 697.825(2)(e), a person who does not timely file a request for a hearing on an order is not entitled to judicial review.

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