

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

In the Matter of:

Case No. DM-15-0006

SIZEMORE LAW GROUP, A  
PROFESSIONAL CORPORATION,

Respondent.

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

The Director of the Department of Consumer and Business Services for the State of Oregon (hereinafter “the Director”), acting pursuant to the Oregon statutes regulating debt management service providers, ORS 697.602 to 697.842, has conducted an investigation of Sizemore Law Group, A Professional Corporation (hereinafter “SLG”).

SLG neither admits nor denies any of the facts and conclusions herein, but wishes to resolve this matter with the Director. However, for the purposes of this Consent Order, SLG admits the Director’s jurisdiction over SLG and the subject matter of this action.

Now, therefore, as evidenced by the signature(s) subscribed below, the Director issues the following Order and SLG CONSENTS thereto.

I. FINDINGS OF FACT

The Director FINDS that:

1. At all times relevant to this matter, Sizemore Law Group, A Professional Corporation, was a California business corporation. SLG received money or other valuable consideration, or expected to receive such in return for providing debt management services, to wit:

A. Receiving or offering to receive funds from a consumer for the purpose of distributing the funds among the consumer’s creditors in full or partial payment of the

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 consumer's debts, whether or not the person holds the consumer's funds;

2 B. Modifying or offering to modify terms and conditions of an existing loan or  
3 obligation; or

4 C. Obtaining or attempting to obtain as an intermediary on a consumer's behalf a  
5 concession from a creditor including, but not limited to, a reduction in the principal, interest,  
6 penalties or fees associated with a debt.

7 2. For the period 2010 to 2013, SLG represented to at least 59 Oregon consumers that  
8 it was authorized to perform or furnish debt management services to Oregon consumers.

9 3. At no time material to this Order was SLG registered in Oregon with the Director  
10 as a debt management service provider as required by Oregon law.

11 4. At no time material to this Order did SLG file a bond with the Director as required  
12 by Oregon law.

13

## 14 II. CONCLUSIONS OF LAW

15 The Director CONCLUDES that:

16 5. SLG acted as a debt management service provider, and performed debt  
17 management services as defined by ORS 697.602(2) and (3).

18 6. SLG violated ORS 697.612 by engaging in the business of debt management service  
19 provider without being registered with the Director.

20 7. SLG violated ORS 697.662(2) by representing to at least 59 Oregon consumers that  
21 the company was authorized to perform a debt management service in Oregon when it was not  
22 so authorized.

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

26 //



1 III. ORDERS

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

3 *Order to Cease and Desist*

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

9 *Order Assessing Civil Penalty*

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

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

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

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

21 *Suspension of Civil Penalty*

22 11. The Director SUSPENDS the collection of \$5,000 (five thousand dollars) of the  
23 civil penalty assessed above, so long as SLG complies with all terms and conditions of this  
24 Order and all requirements of the Oregon Securities Law. If SLG complies with the terms of  
25 this Order and the Director has not initiated an enforcement action for new violations of the  
26 Oregon Securities Law during the three-year period from the effective date of this Order, the



1 Director WAIVES the collection of the suspended CIVIL PENALTY assessed herein.

2 12. SLG must pay the remaining CIVIL PENALTY of \$10,000 (ten thousand dollars)  
3 as follows:

4 A. Payment of \$5,000 (five thousand dollars) to be received by the Department no later  
5 than November 10, 2015; and

6 B. Monthly payments of \$500 beginning December, 2015, and paid every month  
7 thereafter until the remaining CIVIL PENALTY is paid in full. Monthly payments must be  
8 received by the Oregon Department of Consumer and Business Services no later than the tenth  
9 day of the month.

10 13. The Director reserves the right to immediately assess and collect the \$5,000 (five  
11 thousand dollars) suspended CIVIL PENALTY, and any outstanding amount due from  
12 monthly payments, upon a determination that SLG has violated any term of this Order.

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

16 SO ORDERED this 18th day of December, 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 *[The remainder of this page intentionally left blank.]*  
23  
24  
25  
26

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26

CONSENT TO ENTRY OF ORDER

I, Patrick A. Sizemore, state: I am an officer of Sizemore Law Group, A Professional Corporation (“SLG”), and I am authorized to act on its behalf; that I have read the foregoing Order and that I know and fully understand the contents hereof; that SLG and I have been advised of the right to a hearing and of the right to be represented by counsel in this matter; that SLG, voluntarily and without any force or duress, consents to the entry of this Order, expressly waiving any right to a hearing in this matter; that SLG, executes this Order as a settlement of the matters referred to in the foregoing Order; that SLG understands that the Director reserves the right to take further actions to enforce this Order or to take appropriate action upon discovery of future violations of the Oregon statutes regulating debt management service providers, ORS 697.602 to 697.842, the rules adopted pursuant to ORS 697.632, or any order issued under ORS 697.825, and that SLG will fully comply with the terms and conditions stated herein.

SLG further assures the Director that neither SLG, nor its officers, directors, employees or agents, will offer to provide services in Oregon unless such services are in full compliance with Chapter 697 of the Oregon Revised Statutes.

SLG understands that this Order is a public document.

SIZEMORE LAW GROUP, A PROFESSIONAL CORPORATION

By: /s/ Patrick A. Sizemore  
Patrick A. Sizemore

State of California

County of Sonoma

Signed or attested before me on this 18th day of November, 2015 by  
Patrick A. Sizemore.

/s/ Kim Keller  
Signature of Notary Public

May 6, 2017  
Date commission expires

Division of Finance and Corporate Securities  
Labor and Industries Building  
350 Winter Street NE, Suite 410  
Salem, OR 97301-3881  
Telephone: (503) 378-4387

