

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

In the Matter of:

Case No. DM-14-0070

A-1 DOCPREP, LLC,

Respondent.

FINAL ORDER TO CEASE AND
DESIST AND FINAL ORDER
ASSESSING CIVIL PENALTY
ENTERED BY DEFAULT

On December 29, 2014, the Director of the Department of Consumer and Business Services for the State of Oregon (the "Director"), acting in accordance with the Oregon statutes regulating debt management service providers, ORS 697.602 to 697.842, and the administrative rules promulgated thereunder, and ORS 183.415(3), duly served A-1 Docprep, LLC ("Docprep") with a true copy of Administrative Order DM-14-0070, ORDER TO CEASE AND DESIST, PROPOSED ORDER ASSESSING CIVIL PENALTY AND NOTICE OF RIGHT TO AN ADMINISTRATIVE HEARING (the "Notice Order").

In accordance with OAR 137-003-0075, the Notice Order designated the Division's file, including all materials submitted by Docprep, as the record for the purpose of making a prima facie case in the event that the Director entered a final order by default.

Docprep did not timely request a hearing.

Now, therefore, on consideration of the record, the Director issues the following Findings of Fact, Conclusions of Law and Final Orders.

I. FINDINGS OF FACT

The Director FINDS:





1 penalties or fees associated with a debt.

2 6. Docprep violated ORS 697.612(1) by engaging in the business of debt
3 management service provider without being registered with the Director.

4 7. Docprep violated ORS 697.662(2) by representing to an Oregon consumer
5 that the company was authorized to perform a debt management service in Oregon when
6 it was not so authorized.

7 8. Docprep violated ORS 697.642(1) when it performed debt management
8 services without first filing a bond issued by one or more corporate sureties authorized to
9 do business in Oregon.

10
11 III. ORDERS

12 Now, therefore, the Director issues the following ORDERS:

13 *Order to Cease and Desist*

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

20 *Order Assessing Civil Penalty*

21 10. In accordance with ORS 697.832(1), the Director may assess a CIVIL
22 PENALTY in an amount of not more than \$5,000 per violation against any person who
23 violates ORS 697.612 or 697.642 to 697.702, rules adopted under ORS 697.632, or any
24 order issued under ORS 697.825.

25 11. In accordance with ORS 697.832(1), the Director ORDERS Docprep to pay a
26 CIVIL PENALTY in the amount of \$15,000 (fifteen thousand dollars) as follows:



1 A. A CIVIL PENALTY of \$5,000 (five thousand dollars) for violating the
2 registration provisions of ORS 697.612(1) by engaging in the business of performing
3 debt management services without being registered with the Director;

4 B. A CIVIL PENALTY of \$5,000 (five thousand dollars) for violating ORS
5 697.662(2) by representing to an Oregon consumer that Docprep was authorized to
6 furnish a debt management service when the firm was not actually authorized under the
7 laws of this state to perform debt management service; and

8 C. A CIVIL PENALTY of \$5,000 (five thousand dollars) for performing debt
9 management services without first filing a bond as required by ORS 697.642(1).

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

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

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

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

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

22 NOTICE OF RIGHT TO APPEAL

23 Pursuant to ORS 697.825(2)(c), a person aggrieved by an Order of the Director of
24 the Department of Consumer and Business Services which has been the subject of a
25 timely application for a hearing before the Director shall be entitled to judicial review of
26 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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