

OPERATION STOLEN HOPE
November 2009

Participating Agencies

Federal Trade Commission
United States Department of Justice, Civil Division
Arizona Attorney General's Office
Colorado Attorney General's Office
Connecticut Attorney General's Office
Florida Attorney General's Office
Georgia Department of Banking and Finance
Idaho Attorney General's Office
Illinois Attorney General's Office
Indiana Attorney General's Office
Iowa Department of Justice
Kansas Attorney General's Office
Maine Attorney General's Office
Maine Bureau of Consumer Credit Protection
Maryland Division of Financial Regulation
Michigan Department of Attorney General
Missouri Attorney General's Office
Nevada Attorney General's Office
North Carolina Department of Justice
Ohio Attorney General's Office
Oregon Department of Justice
Oregon Division of Finance & Corporate Securities
Salem, Oregon, Police Department
Texas Attorney General's Office
Wisconsin Department of Agriculture, Trade and Consumer Protection
Wisconsin Department of Financial Institutions
Wisconsin Department of Justice

Matter Name	Type of Action	Matter Information	Responsible Agency	Press Contact
Federal Actions				
<p>FTC v. 1st Guaranty Mortgage Corp., Spectrum Title, Inc., Crossland Credit Consulting Corp., Scoreleaper, LLC, Stephen Lalonde, Amy Lalonde, and Michael Petroski</p>	<p>Civil case alleging violations of Section 5 of the FTC Act, Credit Repair Organizations Act, and Telemarketing Sales Rule</p>	<p>Complaint filed November 17, 2009, in the United States District Court for the Southern District of Florida, Case No.</p> <p>Temporary Restraining Order entered November 19, 2009</p>	<p>Federal Trade Commission</p>	<p>FTC Office of Public Affairs 202-326-2180</p>
<p>FTC v. Washington Data Resources, Inc., Optimum Business Solutions, LLC, Crowder Law Group, P.A., Richard A. Bishop, Brent McDaniel, Tyna Caldwell, Douglas A. Crowder, and Kathleen Lewis</p>	<p>Civil case alleging violations of Section 5 of the FTC Act and the Telemarketing Sales Rule</p>	<p>Complaint filed November 12, 2009, in the United States District Court for the Middle District of Florida, Case No. 8:09-cv-2309-T-23 TMB</p> <p>Temporary Restraining Order entered November 13, 2009</p> <p>Stipulated Preliminary Injunction entered November 18, 2009, against defendants Meltzer, Caldwell, Lewis, Optimum Business Solutions, LLC, and Crowder Law Group, P.A.</p>	<p>Federal Trade Commission</p>	<p>FTC Office of Public Affairs 202-326-2180</p>

<p>FTC v. The Debt Advocacy Center, LLC, Smith, Gromann & Davidson, P.A., Edward J. Davidson, John W. Smith, Glen E. Gromann, and Kevin McCormick</p>	<p>Civil case alleging violations of Section 5 of the FTC Act</p>	<p>Complaint filed November 19, in the United States District Court for the Northern District of Ohio, Case No. 1:09-cv-2712</p> <p>Temporary Restraining Order entered November 19, 2009</p> <p>Preliminary injunction hearing scheduled for December 3, 2009</p>	<p>Federal Trade Commission</p>	<p>FTC Office of Public Affairs 202-326-2180</p>
<p>FTC v. First Universal Lending, LLC, Sean Zausner, David Zausner, and David J. Feingold</p>	<p>Civil case alleging violations of Section 5 of the FTC Act and the Telemarketing Sales Rule</p>	<p>Complaint filed November 18, 2009 in the United States District Court for the Southern District of Florida, Case No. 09-82322-CIV-ZLOCH</p> <p>Temporary Restraining Order entered November 19, 2009</p> <p>Preliminary Injunction hearing scheduled for November 30, 2009</p>	<p>Federal Trade Commission</p>	<p>FTC Office of Public Affairs 202-326-2180</p>

<p>FTC v. Kirkland Young, LLC and Michael Botton</p>	<p>Civil case alleging violations of Section 5 of the FTC Act and the Telemarketing Sales Rule</p>	<p>Complaint filed November 18, 2009 in the United States District Court for the Southern District of Florida, Case No. 09-23507-CIV-GOLD/MCALILEY</p> <p>Temporary Restraining Order entered November 19, 2009</p> <p>Preliminary Injunction hearing scheduled for November 30, 2009</p>	<p>Federal Trade Commission</p>	<p>FTC Office of Public Affairs 202-326-2180</p>
<p>FTC v. Truman Foreclosure Assistance, LLC, Truman Mitigation Services, LLC, Franklin Financial Group US LLC, Eli Hertz, Benzion Jack Itzkowitz, and Richard Zafrani</p>	<p>Civil case alleging violations of Section 5 of the FTC Act</p>	<p>Complaint filed November 23, 2009 in the United States District Court for the Southern District of Florida</p>	<p>Federal Trade Commission</p>	<p>FTC Office of Public Affairs 202-326-2180</p>

<p>FTC v. Bay Area Business Council, Inc., et al.; FTC v. Safe Harbour Foundation of Florida, Inc., Silverstone Financial LLC, Keystone Financial, LLC, Southeast Advertising, Inc., MT25 LLC, Peter Porcelli II, Bonnie A. Harris, and Christopher Tomasulo</p>	<p>Civil contempt action and original case alleging violations of the Truth in Lending Act, Home Ownership and Equity Protection Act, Regulation Z, and Section 5 of the FTC Act</p>	<p>Complaint and contempt action filed February 27, 2008 in the United States District Court for the District of Illinois, Civil Action Nos. 02 C 5762, 08 C 1185</p> <p>Preliminary Injunction entered November 14, 2008</p> <p>Stipulated Final Judgment entered against Thomas C. Little and Stipulated Permanent Injunctions entered against Defendants Werner and Tomasulo entered May 4, 2009</p> <p>Stipulated Permanent Injunction entered November 19, 2009, against Porcelli, Safe Harbor Foundation of Florida, Inc., Silverstone Lending, LLC, and Silverstone Financial, LLC, and Southeast Advertising, Inc.</p>	<p>Federal Trade Commission</p>	<p>FTC Office of Public Affairs 202-326-2180</p>
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<p>FTC v. Thomas Ryan</p>	<p>Civil case alleging violations of Section 5 of the FTC Act</p>	<p>Complaint filed March 20, 2009, in the United States District Court for the District of Columbia, Case No. 1:09-CV-00535</p> <p>Temporary Restraining Order entered March 20, 2009</p> <p>Stipulated Preliminary Injunction entered March 30, 2009</p> <p>Stipulated Permanent Injunction entered November 20, 2009</p>	<p>Federal Trade Commission</p>	<p>FTC Office of Public Affairs 202-326-2180</p>
<p>FTC v. Home Assure, LLC, B Home Associates, LLC (d/b/a Expert Foreclosures), Brian Blanchard, Michael Grieco, Michael Trimarco, and Nicholas Molina</p>	<p>Civil case alleging violations of Section 5 of the FTC Act</p>	<p>Complaint filed March 20, 2009 in the United States District Court for the Middle District of Florida, Case No. 8:09-CV-00547-T-23</p> <p>Temporary Restraining Order entered March 26, 2009</p> <p>Stipulated Preliminary Injunction entered May 1, 2009</p> <p>Stipulated Permanent Injunction entered November 23, 2009, against defendants Brian Blanchard and Michael Grieco</p>	<p>Federal Trade Commission</p>	<p>FTC Office of Public Affairs 202-326-2180</p>

<p>FTC v. Freedom Foreclosure Prevention Services, LLC, Loss Mitigation Training Centers of America, LLC, Jeffrey C. Segal, and Michael R. Workman</p>	<p>Civil case alleging violations of Section 5 of the FTC Act</p>	<p>Complaint filed June 1, 2009 in the United States District Court for the District of Arizona, Case No. CV-09-1167-PHX-FJM</p> <p>Temporary Restraining Order entered June 1, 2009</p> <p>Stipulated Preliminary Injunction entered June 17, 2009</p> <p>Stipulated Permanent Injunction entered November 23, 2009, against Jeffrey Segal and Michael Workman</p>	<p>Federal Trade Commission</p>	<p>FTC Office of Public Affairs 202-326-2180</p>
<p>State Actions</p>				
<p>State of Arizona, ex rel., Terry Goddard and Felecia A. Rotellini v. Wichard Winer and Colleen Winer; Taken Care of Investments, LLC; Homeowner Solutions, LLC; Bourbon Street Property Management, LLC; and Filibuster, LLC</p>	<p>Civil case alleging violations of the Arizona Consumer Fraud Act and the Arizona Credit Services Organization Act</p>	<p>Complaint filed July 14, 2009, in Maricopa County Superior Court, Case No. CV 2009-022275</p> <p>Default judgment entered September 28, 2009</p>	<p>Arizona Attorney General's Office</p>	<p>Anne Titus Hilby Press Secretary 602-542-8019</p>

<p>State of Arizona, ex rel., Terry Goddard v. Hope for Homeowners Now, LLC; Matthew Castaneda and Jane Doe Castaneda; and Michael Winding and Jane Doe Winding</p>	<p>Civil case alleging violations of the Arizona Consumer Fraud Act, Arizona Debt Management Companies Act, Arizona Mortgage Brokers and Mortgage Bankers Licensing Laws, TILA, and HOEPA</p>	<p>Complaint filed March 3, 2009, in Maricopa County Superior Court, Case No. CV 2009-006810</p> <p>Consent judgment obtained September 4, 2009</p>	<p>Arizona Attorney General's Office</p>	<p>Anne Titus Hilby Press Secretary 602-542-8019</p>
<p>State of Colorado v. Peter A. Johnson and American Summit Financial Services, Inc.</p>	<p>Civil Case alleging violations of the Colorado Consumer Protection Act</p>	<p>Complaint and consent judgment filed November 19, 2009, in Boulder County District Court, Case No. 2009CV1193</p>	<p>Colorado Attorney General's Office, Consumer Protection Unit</p>	<p>Mike Saccone Communications Director Office of the Attorney General Colorado Department of Law 1525 Sherman St. Denver, Colorado 80203 w.303-866-5632 c.303-548-2086</p>
<p>In re: Airan2, Airan-Pace, Crosa & Fernandez, P.A.</p>	<p>Civil investigation of alleged violations of the Colorado Consumer Protection Act and Colorado Mortgage Loan Originator Licensing Act</p>	<p>Assurance of Voluntary Compliance obtained November 9, 2009</p>	<p>Colorado Attorney General's office, Consumer Protection Unit</p>	<p>Mike Saccone Communications Director Office of the Attorney General Colorado Department of Law 1525 Sherman St. Denver, Colorado 80203 w.303-866-5632 c.303-548-2086</p>

<p>In re: Best Interest Rate Mortgage Co., LLC ("BIRMCO") and Michael DiPlacido</p>	<p>Civil investigation of alleged violations of the Colorado Consumer Protection Act, Colorado Foreclosure Protection Act, and Colorado Mortgage Loan Originator Licensing Act</p>	<p>Assurance of Voluntary Compliance obtained November 3, 2009</p>	<p>Colorado Attorney General's office, Consumer Protection Unit</p>	<p>Mike Saccone Communications Director Office of the Attorney General Colorado Department of Law 1525 Sherman St. Denver, Colorado 80203 w.303-866-5632 c.303-548-2086</p>
<p>In re: Loan Modification Solutions and Pier West Capital, Inc.</p>	<p>Civil investigation of alleged violations of the Colorado Consumer Protection Act and Colorado Mortgage Loan Originator Licensing Act</p>	<p>Assurance of Voluntary Compliance obtained November 3, 2009</p>	<p>Colorado Attorney General's office, Consumer Protection Unit</p>	<p>Mike Saccone Communications Director Office of the Attorney General Colorado Department of Law 1525 Sherman St. Denver, Colorado 80203 w.303-866-5632 c.303-548-2086</p>
<p>In re: Financial Solutions Law Group dba Financial Solutions Law Group; Financial Solutions Processing, Inc. dba Financial Solutions; Echo Loans, Inc.; and any other entities affiliated with Kelly David Christensen</p>	<p>Civil investigation of alleged violations of the Colorado Consumer Protection Act and Colorado Mortgage Loan Originator Licensing Act</p>	<p>Assurance of Voluntary Compliance obtained October 14, 2009</p>	<p>Colorado Attorney General's office, Consumer Protection Unit</p>	<p>Mike Saccone Communications Director Office of the Attorney General Colorado Department of Law 1525 Sherman St. Denver, Colorado 80203 w.303-866-5632 c.303-548-2086</p>
<p>In re: Hope 4 Homeowners America, LLC and Cheryl Barnett</p>	<p>Civil investigation of alleged violations of the Colorado Consumer Protection Act and Colorado Mortgage Loan Originator Licensing Act</p>	<p>Assurance of Voluntary Compliance obtained September 3, 2009</p>	<p>Colorado Attorney General's office, Consumer Protection Unit</p>	<p>Mike Saccone Communications Director Office of the Attorney General Colorado Department of Law 1525 Sherman St. Denver, Colorado 80203 w.303-866-5632</p>

In re: Key Mortgage, Inc.	Civil investigation of alleged violations of the Colorado Consumer Protection Act and Colorado Mortgage Loan Originator Licensing Act	Assurance of Voluntary Compliance obtained July 27, 2009	Colorado Attorney General's office, Consumer Protection Unit	Mike Saccone Communications Director Office of the Attorney General Colorado Department of Law 1525 Sherman St. Denver, Colorado 80203 w.303-866-5632 c.303-548-2086
In re: Gabee, LLC (dba ModificationHUB)	Civil investigation of alleged violations of the Colorado Consumer Protection Act and Colorado Mortgage Loan Originator Licensing Act	Assurance of Voluntary Compliance obtained August 31, 2009	Colorado Attorney General's office, Consumer Protection Unit	Mike Saccone Communications Director Office of the Attorney General Colorado Department of Law 1525 Sherman St. Denver, Colorado 80203 w.303-866-5632 c.303-548-2086
In re: Modify Loans, Inc.	Civil investigation of alleged violations of the Colorado Consumer Protection Act and Colorado Mortgage Loan Originator Licensing Act	Assurance of Voluntary Compliance obtained July 17, 2009	Colorado Attorney General's office, Consumer Protection Unit	Mike Saccone Communications Director Office of the Attorney General Colorado Department of Law 1525 Sherman St. Denver, Colorado 80203 w.303-866-5632 c.303-548-2086
In re: Abbotsford, LLC (dba StopMyForeclosure.net) and United Financial Solutions Group, LLC	Civil investigation of alleged violations of the Colorado Consumer Protection Act and Colorado Mortgage Loan Originator Licensing Act	Assurance of Voluntary Compliance obtained July 12, 2009	Colorado Attorney General's office, Consumer Protection Unit	Mike Saccone Communications Director Office of the Attorney General Colorado Department of Law 1525 Sherman St. Denver, Colorado 80203 w.303-866-5632 c.303-548-2086

State of Connecticut v. FHA All Day.com	Civil case alleging violations of Connecticut Unfair and Deceptive Acts and Practices statute	Complaint filed November 2009	Connecticut Attorney General's Office	Chris Hoffman Policy and Communications Advisor 860-808-4324 Chris.Hoffman@po.state.ct.us
State of Connecticut v. First Legal Group, P.A., Nationwide Home Relief Law Group, P.A., Kent Gross, Hazen Sturtevant and Nicola Zagarolo	Civil case alleging violations of Connecticut Unfair and Deceptive Acts and Practices statute	Complaint filed August 25, 2009, Hartford Superior Court, Docket No. CV09-5032476-S	Connecticut Attorney General's Office	Chris Hoffman Policy and Communications Advisor 860-808-4324 Chris.Hoffman@po.state.ct.us
State of Florida v. National Payment Modification Company; The Bostonian Group, LLC, f/k/a The Bostonian Group, Inc. d/b/a People's First; and William R. Rodriguez, Sr.	Civil case alleging violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Complaint filed October 9, 2009, in Circuit Court in Orange County, Florida	Florida Attorney General's Office	Sandi Copes 850- 245-0150
Mortgage & Refinance Solutions, LLC	Civil investigation of alleged violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Assurance of Voluntary Compliance executed on October 12, 2009	Florida Attorney General's Office	Sandi Copes 850- 245-0150
Office of the Attorney General, Department of Legal Affairs, State of Florida v. Xolutex, Inc., Ceasar Taveras, George Ibanez, Paola Pino, Laura Ibanez, and Guillermo Gomez	Civil case alleging violations of the Florida Deceptive and Unfair Trade Practices Act	Complaint filed October 21, 2009 in Miami-Dade County, Florida District Court, Case No. 09-77640 CA 30	Florida Attorney General's Office	Sandi Copes 850- 245-0150

IMC Financial	Civil investigation of alleged violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Assurance of Voluntary Compliance executed on October 20, 2009	Florida Attorney General's Office	Sandi Copes 850- 245-0150
Federal Foreclosure Prevention	Civil investigation of alleged violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Assurance of Voluntary Compliance executed on October 12, 2009	Florida Attorney General's Office	Sandi Copes 850- 245-0150
Trabella Investment Trust, Inc./Francis Reeder	Civil investigation of alleged violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Assurance of Voluntary Compliance executed on September 22, 2009	Florida Attorney General's Office	Sandi Copes 850- 245-0150

State of Florida, Office of Attorney General, Department of Legal Affairs v. JPB Consulting, Inc. a Florida Corporations, a/k/a JB Consulting, d/b/a Mortgage Modification Solutions and Juan P. Pordali, Sr., an Individual	Civil case alleging violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Complaint filed August 21, 2009, in Orange County, Florida District Court. Case No. 2009-CA-26808	Florida Attorney General's Office	Sandi Copes 850- 245-0150
Statewide Foreclosure Solution	Civil investigation of alleged violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Assurance of Voluntary Compliance executed on July 29, 2009	Florida Attorney General's Office	Sandi Copes 850- 245-0150
State of Florida, Office of the Attorney General v. FHA All Day.Com, Inc., Safety Financial Services, Inc., Housing Assistance Law Center, PA, Housing Assistance Now, Inc. and Jason Vitulano, an individual	Civil case alleging violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Complaint filed July 20, 2009, in Palm Beach County, Florida District Court. Case No. 2009CA024341	Florida Attorney General's Office	Sandi Copes 850- 245-0150
State of Florida, Office of The Attorney General, Dept. of Legal Affairs v. Victor Lopez & Associates, a Florida Corporation; and Victor Lopez, an Individual; and Ada Forty, an Individual	Civil case alleging violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Complaint filed July 17, 2009, in Orange County, Florida District Court. Case No. 09-CA-22882	Florida Attorney General's Office	Sandi Copes 850- 245-0150

Foreclosure Law Group dba Foreclosure Stoppers dba Foreclosure Mediation Services	Civil investigation of alleged violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Assurance of Voluntary Compliance executed on June 9, 2009	Florida Attorney General's Office	Sandi Copes 850- 245-0150
Nation's Choice Financial Solutions, LLC	Civil investigation of alleged violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Assurance of Voluntary Compliance executed on June 9, 2009	Florida Attorney General's Office	Sandi Copes 850- 245-0150
The Treasurer, LLC/Hope Now/Hope Now Foundation	Civil investigation of alleged violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Assurance of Voluntary Compliance executed on May 20, 2009	Florida Attorney General's Office	Sandi Copes 850- 245-0150
Wendy Smith Real Estate	Civil investigation of alleged violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Assurance of Voluntary Compliance executed on May 14, 2009	Florida Attorney General's Office	Sandi Copes 850- 245-0150

Multiple Streams, LLC dba Consumer Foreclosure Protection Services	Civil investigation of alleged violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Assurance of Voluntary Compliance executed on May 9, 2009	Florida Attorney General's Office	Sandi Copes 850- 245-0150
State of Florida, Office of The Attorney General, Dept. of Legal Affairs v. Three Angels Community Action Network, Inc. d/b/a 3ACN; US Loss Mitigation Services of FL, Inc., a Florida for - profit Corp.; Appraisal Technology and Valuation, Inc.,; 3ACN Loss Mitigation Services, Inc., and Sherrard Haugabrooks	Civil case alleging violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Complaint filed May 8, 2009, in Orange County, Florida District Court. Case No. 09-CA-3996-16-G	Florida Attorney General's Office	Sandi Copes 850- 245-0150
Homestead Protection Services	Civil investigation of alleged violations of the Florida Deceptive and Unfair Trade Practices Act	Assurance of Voluntary Compliance executed on April 3, 2009	Florida Attorney General's Office	Sandi Copes 850- 245-0150
State of Florida, Office of the Attorney General v. National Foreclosure Counseling Services Corp., Raymond Paulk, and Robert V. Dallavia, d/b/a National Foreclosure Counseling Services and American Foreclosure Counseling Center	Civil case alleging violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Complaint filed April 3, 2009, in Duval County, Florida District Court. Case No. 200905370CA	Florida Attorney General's Office	Sandi Copes 850- 245-0150

<p>Office of the Atty General, Department of Legal Affairs, State of Florida v. William R. Colon, Carlos A. Hernandez, Keep your Property, Inc., Economic Alliance Group, Inc., and Centro De Prevencion Y Educacion Corazones Unidos H.I. Visida, Inc., a Florida not-for-profit corporation.</p>	<p>Civil case alleging violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act</p>	<p>Complaint filed on April 2, 2009, in Broward County, Florida District Court. Case No. 09019214/05</p>	<p>Florida Attorney General's Office</p>	<p>Sandi Copes 850- 245-0150</p>
<p>Office of the Attorney General, Department of Legal Affairs, State of Florida v. Donald R. Gillette, Flynn McCarthy, Mortgage Crisis Solutions Association, LLC, Property Solutions Specialists, Inc., One Source Communications, Inc., and Nationwide Financial Partners, Inc.</p>	<p>Civil case alleging violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act</p>	<p>Complaint filed March 25, 2009, in Dade County, Florida District Court. Case No. 09-23745-CA-05</p>	<p>Florida Attorney General's Office</p>	<p>Sandi Copes 850- 245-0150</p>
<p>Office of the Attorney General, Dept. of Legal Affairs, State of FL v. Lincoln Lending Services, LLC., a Florida Limited Liability Company, and Rita Gomez, individually and as Manager of Lincoln Lending Services, LLC</p>	<p>Civil case alleging violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act</p>	<p>Complaint filed on March 23, 2009, in Dade County, Florida District Court. Case No. 09-22973 CA 24. Injunctive Relief Ordered, March 27, 2009</p>	<p>Florida Attorney General's Office</p>	<p>Sandi Copes 850- 245-0150</p>

State of Florida, Office of The Attorney General, Dept. of Legal Affairs v. Winberg, Lopez & Rodriguez Company a/k/a Wineberg Lopez & Rodriguez, P.A. an unregistered fictitious name; William R. Rodriguez, Jr. and Freddy W. Lopez, Sr.	Civil case alleging violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Complaint filed March 17, 2009 in Orange County, Florida District Court. Case No. 2009-CA-007960-O	Florida Attorney General's Office	Sandi Copes 850- 245-0150
Lendcore	Civil investigation of alleged violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Assurance of Voluntary Compliance executed on March 10, 2009	Florida Attorney General's Office	Sandi Copes 850- 245-0150
Help for Homeowners of America, LLC	Civil investigation of alleged violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Assurance of Voluntary Compliance executed on March 9, 2009	Florida Attorney General's Office	Sandi Copes 850- 245-0150
State of Florida vs. v. FMA Servicing, Inc. a/k/a Financial Management Advisors a Florida Corporation, Edward Billings, Joseph Esposito, and Salvatore Esposito	Civil case alleging violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Complaint filed February 13, 2009, in Orange County, Florida District Court. Case No. 09 CA-4405-39	Florida Attorney General's Office	Sandi Copes 850- 245-0150

Attorney Debt Services dba Homekeeper USA	Civil investigation of alleged violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Assurance of Voluntary Compliance executed on February 9, 2009	Florida Attorney General's Office	Sandi Copes 850- 245-0150
Office of the Atty General, Department of Legal Affairs, State of Florida v. Outreach Housing, LLC, Blair L. Wright, and Bryan E. Berry	Civil case alleging violations of the Florida Foreclosure Rescue Fraud Prevention Act and the Florida Deceptive and Unfair Trade Practices Act	Complaint filed on October 13, 2008 in Broward County, Florida District Court. Case No. 08-49280(03)	Florida Attorney General's Office	Sandi Copes 850- 245-0150
Fidelity National Legal Services	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on November 16, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371
Loan Modification Bureau, LLC	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on November 16, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371
Loan Modification Services	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on November 16, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371

Mortgage Help Solutions (d/b/a www.mortgagehelpsolutions.com)	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on November 16, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371
Surgent, Michael (d/b/a Trinity Corporation)	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on October 28, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371
Primary Capital Funding, LLC (d/b/a www.primarycapitalfunding.com)	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on October 23, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371
Atlanta Home Modification Services, LLC (dba Atlanta Home Mod)	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on September 21, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371
Peoples First Financial	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on September 18, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371

US Funding, Inc.	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on September 18, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371
Fields, Nicole d/b/a Coast to Coast Relief	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on August 27, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371
Pacific West Lending, Inc. (d/b/a Loan Relief Service)	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on August 25, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371
InstaModify, LLC	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on August 24, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371
Green Light Modification Corporation	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on August 5, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371

Mortgage Relief Group, LLC	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on July 23, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371
Fredrickson, Mazeika & Grant, LLP	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on July 20, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371
Willow Nook, Inc.	Administrative Action for Violation of the Georgia Residential Mortgage Act	Order to Cease and Desist entered on July 20, 2009	Georgia Department of Banking and Finance	Rod Carnes Deputy Commissioner for Non-Depository Financial Institutions Division 770-986-1371
State of Idaho v. APS Northwest Idaho, LLC; Randy Allen; Clint Paulsen; Travis Smith	Civil case alleging violations of Idaho Consumer Protection Act	Complaint filed November 2, 2009, Cootenai County, Case No. CV09-9069	Idaho Attorney General's Office	Bob Cooper 208-334-4112
In the Matter of the Attorney General's Investigation of TD Financial Corp., Ascension Management, Mike Jouhar, and Brianna Shearer	Civil case alleging violations of Idaho Consumer Protection Act	Investigative demand served November 2, 2009	Idaho Attorney General's Office	Bob Cooper 208-334-4112
In the Matter of the Attorney General's Investigation of Paul Aughtry and International Co-op, LLC	Civil case alleging violations of Idaho Consumer Protection Act	Investigative demand served October 8, 2009	Idaho Attorney General's Office	Bob Cooper 208-334-4112

In the Matter of the Attorney General's Investigation of Best Interest Rate Mortgage Company, LLC and Michael Diplacido	Civil case alleging violations of Idaho Consumer Protection Act	Investigative demand served August 20, 2009	Idaho Attorney General's Office	Bob Cooper 208-334-4112
State of Illinois v. Freedom Mortgage Team and Nevrus Mehmeti	Civil case alleging violations of the Illinois Consumer Fraud Act and Mortgage Rescue Fraud Act	Complaint filed November 2009 in Cook County Circuit Court	Illinois Attorney General's Office	Natalie Bauer 3120814-3118
State of Illinois v. Living Modification Corporation and Tomasz Tomczyk	Civil case alleging violations of the Illinois Consumer Fraud Act and Mortgage Rescue Fraud Act	Complaint filed November 2009 in Cook County Circuit Court	Illinois Attorney General's Office	Natalie Bauer 3120814-3118
State of Illinois v. Loan Mod One, LLC	Civil case alleging violations of the Illinois Consumer Fraud Act and Mortgage Rescue Fraud Act	Complaint filed November 2009 in Cook County Circuit Court	Illinois Attorney General's Office	Natalie Bauer 3120814-3118
State of Indiana v. IMC Financial Services, LLC	Civil case alleging violations of the Indiana Credit Services Organizations Act, Mortgage Rescue Protection Fraud Act, and Deceptive Consumer Sales Act.	Complaint filed on November 16, 2009, in Dearborn County, Indiana	Indiana Attorney General's Office	Molly Butters Public Information Officer 317-232-0168

<p>State of Indiana v. Foreclosure Assistance, LLC</p>	<p>Civil case alleging violations of the Indiana Credit Services Organizations Act, Mortgage Rescue Protection Fraud Act and Deceptive Consumer Sales Act</p>	<p>Complaint filed on April 9, 2009 in Grant County, Indiana. Cause number 27C01-0904-PL-339.</p> <p>Settlement agreement and Assurance of Voluntary Compliance entered November 16, 2009.</p>	<p>Indiana Attorney General's Office</p>	<p>Molly Butters Public Information Officer 317-232-0168</p>
<p>State of Indiana v. American Foreclosure Specialists</p>	<p>Civil investigation alleging violations of the Indiana Credit Services Organizations Act, Mortgage Rescue Protection Fraud Act and Deceptive Consumer Sales Act</p>	<p>Assurance of Voluntary Compliance entered August 21, 2009</p>	<p>Indiana Attorney General's Office</p>	<p>Molly Butters Public Information Officer 317-232-0168</p>
<p>State of Indiana v. Foreclosure Relief Agency</p>	<p>Civil case alleging violations of the Indiana Credit Services Organizations Act, Mortgage Rescue Protection Fraud Act and Deceptive Consumer Sales Act</p>	<p>Complaint filed on April 9, 2009 in Marion County, Indiana. Cause number, 49D01-0904-PL-016597.</p> <p>Injunction granted / default judgment entered on July 29, 2009. Court granted \$2,002,000 in civil penalties and \$53,000 in consumer restitution.</p>	<p>Indiana Attorney General's Office</p>	<p>Molly Butters Public Information Officer 317-232-0168</p>

State of Indiana v. American Mitigation Group	Civil case alleging violations of the Indiana Credit Services Organizations Act, Mortgage Rescue Protection Fraud Act and Deceptive Consumer Sales Act	Complaint filed on April 9, 2009 in Delaware County, Indiana. Cause number, 18-C01-0904-PL-10. Injunction granted / default judgment entered on July 16, 2009. Court granted \$33,000 in civil penalties and \$4,000 in consumer restitution.	Indiana Attorney General's Office	Molly Butters Public Information Officer 317-232-0168
In Re: First Universal Lending	Civil investigation of alleged violations of the Iowa Foreclosure Consultant law and Iowa Consumer Fraud Act	Assurance of Voluntary Compliance entered July 21, 2009	Iowa Department of Justice	Robert Brammer 515-281-6699 rbrammer@ag.state.ia.us
State of Kansas v. Home Loan Modification Advisors	Civil case alleging violations of the Kansas Consumer Protection Act and Kansas Credit Services Organization Act	Complaint filed November 19, 2009, in Shawnee County, Kansas District Court, Case No. 09 C 1815	Kansas Attorney General's Office	Ashley Anstaett 785-296-3459
State of Kansas v. Infinity Funding Group	Civil case alleging violations of the Kansas Consumer Protection Act and Kansas Credit Services Organization Act	Complaint filed November 19, 2009, in Shawnee County, Kansas District Court, Case No. 09 C 1814	Kansas Attorney General's Office	Ashley Anstaett 785-296-3459

State of Kansas v. Helping Hands Support Services, Inc..	Civil case alleging violations of the Kansas Consumer Protection Act	Default Judgment of \$75,000.00 entered October 5, 2009	Kansas Attorney General's Office	Ashley Anstaett 785-296-3459
State of Kansas v. Kirkland Young, LLC	Civil case alleging violations of the Kansas Consumer Protection Act	Consent Judgment providing full restitution to Kansas consumers and injunction prohibiting company and owners from doing business in Kansas	Kansas Attorney General's Office	Ashley Anstaett 785-296-3459
Help Modify Now Debt Solutions, Inc. and Help Modify Now, Inc. and Chas Bain	Civil Action under the Unfair Trade Practices Act and the Debt Management Services Act	Complaint filed November 18, 2009, Kennebec County Circuit Court	Maine Office of the Attorney General and Bureau of Consumer Credit Protection	Kate Simmons 207-626-8800
US Advocate Law Group, P.C. and Jeff Nemerofsky	Civil Action under the Unfair Trade Practices Act and the Debt Management Services Act	Complaint filed November 23, 2009, Kennebec County Circuit Court	Maine Office of the Attorney General and Bureau of Consumer Credit Protection	Kate Simmons 207-626-8800
Elect Group, LLC, Anthony Ferlanti and Emmanuele Zuccarelli	Civil Action under the Unfair Trade Practices Act and the Debt Management Services Act	Complaint filed November 18, 2009, Kennebec County Circuit Court	Maine Office of the Attorney General and Bureau of Consumer Credit Protection	Kate Simmons 207-626-8800

In the matter of GIAN, Inc.; ASM, Inc. d/b/a HomeLoanModification.net	Administrative action pursuant to the Maryland Credit Services Business Act and the Protection of Homeowners in Foreclosure Act	Summary Order to Cease and Desist issued	Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation	Bernie Kohn Director of Communications Department of Labor, Licensing and Regulation 410-230-6071
In the matter of Help Modify Now, Inc.; Help Modify Now Debt Solutions, Inc.; Chas Bain	Administrative action pursuant to the Maryland Credit Services Business Act and the Protection of Homeowners in Foreclosure Act	Summary Order to Cease and Desist issued	Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation	Bernie Kohn Director of Communications Department of Labor, Licensing and Regulation 410-230-6071
In the matter of Recovery Services, LLC; Home Retention Programs; The Malone Financial Group, LLC; Richman and Associates, Inc; Steven R. Forrest; Jesse Malone; Lena Patel a/k/a Lena Malone; Jim Richman	Administrative action pursuant to the Maryland Credit Services Business Act and the Protection of Homeowners in Foreclosure Act	Summary Order to Cease and Desist issued	Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation	Bernie Kohn Director of Communications Department of Labor, Licensing and Regulation 410-230-6071
In the matter of Save My Home USA Co., Inc.; LM Processing; Jason McCallum	Administrative action pursuant to the Maryland Credit Services Business Act and the Protection of Homeowners in Foreclosure Act	Summary Order to Cease and Desist issued	Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation	Bernie Kohn Director of Communications Department of Labor, Licensing and Regulation 410-230-6071

<p>In the matter of U.S. Equity Solutions, LLC; Richman and Associates, Inc.; Mortgage Rehabilitation, LLC; Rodney Scott Getlan; Brent MacDonald; Jennifer P. Streaks, Esquire; and Jim Richman</p>	<p>Administrative action pursuant to the Maryland Credit Services Business Act and the Protection of Homeowners in Foreclosure Act</p>	<p>Summary Order to Cease and Desist issued</p>	<p>Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation</p>	<p>Bernie Kohn Director of Communications Department of Labor, Licensing and Regulation 410-230-6071</p>
<p>1 Global Financial, Inc.</p>	<p>Civil Notice of Intended Action, Alleging Violations of the Michigan Consumer Protection Act, MCL 445.901 <i>et seq.</i> and the Michigan Credit Services Protection Act, MCL 445.1281 <i>et seq.</i></p>		<p>Michigan Department of Attorney General</p>	<p>John Sellek Nick De Leeuw 517-373-8060</p>
<p>21st Century Legal Services and Fidelity National Legal Service</p>	<p>Civil Notice of Intended Action, Alleging Violations of the Michigan Consumer Protection Act, MCL 445.901 <i>et seq.</i> and the Michigan Credit Services Protection Act, MCL 445.1281 <i>et seq.</i></p>		<p>Michigan Department of Attorney General</p>	<p>John Sellek Nick De Leeuw 517-373-8060</p>

Best Interest Rate Mortgage	Civil Notice of Intended Action, Alleging Violations of the Michigan Consumer Protection Act, MCL 445.901 <i>et seq.</i> and the Michigan Credit Services Protection Act, MCL 445.1281 <i>et seq.</i>		Michigan Department of Attorney General	John Sellek Nick De Leeuw 517-373-8060
Echo Loans Inc. and Financial Solutions Law Group	Civil Notice of Intended Action, Alleging Violations of the Michigan Consumer Protection Act, MCL 445.901 <i>et seq.</i> and the Michigan Credit Services Protection Act, MCL 445.1281 <i>et seq.</i>		Michigan Department of Attorney General	John Sellek Nick De Leeuw 517-373-8060
Elect Group LLC	Civil Notice of Intended Action, Alleging Violations of the Michigan Consumer Protection Act, MCL 445.901 <i>et seq.</i> and the Michigan Credit Services Protection Act, MCL 445.1281 <i>et seq.</i>		Michigan Department of Attorney General	John Sellek Nick De Leeuw 517-373-8060

Federal Home Savers	Civil Notice of Intended Action, Alleging Violations of the Michigan Consumer Protection Act, MCL 445.901 <i>et seq.</i> and the Michigan Credit Services Protection Act, MCL 445.1281 <i>et seq.</i>		Michigan Department of Attorney General	John Sellek Nick De Leeuw 517-373-8060
Fresh Start Home Modification	Civil Notice of Intended Action, Alleging Violations of the Michigan Consumer Protection Act, MCL 445.901 <i>et seq.</i> and the Michigan Credit Services Protection Act, MCL 445.1281 <i>et seq.</i>		Michigan Department of Attorney General	John Sellek Nick De Leeuw 517-373-8060
Hope N Housing	Civil Notice of Intended Action, Alleging Violations of the Michigan Consumer Protection Act, MCL 445.901 <i>et seq.</i> and the Michigan Credit Services Protection Act, MCL 445.1281 <i>et seq.</i>		Michigan Department of Attorney General	John Sellek Nick De Leeuw 517-373-8060

IMC Financial	Civil Notice of Intended Action, Alleging Violations of the Michigan Consumer Protection Act, MCL 445.901 <i>et seq.</i> and the Michigan Credit Services Protection Act, MCL 445.1281 <i>et seq.</i>		Michigan Department of Attorney General	John Sellek Nick De Leeuw 517-373-8060
Lifeguard Financial	Civil Notice of Intended Action, Alleging Violations of the Michigan Consumer Protection Act, MCL 445.901 <i>et seq.</i> and the Michigan Credit Services Protection Act, MCL 445.1281 <i>et seq.</i>		Michigan Department of Attorney General	John Sellek Nick De Leeuw 517-373-8060
National Modification Corp.	Civil Notice of Intended Action, Alleging Violations of the Michigan Consumer Protection Act, MCL 445.901 <i>et seq.</i> and the Michigan Credit Services Protection Act, MCL 445.1281 <i>et seq.</i>		Michigan Department of Attorney General	John Sellek Nick De Leeuw 517-373-8060

North American Relief, LLC	Civil Notice of Intended Action, Alleging Violations of the Michigan Consumer Protection Act, MCL 445.901 <i>et seq.</i> and the Michigan Credit Services Protection Act, MCL 445.1281 <i>et seq.</i>		Michigan Department of Attorney General	John Sellek Nick De Leeuw 517-373-8060
Peoples First Financial Inc.	Civil Notice of Intended Action, Alleging Violations of the Michigan Consumer Protection Act, MCL 445.901 <i>et seq.</i> and the Michigan Credit Services Protection Act, MCL 445.1281 <i>et seq.</i>		Michigan Department of Attorney General	John Sellek Nick De Leeuw 517-373-8060
People v. Payment Doctors	Criminal case alleging violations of Michigan Credit Services Protection Act	Complaint filed July 16, 2009 Defendant pled nolo contendere to one count of violating the CSPA on September 9, 2009	Michigan Department of Attorney General	John Sellek Nick De Leeuw 517-373-8060

<p>People v Mark Aloe & the Michigan Economic Reinstatement Program</p>	<p>Criminal case alleging violations of Michigan Credit Services Protection Act</p>	<p>Complaint filed July 15, 2009</p> <p>Defendant pleaded nolo contendere to one count of violating the CSPA on August 25, 2009</p>	<p>Michigan Department of Attorney General</p>	<p>John Sellek Nick De Leeuw 517-373-8060</p>
<p>State of Missouri, ex rel. Chris Koster v. First Universal Lending</p>	<p>Civil case alleging violations of the Missouri Merchandising Practices Act and the Missouri Foreclosure Consultant Act</p>	<p>Complaint filed November 2009</p>	<p>Missouri Attorney General's Office</p>	<p>Nanci Gonder 573-751-5272</p>
<p>State of Missouri, ex rel. Chris Koster v. Premier Credit Services et al.</p>	<p>Civil case alleging violations of the Missouri Merchandising Practices Act, Missouri Foreclosure Consultant Act, and the Missouri Credit Services Organizations Act</p>	<p>Complaint filed August 11, 2009, Jackson County Circuit Court</p>	<p>Missouri Attorney General's Office</p>	<p>Nanci Gonder 573-751-5272</p>
<p>State of Nevada v. Justin Sabo, Thomas Gentile, and Julio Martinez</p>	<p>Criminal case alleging three counts of theft, two counts of identity theft, one count of mortgage lending fraud, and three counts of forgery</p>	<p>Indictment issued October 23, 2009</p>	<p>Nevada Attorney General's Office</p>	<p>Edie Cartwright Press Officer 775-684-1189 ecartwright@ag.nv.gov</p>

State of Nevada v. Jack Ferm d/b/a US Justice Foundation	criminal case alleging ten counts of theft	Indictment issued October 2, 2009 Trial scheduled for April 2010	Nevada Attorney General's Office	Edie Cartwright Press Officer 775-684-1189 ecartwright@ag.nv.gov
State of Nevada v. Federal Housing Aid	Criminal case alleging five counts of theft	Indictment issued June 12, 2009 One defendant, who pled guilty, to be sentenced in March 2010	Nevada Attorney General's Office	Edie Cartwright Press Officer 775-684-1189 ecartwright@ag.nv.gov
State of North Carolina ex rel. Roy Cooper, Attorney General v. Campbell Law Firm, P.A. and Rudolph C. Campbell	Civil case alleging violations of North Carolina's Debt Adjusting Act, and the North Carolina Unfair and Deceptive Trade Practices Act	Complaint filed November 23, 2009, in Wake County Superior Court	North Carolina Department of Justice	Noelle Talley 919-716-6484.
State of North Carolina ex rel. Roy Cooper, Attorney General v. Geoffrey L. Lamb, d/b/a The Lamb Group and U.S. Consumer Solutions	Civil case alleging violations of North Carolina's Debt Adjusting Act, and the North Carolina Unfair and Deceptive Trade Practices Act	Complaint filed November 23, 2009, in Wake County Superior Court	North Carolina Department of Justice	Noelle Talley 919-716-6484

State of Ohio v. Kirkland Young	Civil case alleging violations of the Ohio Consumer Sales Practices Act and the Ohio Debt-Adjusters' Act	Complaint filed November 2009 in Franklin County Common Pleas Court	Ohio Attorney General's Office	<p>Kim Kowalski Ohio Attorney General Kimberly.kowalski@ohioattorneygeneral.gov</p> <p>Richard Cordray Deputy Director of Media Relations 614-728-9692 (o) 614-893-6018 (c)</p>
State of Ohio v. Debt Advocacy Center	Civil case alleging violations of the Ohio Consumer Sales Practices Act and the Ohio Debt-Adjusters' Act	Complaint filed November 2009 in Cuyahoga County Common Pleas Court	Ohio Attorney General's Office	<p>Kim Kowalski Ohio Attorney General Kimberly.kowalski@ohioattorneygeneral.gov</p> <p>Richard Cordray Deputy Director of Media Relations 614-728-9692 (o) 614-893-6018 (c)</p>
Julian J. Ruiz III (d/b/a American Home Modifications)	Criminal case alleging violations of theft, mortgage fraud, identity theft, and forgery	Indictment issued September 25, 2009, Marion County Circuit Court, Case No. 09C48335	Oregon Department of Justice, Oregon Division of Finance & Corporate Securities, and Salem Police Department	Tony Green tony.green@doj.state.us

<p>Angol, LLC and Alexis Gonzales, Individually</p>	<p>Civil case alleging violations of the Texas Mortgage Broker Act and the Texas Deceptive Trade Practices Act</p>	<p>Petition filed on November 23, 2009 in District Court, Dallas County, Texas</p>	<p>Texas Attorney General's Office</p>	<p>Jerry Strickland 512-936-2920</p>
<p>Tyrone Bailey, d/b/a Behind on Mortgage, and Markus Bailey, d/b/a Behind On Mortgage USA</p>	<p>Civil case alleging violations of the Texas Mortgage Broker Act, the Texas Deceptive Trade Practices Act, and the Texas Telephone Solicitation Act</p>	<p>Complaint filed on November 2, 2009 in the 134th Judicial District, Dallas County, Texas. Case No. 09-18246; Temporary Restraining Order entered on November 2, 2009.</p>	<p>Texas Attorney General's Office</p>	<p>Jerry Strickland 512-936-2920</p>
<p>Wages & Associates LLC, Home Management Group, Resolutions Foreclosure & Home Mortgage, and Christopher Lee Wages, Individually</p>	<p>Investigation opened to determine if Defendants violated not only the DTPA and the Texas Mortgage Broker License Act, but also the Texas Home Solicitation Cancellation Act.</p>		<p>Texas Attorney General's Office</p>	<p>Jerry Strickland 512-936-2920</p>

<p>State of Wisconsin v. 21st Century Legal Services (d/b/a 21st Century Real Estate & Investment Corporation, 21st Century Transitional, Twenty First century Legal Services, Transitional Corporation of America, and 21st Century Remod.)</p>	<p>Civil case alleging violations of Wisconsin marketing and trade practices statute</p>	<p>Complaint filed October 13, 2009, Dane County Circuit Court, Case No. 09-CX-20</p>	<p>Wisconsin Department of Justice, Wisconsin Department of Financial Institutions, and Wisconsin Department of Agriculture, Trade and Consumer Protection</p>	<p>Bill Cosh 608-266-1221</p>
<p>State of Wisconsin v. Federal Loan Modification Law Center, LLP</p>	<p>Civil case alleging violations of Wisconsin foreclosure consultant and fraud statutes</p>	<p>Complaint filed November 19, 2009, Dane County Circuit Court, Case No. 09-CX-24</p>	<p>Wisconsin Department of Justice, Wisconsin Department of Financial Institutions, and Wisconsin Department of Agriculture, Trade and Consumer Protection</p>	<p>Bill Cosh 608-266-1221</p>