




NETWORK NEWS

NETWORK NEWS IS A PUBLICATION OF CONSUMER SENTINEL, LAW ENFORCEMENT'S SOURCE FOR CONSUMER COMPLAINTS

ENHANCEMENTS.

Three upgrades give you new investigative tools and expand your organization's control over your accounts.

- ✦ The FTC's spam database is now in Sentinel. With more than 300 million spam emails, the database is an invaluable resource for investigations where spam is part of the fraud. Sentinel members can search the database by key word, phrase, subject line, or text; view and download a screen shot of the spam as viewed by the original recipient; and find the Relay-IP-Range and web server that could help track down the spammer.
- ✦ Search by company name, and now find results that include complaints against companies whose names are variations of the name you entered. A search of "A, B, C Company" might yield complaints against "ABC Co.," "ABC," and "AB&C, Inc." On your search results page, clicking this  icon next to the company name gets you a list of the variations in Sentinel.
- ✦ Your Organization Administrator now can manage your organization's account preferences – say, deleting expired memberships – more efficiently.

Questions about using Sentinel?

Contact Sentinel support at 1-877-701-9595 or CustomerSupport@ConsumerSentinel.gov. ■■■

NEW DATA CONTRIBUTORS.

The Offices of the Attorneys General of Mississippi and Idaho are adding their complaints to Sentinel. Each additional data contributor increases Sentinel's value to all members. To learn how your organization can share its complaints with Sentinel members, contact Nick Mastrocinque at 202.326.3188 or nmastrocinque@ftc.gov. ■■■

MORTGAGE SERVICING.

Two Countrywide mortgage servicing companies will pay \$108 million to settle FTC charges that they collected excessive fees from cash-strapped borrowers who were struggling to keep their homes. This is among the largest judgments ever imposed in an FTC case. The FTC will reimburse overcharged homeowners whose loans were serviced by Countrywide.

[Read the press release.](#) ■■■

STAT-O-SPHERE

More than half of the 1.3 million complaints Sentinel received in calendar year 2009 – 721,418 complaints – were fraud-related. Consumers reporting those fraud complaints said they paid \$1.7 billion; the median amount they paid was \$399.

[Consumer Sentinel Network Data Book](#)

HELP FOR HOMEOWNERS.

Home Assure LLC will pay \$2.4 million to settle FTC charges that it deceived homeowners with promises to save their homes from foreclosure. The defendant typically charged homeowners an upfront fee, as high as \$2,500, and falsely claimed that its special relationships with lenders would facilitate favorable loan modifications or stop foreclosure. The settlement bans the company from selling mortgage loan modification and foreclosure relief services.

Read the press release. ■■■

The FTC banned eight additional marketers from selling mortgage relief services: Federal Loan Modification Law Center, Loss Mitigation Services, Hope Now Modifications, and their principals and affiliates also charged homeowners upfront fees and falsely claimed to be able to modify their mortgages or prevent foreclosure on their homes.

Read the press release. ■■■

INTERNATIONAL IDENTITY THEFT.

At the FTC's request, a federal court has temporarily stopped an elaborate international scheme that used stolen identities to place more than \$10 million in bogus charges on peoples' credit and debit cards. More than a million cardholders were hit with one-time charges of \$10 or less; their payments were routed through dummy corporations in the United States to bank accounts in Eastern Europe and Central Asia. According to the FTC, the defendants, API Trade LLC and 15 sham companies, opened more than 100 merchant accounts with companies that process charges to cardholders' credit and debit card accounts.

Read the press release. ■■■

NEW MEMBERS

A total of 19 organizations have joined Sentinel since May: 12 police departments or sheriff's offices, 4 state agencies, 2 federal agencies, and an Army garrison. ■■■

STOPPING ROBOCALLS.

At the FTC's request, a federal court has stopped a major telemarketing operation that made millions of illegal phone calls pitching worthless extended auto warranties and credit card interest rate-reduction programs. A federal judge in Chicago ordered SBN Peripherals, Inc., to stop the calls, temporarily froze the company's assets, and appointed a receiver to take control of the business. The FTC alleged that the company placed more than 370 million calls to people nationwide in the past year, prompting tens of thousands of complaints to the agency. Many of the calls were made to cell phones, sticking people with additional charges. **Read the press release.** ■■■

COMMUNITY BEAT.

A home is one of the most expensive purchases people make, so it's important for them to know who is handling their payments and whether their mortgage account is managed properly. In today's market, loans and the rights to service them often are bought and sold. In many cases, the company that homeowners send their payments to is not the company that owns the loan.

The FTC has important information for homeowners about their rights, as well as the responsibilities of their mortgage servicer. Share **Mortgage Servicing: Making Sure Your Payments Count** with homeowners you know: distribute copies of the publication, use the information in your newsletter, and post it on your website and social network. ■■■

COMMENTS, QUESTIONS, OR KUDOS

Got a success story? Should we profile your agency? Want to share an article idea? Email sentinel@ftc.gov.

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