4							
1							
2							
3							
4	IN THE CIRCUIT COURT OF	THE STATE OF OREGON					
5	FOR THE COUNTY	OF MULTNOMAH					
6	STATE OF OREGON, ex rel. ELLEN F.	Case No. 1307-09347					
7	ROSENBLUM, Attorney General for the State of Oregon and PATRICK M. ALLEN, Director	EX PARTE TEMPORARY RESTRAINING					
8	of the Oregon Department of Consumer and Business Services,	ORDER AND ORDER TO SHOW CAUSE WHY PRELIMINARY INJUNCTION SHOULD NOT					
9.	Plaintiff,	ENTER					
10	v.						
11	SWIFT ROCK FINANCIAL, INC., d/b/a World						
12	Law Direct, World Law Group, World Law Plan, World Law Debt Settlement, World Law						
13	Debt Services, World Law Options, and World Law Debt Assistance, a Texas corporation; and						
14 15	Processing and WLD Credit Repair, a Texas						
16	Defendants.						
17	Plaintiff's Motion For Temporary Restrain	ing Order And Order To Show Cause Why					
18.	Preliminary Injunction Should Not Enter came be	fore the Court ex parte on July 2, 2013.					
19	Based on the record, the Affidavits of Jam	es Fisher, Financial Enforcement Officer,					
20	Oregon Department of Consumer and Business Services; Jermaine F. Brown, Assistant Attorney						
21	General, Oregon Department of Justice; Michael R. Campbell, Joshua Karns; Karen M. Oakes;						
22	and the Declaration of Hope Jentis, the Court find	ls:					
23	1. Plaintiff made reasonable efforts to	o notify Defendants of the motion, as follows:					
24	On July 1, 2013, Plaintiff's attorney telephoned D	efendants' attorney, Greenspoon Marder, P.A.					
25							
26 Page	1 - EX PARTE TEMPORARY RESTRAINING WHY PRELIMINARY INJUNCTION SHO	ORDER AND ORDER TO SHOW CAUSE ULD NOT ENTER					

JFB/jfb/4354920-v1

1	of Fort Laude	rdale, Florida to verbally notify counsel of this hearing, and by emailing a copy of		
2	the motion, supporting documents, and proposed Order to Defendants' attorney.			
3	2.	Pursuant to ORS 22.010, Plaintiff is not required to post a bond;		
4	3.	ORS 697.762 requires the Court, upon a proper showing, to issue a temporary		
5	restraining order restraining a violation of ORS 697.612;			
6	4.	The Court is authorized to issue a temporary restraining order upon a showing		
7	that Defendants have violated health and safety regulations and there is probable or threatened			
8	harm to the public;			
9	5.	There is good cause to believe that Defendants offer debt management services in		
10	Oregon and p	erform debt management services in Oregon without being registered with the		
11	Director of th	e Department of Consumer and Business Services, in violation of ORS		
12	697.612(1)(a)) ;		
13	6.	It is a violation of ORS 646.608(1)(kkk) to violate ORS 697.612 or 697.692;		
14.	7.	There is good cause to believe that, when performing debt management services		
15 .	in Oregon, D	efendants collect an initial fee in excess of \$50, in violation of ORS 697.692(1)(a);		
16	8.	There is good cause to believe that, when performing debt management services		
17	in Oregon, D	efendants collect a monthly fee of more than \$65, in violation of ORS		
18	697.692(1)(d) ;		

19 9. There is good cause to believe that, although Defendants are not active members 20 of the Oregon State Bar and do not employ active members of the Oregon State Bar, Defendants 21 represent themselves as attorneys authorized to practice law in Oregon, in violation of ORS 22 646.608(1)(e), first by representing that they are attorneys, and second by providing Oregon 23 residents with legal pleadings, including answers, that Defendants represent have been drafted to 24 respond to specific litigation filed against Oregon residents by their creditors;

25

26

Page 2 - EX PARTE TEMPORARY RESTRAINING ORDER AND ORDER TO SHOW CAUSE WHY PRELIMINARY INJUNCTION SHOULD NOT ENTER JFB/jfb/4354920-v1

1	10.		There is good cause to believe that Defendants are continuing to violate ORS
2	646.608(1)	(kkl	k) and ORS 646.608(1)(e) and that those violations pose a danger to public health
3	and safety.		
4	IT IS THE	REF	FORE ORDERED as follows:
5	· 1.		Defendants SWIFT ROCK FINANCIAL INC., d/b/a World Law Direct, World
6	Law Group	o, W	orld Law Plan, World Law Debt Settlement, World Law Debt Services, World
7	Law Optio	ns, a	and World Law Debt Assistance; ORION PROCESSING, LLC, d/b/a World Law
8	Processing	and	WLD Credit Repair; their officers, agents, servants, employees, and lawyers, and
9	all other pe	ersoi	as in active concert or participation with any of them who receive actual notice of
10	this order,	by p	personal service or otherwise, are directed not to:
11		a.	Offer to perform debt management services for, or provide debt management
12			services to, Oregon residents until Defendants are registered as debt management
13			service providers with the Director of the Department of Consumer and Business
14			Services;
15		b.	Perform debt management services for, or provide debt management services to,
16			Oregon residents until Defendants are registered as debt management service
17			providers with the Director of the Department of Consumer and Business
18			Services;
19		c.	Enter into agreements with Oregon residents to perform debt management
20			services for, or provide debt management services to, Oregon residents until
21			Defendants are registered as debt management service providers with the
22			Director of the Department of Consumer and Business Services;
23		d.	Collect any fee, directly or indirectly, from any Oregon resident related to the
24			performance of a debt management service until Defendants are registered as
25			
26 Page	3 - EX PA	ART	E TEMPORARY RESTRAINING ORDER AND ORDER TO SHOW CAUSE

Department of Justice 1515 SW Fifth Ave, Suite 410 Portland, OR 97201 (971) 673-1880 / Fax: (971) 673-1884

WHY PRELIMINARY INJUNCTION SHOULD NOT ENTER

JFB/jfb/4354920-v1

1		debt management service providers with the Director of the Department of
2		Consumer and Business Services;
3	e.	Transfer, spend, or dispose of any money or funds received, directly or indirectly
4		from any Oregon resident in connection with Defendants' debt management
5		services, except to pay the creditors of Oregon residents or to return funds to
6		Oregon residents, until Defendants are registered with the Director of the
7		Department of Consumer and Business Services as debt management service
. 8		providers;
9	f.	Advertise themselves as, or represent themselves to be, attorneys authorized to
10		practice law in the Oregon until Defendants are active members of the Oregon
11		State Bar, employ an active member of the Oregon State Bar, or are in
12		compliance with rules issued by the Supreme Court under ORS 9.241;
13	g.	Prepare or provide legal pleadings for use by Oregon residents, or provide legal
14		advice for use in Oregon, until such time as Defendants are active members of
15		the Oregon State Bar, employ an active member of the Oregon State Bar, or are
16		in compliance with rules issued by the Supreme Court under ORS 9.241;
17 ,	h.	Enter into agreements with Oregon residents to perform legal services for, or
18		provide legal services to, Oregon residents until such time as Defendants are
19		active members of the Oregon State Bar, employ an active member of the Oregon
20		State Bar, or are in compliance with rules issued by the Supreme Court under
21		ORS 9.241;
22 .	i.	Collect any fee, directly or indirectly, from any Oregon resident related to the
23		performance of a legal service until such time as Defendants are active members
24		of the Oregon State Bar, employ an active member of the Oregon State Bar, or
25		are in compliance with rules issued by the Supreme Court under ORS 9.241;
26		

1			j.	Transfer, spend, or dispose of any money or funds received, directly or indirectly,
2			,	from any Oregon resident in connection with Defendants' legal services, except
3				to pay the creditors of Oregon residents or to return funds to Oregon residents,
4	٠			until Defendants are active members of the Oregon State Bar, employ an active
5				member of the Oregon State Bar, or are in compliance with rules issued by the
6				Supreme Court under ORS 9.241;
7			k.	Violate the Unlawful Trade Practices Act, ORS 646.605 to 646.656; and
8			1.	Violate any provision of ORS 697.602 to 697.842.
9 .		2.		Defendants shall appear before this court on July 1, 2013, at 1.00.m., in Room
10	208	of the	Mu	ltnomah County Courthouse, for a hearing to show cause, if there be any, why the
11	acti	vities o	desci	ribed above should not continue to be restrained during the pendency of this
12	actio	on.		
13		3.		The order contained in paragraph 1 above shall expire at the date and time set
14	fort	h in pa	ragr	raph 2 above, unless extended by further order of this court.
15		DA	ATE:	D: July, 2013.
16		•		JUL 0 2 2013
17				NAN G. WALLER
18			•	Circuit Court Judge
19	Sub	mitted	l by:	
20	Jerr	naine l	F. B	rown #073415 for Plaintiff
21			•	
22				
23				
24				
25				
26 Page	: 5 -	EX P	AR	TE TEMPORARY RESTRAINING ORDER AND ORDER TO SHOW CAUSE
0 *			Z PR	ELIMINARY INJUNCTION SHOULD NOT ENTER

Department of Justice 1515 SW Fifth Ave, Suite 410 Portland, OR 97201 (971) 673-1880 / Fax: (971) 673-1884