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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: Coast to Coast Solutions, LLC Respondent.	DM-15-0045 Order to Cease and Desist and Order Assessing Civil Penalties Entered by Default
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On September 16, 2015, the Director of the Department of Consumer and Business Services for the State of Oregon (hereinafter “the Director”), acting pursuant to the authority contained in the Oregon Mortgage Lender Law, Oregon Revised Statutes (“ORS”) 86A.100 *et seq.*, and Oregon Administrative Rules (“OAR”) 441-850-0005 through 441-885-0010 (hereinafter “the Oregon Mortgage Lender Law”) and ORS 697.602 to 697.842 and OAR 441-910-0000 through 441-910-0120 (hereinafter “the Oregon Debt Management Service Provider law”), issued Administrative Order No. DM-15-0045, (Order) Order to Cease and Desist, Proposed Order Assessing Civil Penalties and Notice of Right to a Hearing for Coast to Coast Solutions, LLC (Coast).

On September 22, 2015, a true copy of the Order was mailed by regular, first-class mail and by certified mail postage prepaid addressed to Paul Martinez, coast to Coast Home Solutions LLC, 1903 South Congress Ave. Ste. 445, Boynton Beach, FL, 33426. Both documents were returned by the United States Post Office marked Return to Sender Unable to Forward. A copy of the order was also mailed to the Oregon Corporations Division pursuant to ORS 63.731(3).

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 On September 28, 2015, a true copy of the Order was mailed by regular, first-class mail
2 and by certified mail postage prepaid addressed to Paul Martinez Coast to Coast Home
3 Solutions LLC at 5003 Sabreline Terrace, Greenacres, FL 33463. A copy was also hand
4 delivered to the Oregon Corporations Division at 255 Capitol Street NE, Salem, Oregon. The
5 document was returned by the United States Post Office as unclaimed, unable to forward on
6 November 8, 2015, and received the by Division on November 12, 2015.

7 **FINDINGS OF FACTS**

8 The Director finds that:

9 1. At all times material to this Order, Coast to Coast Solutions, LLC (Coast) reported a
10 principal place of business of 1903 South Congress Avenue, Ste. 455, Boynton Beach, Florida
11 33426.

12 2. Coast was a foreign limited liability company that was first registered in the State of
13 Florida on or about January 21, 2010 and was administratively dissolved on September 28,
14 2012. Coast was never been registered with Oregon Secretary of State to conduct business in
15 Oregon.

16 3. Coast has never been licensed to act as a mortgage broker or banker and Coast has not
17 sponsored any Oregon mortgage loan originator licenses.

18 4. Coast has never been registered to provide debt management services in Oregon.

19 5. At all times material to this order, consumers EH and KH were Oregon residents and
20 were party to a home mortgage loan secured by real estate located in Oregon.

21 6. On or about November 11, 2010, EH and KH engaged Coast to modify the mortgage for
22 their residential property located in Oregon.

23 7. EH and KH received a packet of documents from Coast to complete and return to Coast
24 in order to obtain the loan modification. The couple completed the documents and returned
25 them to Coast.

26 8. One of the documents that EH and KH completed and returned was an ACH
Authorization form that the couple completed, dated November 11, 2010, and returned to Coast.





1 The authorization allowed Coast to receive four monthly installments totaling \$3,200 from EH
2 and KH.

3 9. A representative from Coast told EH to stop making monthly mortgage payments to his
4 bank in order for the representative to negotiate with the bank. EH stopped making the monthly
5 mortgage payment to the bank.

6 10. By February of 2011, Coast had received \$3,200.

7 11. By March of 2011, Coast had stopped responding to communications from EH. By June
8 of 2011, all of Coast's phones had been disconnected.

9 12. EH and KH did not receive a loan modification or a refund.

11 CONCLUSIONS OF LAW

12 The Director concludes that:

13 1. Coast acted as a "mortgage broker" under ORS 86A.100(5)(a)(C) when Coast for
14 compensation, or in the expectation of compensation, either directly or indirectly made,
15 negotiated, or offered to make or negotiate a modification to the terms and conditions of a
16 mortgage loan for EH and KH.

17 2. Coast engaged in "residential mortgage transactions in this state" under ORS
18 86A.103(2) by acting as a mortgage broker when Coast offered to negotiate a modification to
19 the terms and conditions of EH and KH's residential mortgage loan secured by property located
20 in Oregon.

21 3. Coast violated ORS 86A.103(1) by engaging in residential mortgage transactions in
22 Oregon without first obtaining a license as a mortgage broker under ORS 86A.095 to 86A.198.

23 4. Coast engaged in debt management services when it received money from EH and KH
24 for modifying or offering to modify the terms and conditions of an existing Oregon loan under
25 ORS 697.602(2)(c).

26 //

1 5. Coast violated ORS 697.612(1)(a) by performing a debt management service in Oregon
2 for consumers EH and KH without being registered with the Director to provide such a service.

3 6. Coast violated ORS 697.612(1)(b)(E) by providing advice, assistance, instruction or
4 instruction material regarding a debt management service to Oregon consumers EH and KH when
5 Coast was not registered as Oregon debt management service providers.

6 7. Coast violated ORS 697.692(1)(a) by accepting or receiving an initial fee of more than
7 \$50 from EH and KH.

8
9 **ORDERS**

10 NOW, THEREFORE, THE DIRECTOR ISSUES THE FOLLOWING ORDER:

11 1. Pursuant to ORS 86A.127(4) and 697.825(1)(a), the Director hereby orders Respondent
12 and all entities owned or controlled by Respondent to cease and desist from violating the
13 Oregon statutes regulating mortgage lending, ORS 86A.100 et seq., and debt management
14 service providers, ORS 697.602 to 697.842.

15 2. Pursuant to ORS 86A.992, the Director may assess a civil penalty in the amount of not
16 more than \$5,000 per violation against any person who violates or who procures, aids or abets in
17 the violation of any provision of ORS 86A.095 to 86A.198 or any rule or order issued under
18 ORS 86A.124 or 86A.242. Pursuant to the authority of ORS 697.832, the Director may assess a
19 civil penalty in an amount of not more than \$5,000 per violation against any person who violates
20 ORS 697.612 or 697.642 to 697.702, rules adopted under ORS 697.632, or any order issued
21 under ORS 697.825.

22 3. The Director orders Respondent to pay civil penalties in the amount of \$10,000 as
23 follows:

- 24 a. \$5,000 for committing one violation of ORS 86A.103(1), ORS 697.612(1)(b)(E),
25 or ORS 697.612(1)(a);
26 b. \$5,000 for committing one violation of ORS 697.692(1)(a).



1 4. The entry of this Order in no way further limits remedies which may be available to the
2 Director under Oregon law.

3 Dated this 13th day of November, 2015.

4
5 PATRICK M. ALLEN, Director
6 Department of Consumer and Business Services

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

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

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