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

In the Matter of:	Case No. DM-15-0064
CONSUMER LAW COUNCIL, LLC; Respondent.	FINAL ORDER TO CEASE AND DESIST, FINAL ORDER ASSESSING CIVIL PENALTY AND FINAL ORDER TO PAY INVESTIGATION COSTS ENTERED BY DEFAULT

On May 20, 2015, 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 Consumer Law Council, LLC ("CLC") with a true copy of Administrative Order S-15-0064, 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 CLC, as the record for the purpose of making a prima facie case in the event that the Director entered a final order by default.

CLC 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.

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FINDINGS OF FACT

The Director FINDS that:

1. Consumer Law Council, LLC is a Florida limited liability company with its

principal offices located at 2240 W. Woolbright Road, Suite 343; Boynton Beach, Florida 33404-6395.

2. CLC held itself out as providing debt management services as defined by ORS 697.602(2) by:

A. Improving or offering to improve or preserve a consumer's credit record, credit history or credit rating; or

B. Obtaining or attempting to obtain as an intermediary on behalf of the Oregon clients a concession from a creditor including, but not limited to, a reduction in the principal, interest, penalties or fees associated with a debt.

3. At no time material to this Order was CLC registered in Oregon with the Director as a debt management service provider.

4. At no time material to this Order did CLC file proof of a surety bond with the Director as required by Oregon law.

5. At all times relevant to this matter, the individuals identified as "EF" and "KF" (hereinafter referred to as "the Oregon clients") were residents of the State of Oregon.

6. Beginning on or about August 22, 2013 and extending until January 30, 2014, the Oregon clients paid to CLC a total of approximately $10,288.05 for debt management services. CLC refunded approximately $5,000 to the Oregon clients. Part of those charges was an initial fee in excess of $50.

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CONCLUSIONS OF LAW

The Director CONCLUDES that:

7. CLC performed debt management services as defined by ORS 697.602(2)(b) when it received money for improving or offering to improve or preserve the credit record, credit history or credit rating of Oregon consumers.

8. CLC performed debt management services as defined by ORS 697.602(2)(d) when it received money in return for obtaining or attempting to obtain as an intermediary on behalf of Oregon consumers, concessions from creditors including, but not limited to, reduction in the principal, interest, penalties or fees associated with a debt.

9. CLC violated ORS 697.612(1) by engaging in the business of debt management service provider without being registered with the Director.

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

11. CLC violated ORS 697.692(1)(a) by charging the Oregon consumers an initial fee of more than $50.

ORDERS

Now, therefore, the Director issues the following ORDERS:

Final Order to Cease and Desist

12. Pursuant to the authority of ORS 697.825(1)(a), the Director hereby ORDERS CLC, and all entities owned or controlled by CLC, their successors and assignees, to CEASE AND DESIST from offering services to Oregon residents in violation of 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.

Final Order Assessing Civil Penalty

13. Pursuant to the authority of ORS 697.832, 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.

14. Pursuant to ORS 697.832, the Director hereby ORDERS CLC to pay a CIVIL

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PENALTY in the amount of $15,000 (fifteen thousand dollars) as follows:

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

B. A CIVIL PENALTY of $5,000 (five thousand dollars) for violation of ORS 697.642(1) by performing debt management services without first filing proof of a surety bond; and

C. A CIVIL PENALTY of $5,000 (five thousand dollars) for violating ORS 697.692(1)(a) by charging an Oregon consumer an initial fee of more than $50.

Final Order Assessing Investigation Cost

15. In accordance with the authority of ORS 697.732(1)(e), the Director may charge for the reasonable cost of an investigation.

16. In accordance with the authority to ORS 697.732(1)(e), the Director ORDERS CLC to pay $1,000 for the cost of investigating the debt management services being offered by CLC to Oregon consumers.

AUTHORITY OF THE DIRECTOR TO SEEK OTHER REMEDIES UNDER OREGON LAW

17. 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

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Director under Oregon law.

SO ORDERED this 30th day of June, 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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