

OPERATION SHORT CHANGE - STATE CASES					
State Agency	Name of Target/Defendants	Action	Date	Press Release Link (if available)	Press Contact
California Department of Corporations	Greenlight Funding Group, LLC.	Desist and Refrain Order issued for unlicensed deferred deposit transaction activity (payday lending)	1/7/09		Mark Leyes (916) 322-7180
California Department of Corporations	Government Employees Credit Center, Inc.	Desist and Refrain Order issued for unlicensed deferred deposit transaction activity (payday lending)	1/2/09		Mark Leyes (916) 322-7180
California Department of Corporations	Mezey & Associates, Inc., Campos Chartered Law Firm, The Consumer Protection Law Center dba Consumer Law Center, LLC	Desist and Refrain Order issued for unlicensed prorater activity - a person who for compensation receives money for the purpose of distributing it to creditors in payment of the debtors obligations.	1/9/09		Mark Leyes (916) 322-7180
California Department of Corporations	Jamie B. Company, Michael R. Rapagna, Global Bullion Exchange, LLC	Desist and Refrain Order issued for illegally offer and selling commodities.	1/9/09		Mark Leyes (916) 322-7180
California Department of Corporations	Asia Financial Services, Inc.	Desist and Refrain Order issued for the illegal sale of securities targeting the Hmong community.	1/27/09		Mark Leyes (916) 322-7180
California Department of Corporations	Blue Chip Financial Network, Inc., dba Blue Chip Debt Relief	Desist and Refrain Order issued for unlicensed prorater activity - a person who for compensation receives money for the purpose of distributing it to creditors in payment of the debtors obligations.	2/23/09		Mark Leyes (916) 322-7180
California Department of Corporations	Norstar Cash	Desist and Refrain Order issued for unlicensed deferred deposit transaction activity (payday lending)	2/27/09		Mark Leyes (916) 322-7180
California Department of Corporations	Payday TrustOnline.com, Biggest-Cash.com	Desist and Refrain Order issued for unlicensed deferred deposit transaction activity (payday lending)	3/3/09		Mark Leyes (916) 322-7180

California Department of Corporations	California Escrow Service, Escrow-california.com	Desist and Refrain Order for unlicensed internet escrow activity	3/18/09		Mark Leyes (916) 322-7180
California Department of Corporations	A L G Capital	Order of preliminary injunction prohibiting fraudulent transactions under the finance lenders law.	3/25/09		Mark Leyes (916) 322-7180
California Department of Corporations	Infinite Escrow Corporation	Desist and Refrain Order for unlicensed internet escrow activity	4/7/09		Mark Leyes (916) 322-7180
California Department of Corporations	www.onestepcash.com	Desist and Refrain Order issued for unlicensed deferred deposit transaction activity (payday lending)	4/8/09		Mark Leyes (916) 322-7180
California Department of Corporations	US Military Lending	Desist and Refrain Order issued for unlicensed finance lending targeting military personnel	5/5/09		Mark Leyes (916) 322-7180
District of Columbia	Television Broadcasting Online	defendants approached numerous congregations offering "free" computer equipment to help members of the church access the Internet and to find jobs. As part of the agreement to receive the equipment, congregation officials were required to unwittingly sign documents that obligated the groups to long-term lease payments that amounted to \$50,000 or more. The computer equipment was valued at no more than a few thousand dollars, and at times, did not function properly.	4/8/09	http://newsroom.dc.gov/show.aspx/agency/oc/section/2/release/16687	Assistant Attorney General Vanessa Natale (202) 727-4777

District of Columbia	Loan Max and CashPoint	Agreed to \$1M settlement. Ds issued hundreds of loans to District consumers out of their Virginia stores since November 2007. Loan Max and CashPoint charged District consumers interest rates of over 300 percent APR on these short-term loans, which is well-above the District's statutory maximum of 24 percent APR. The companies actively solicited District consumers to come to their Virginia stores through a combination of radio and TV commercials that were broadcast in the District.	5/19/09	http://newsroom.dc.gov/show.aspx/agency/0cc/section/2/release/17070	Assistant Attorney General Vanessa Natale (202) 727-4777
Florida	Magic Jack/Ymax Corporation	Magic Jack/Ymax Corporation provided a device for long distance calling over the Internet. The company had 30 day free trial where consumers were charged if they did not cancel within the 30 day period, however consumers either were unable to cancel so they were charged anyway or were charged by the company before the 30 day trial period was finished. The Florida AG opened this case in July 2008 and settled this case on April 15, 2009.	4/15/09	http://www.myfloridalegal.com/newsrel.nsf/newsreleases/9AB7BCD85D653209852575990049D925	
Florida	Family Credit Counseling Corp	Florida reached a settlement with the debt relief organization.	2009		
Florida	New Leaf	Florida reached a settlement with the debt relief organization.	2009		
Florida	Financial Freedom Resources	Florida reached a settlement with the debt relief organization.	2009		

Illinois	SDS West Corp. and Nationwide Support Services	Lawsuit filed against debt settlement service providers alleging violations of the Consumer Fraud and Deceptive Business Practices Act.	5/4/09	http://www.illinoisattorneygeneral.gov/pressroom/2009_05/20090504.pdf	Robyn Ziegler (312) 814-3118 rziegler@atg.state.il.us.
Illinois	Debt Relief USA	Lawsuit filed against debt settlement service providers alleging violations of the Consumer Fraud and Deceptive Business Practices Act.	5/4/09	http://www.illinoisattorneygeneral.gov/pressroom/2009_05/20090504.pdf	Robyn Ziegler (312) 814-3118 rziegler@atg.state.il.us.
Illinois	Chicagoland Publishing and its owner, David L. Werner	Consumer fraud lawsuit was filed against apartment rental listing company, Chicagolandpublishing.com, which takes \$85 – 90 access fee in cash, and then consumers have complained that the database contains outdated and fraudulent listings, many with disconnected phone numbers or listed in this database without the owners' consent.	5/21/09	http://www.illinoisattorneygeneral.gov/pressroom/2009_05/20090521.html	Robyn Ziegler (312) 814-3118 rziegler@atg.state.il.us.
Illinois	Minilec Warranty ISP, LLC., and its owner, Martin A. Schwartz	Lawsuit filed on February 10, 2009 alleging telephone bill cramming of purported credit repair services; consent judgment resolving matter entered on May 22, 2009.	5/12/09	http://www.illinoisattorneygeneral.gov/pressroom/2009_05/20090512.html	Robyn Ziegler (312) 814-3118 rziegler@atg.state.il.us.

Illinois	US Credit Find, Inc., and owner Aaron Stanz	purported to offer an online tutorial to help consumers fix their credit. However, consumers who filed complaints with Madigan's office report they never used the defendants' services nor authorized the monthly \$9.99 fee that appeared on their telephone bills. Further, Madigan's complaint alleges that when consumers disputed the charges, the defendants falsely claimed they had received approval from someone authorized to place charges on the phone bill	6/18/09	http://www.illinoisattorneygeneral.gov/pressroom/2009_02/20090210.html and http://www.illinoisattorneygeneral.gov/pressroom/2009_06/20090618.html	Robyn Ziegler (312) 814-3118 rziegler@atg.state.il.us.
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Iowa	World Wealth Syndicate and Christopher Lamparello	<p>A New York City promoter who claimed customers could make \$25,000 in two weeks and touted other get-rich-quick schemes was ordered Friday not to operate in Iowa and to make a refund to any Iowan who asks for it. Polk County District Court Judge D.J. Stovall entered an order Friday permanently prohibiting Christopher Lamparello of New York, NY, from marketing any of his programs in Iowa, and from using an Iowa mailing address or implying any connection to Iowa that does not exist. Lamparello operated as "World Wealth Syndicate," "Publishing Company, Inc.," and "Pridemore Publishing Company, Inc." Judge Stovall also ordered Lamparello to make full refunds to any Iowa customer who requested one in writing to the Attorney General's Consumer Protection Division, Hoover Bldg., 1305 East Walnut St., Des Moines, IA 50319. (Call 515-281-5926, or 888-777-4590.) The get-rich-quick programs usually sold for about \$25-30. They were marketed under names such as "Big Cash Flier," "How I made \$99</p>	5/8/09	http://www.state.ia.us/government/ag/latest/news/releases/may_2009/World_Wealth.html	Robyn Ziegler (312) 814-3118 rziegler@atg.state.il.us.
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Louisiana	Credit Counseling Services of the First Coast; Millennium; Next Step Credit; Quick Fix Credit of Baton Rouge;	Cease and desist orders were issued under the state's Credit Repair Services Organization Act for operating without the required surety bond and other violations. A petition for injunctive relief and for unfair trade practices has been filed against Next Step Credit for its alleged continued operation.			Jennifer Roche (225) 326-6761
Missouri	Credit Solutions of America (CSA)	Attorney General Chris Koster filed suit against this company for advertising to consumers that it could get people out of credit-card debt and lower their monthly payments, but not delivering the services promised. Koster said Credit Solutions of America marketed to Missourians that it could reduce their payments by fifty percent, lower their monthly bills, and get consumers out of debt within three years. The Attorney Generals' investigation, however, found that the company took customers' money, but did little or nothing to solve their debt problems.	6/2/09	http://ago.mo.gov/new/releases/2009/AG_Koster_Suit_Against_Credit_Solutions/	Nanci Gonder, Nanci.Gonder@ago.mo.gov (573) 751-5272

	Aspen Builders, Inc. Lincoln Mortgage, Inc.	<p>The Nebraska attorney general's office and the Nebraska Department of Banking recently successfully defended motions to dismiss its case against Aspen Builders Inc., et al. In December 2008, the Nebraska attorney general's office and the Nebraska Department of Banking jointly charged Aspen Builders Inc., Lincoln Mortgage Inc. and two appraisers with violating the Uniform Deceptive Trade Practices Act and the Nebraska Consumer Protection Act by working in concert to inflate home prices to obtain mortgages fraudulently for home buyers and committing civil conspiracy. Defendants harmed lenders by causing them to issue under-collateralized loans and harmed homebuyers by leaving them with homes that had a market value lower than their purchase price.</p>	12/1/08		Leah Bucco-White Leah.bucco-white@nebraska.gov (402) 471-2067
Nebraska North Carolina	Possibilities Unlimited	<p>Possibilities Unlimited was using illegal robocalls to pitch lower credit card rates in exchange for a fee. It used generic names such as Credit Card Services and Card Services. A judgment and permanent injunction were entered in April ordering it to stop making any calls to North Carolinians and pay more than half a million dollars in fines.</p>	4/7/09	http://www.ncdoj.gov/News-and-Alerts/News-Releases-and-Advisories/Press-Releases/Court-bars-robo-caller-from-calling-NC,-announces.aspx	Noelle Talley / ntalley@ncdoj.gov

North Carolina	Maurice Jenkins, Lessane Properties, LLC, and Fayetteville Property Center	<p>Jenkins and the other defendants told consumers they could make a profit by purchasing houses from defendants with no money down. Defendants promised to rent out the houses, manage them, and pay the consumers \$500/month profit. Jenkins misrepresented the value of the properties and caused consumers to take out mortgages and lines of credit for more than the properties were worth. Jenkins and the other defendants kept the money borrowed by the consumers and failed to pay off the previous mortgages, leaving consumers stuck with two mortgages on a single property. The Attorney General's Office entered into a consent judgment with the original defendants in September of 2008 to end their deceptive practices. In May of 2009, the Attorney General's Office entered into a consent judgment with two additional defendants, Holly Stevens and The Eddie Peyton Group.</p>	May, 2009	http://www.ncdoj.gov/News-and-Alerts/News-Releases-and-Advisories/Press-Releases/Cooper-unravels-Fayetteville-property-investments.aspx	Noelle Talley / ntalley@ncdoj.gov
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North Carolina	Napoleon Brewer and Ultimate Concerts	In May, the Attorney General issued an investigative demand to Ultimate Concerts, which was advertising thousands of jobs in economically depressed counties in North Carolina. Mr. Brewer, the CEO, wanted the chosen applicants to pay a fee in order to be trained as "concert promoters." The concert promoters would then be self-employed individuals and not employees of Ultimate Concerts as originally advertised.	5/14/09	http://www.ncdoj.gov/News-and-Alerts/News-Releases-and-Advisories/Press-Releases/Watch-out-for-employment-scams-in-a-tough-job-mark.aspx	Noelle Talley / ntalley@ncdoj.gov
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North Carolina	Hess Kennedy and The Consumer Law Center	<p>Hess Kennedy and The Consumer Law Center claimed to help people reduce their debts by as much as 60 percent. The Attorney General alleged they actually operated an advance fee scam designed to take money from financially-strapped consumers. The defendants rarely negotiated any kind of debt settlement in exchange for the large upfront fees they collected, which were often as much as 15 to 25 percent of a consumer's total debt. Instead of paying off consumers' creditors, the defendants kept most of the money even after consumers cancelled the program. A permanent injunction was entered at the end of 2008 preventing the defendants from engaging in any debt settlement or related services in NC. In May, 2009, NC filed a proof of claim for consumer restitution with the Receiver appointed by a FL court.</p>	May, 2009	http://www.ncdoj.gov/News-and-Alerts/News-Releases-and-Advisories/Press-Releases/Debt-relief-firms-ordered-to-stop-taking-money-in-.aspx	Noelle Talley / ntalley@ncdoj.gov
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North Carolina	Morgan Drexen	<p>Morgan Drexen represented that it could dramatically reduce consumers' unsecured debts by negotiating on consumers' behalf with their creditors to obtain reduced settlements of their debts. The company charged consumers a substantial advance fee for its debt settlement services, which consumers were required to pay prior to receiving any services. In addition, Morgan Drexen represented that attorneys, including a North Carolina licensed attorney, would perform or supervise the debt settlement services rendered for North Carolina consumers. However, consumers had no contact with the North Carolina attorney, or with any attorneys. The Attorney General and Morgan Drexen entered into an AVC in May under which Morgan Drexen agreed (1) to cease doing business in North Carolina, except that it would be allowed to continue to provide services to existing customers who affirmatively opted to remain in the program, and (2) to provide</p>	May, 2009		Noelle Talley / ntalley@ncdoj.gov
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North Carolina	StoresOnline	<p>StoresOnline sells software that claims to assist consumers in building websites so that they can set up a business and sell products. Consumers paid thousands of dollars for a product that they were not able to use, and were induced into buying the product due to StoresOnline's misrepresentations and failure to make appropriate disclosures. In a complaint filed on May 7, 2007, the North Carolina Attorney General's office alleged that that StoresOnline (1) violated North Carolina's business opportunity statute, N.C. Gen. Stat. 66-94 and (2) violated North Carolina's unfair and deceptive trade practice act, N.C. Gen. Stat. 75-1.1, by, among other things, making misrepresentations and engaging in other unfair practices. The parties settled the action in an August 7, 2008 consent judgment.</p> <p>On June 8, 2009, a motion for contempt was filed alleging that StoresOnline had failed to provide full refunds to all qualifying consumers and otherwise failed to fully comply with the restitution</p>	6/8/09	http://www.ncdoj.gov/News-and-Alerts/News-Releases-and-Advisories/Press-Releases/AG-Cooper-wins-refunds-for-consumers-misled-by-Int.aspx	Noelle Talley / ntalley@ncdoj.gov
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North Carolina	Anquilla Davis d/b/a Life Changing Credit Repair Services	Life Changing Credit Repair Services promised to remove negative items from consumers' credit reports so they could qualify for home loans and other lines of credit. The company charged consumers \$150 to \$500 upfront and then failed to repair consumers' credit or increase their credit scores. The Attorney General won a temporary restraining order and a preliminary injunction in 2008 prohibiting LCCRS from engaging in business in violation of NC law, including prohibiting the company from collecting advance fees for credit repair services. The company has since shut down, and the court issued an entry of default against the defendants in May.	May, 2009	http://www.ncdoj.gov/News-and-Alerts/News-Releases-and-Advisories/Press-Releases/AG-Cooper-seeks-to-shut-down-bogus-credit-repair-f.aspx	Noelle Talley / ntalley@ncdoj.gov
North Carolina	Federal Debt Relief System	Cease & desist letter sent to Hollywood, CA debt settlement firm on February 11, 2009.	2/11/09		Noelle Talley / ntalley@ncdoj.gov
North Carolina	Paradigm Financial and Investments, Inc.	Cease & desist letter sent to Fullerton, CA debt settlement firm on February 18, 2009.	2/18/09		Noelle Talley / ntalley@ncdoj.gov
North Carolina	No More Mortgage	Cease & desist letter sent to Orem, UT debt settlement firm on February 20, 2009.	Feb, 2009		Noelle Talley / ntalley@ncdoj.gov
North Carolina	Accelerated Debt Relief	Cease & desist letter sent to Murphy, TX debt settlement firm on February 26, 2009	Feb, 2009		Noelle Talley / ntalley@ncdoj.gov
North Carolina	Lawgistix, LLC	Cease & desist letter sent to Miramar Beach, FL debt settlement firm on March 29, 2009.	3/29/09		Noelle Talley / ntalley@ncdoj.gov

North Carolina	Allegro Law	Cease & desist letter sent to Prattville, AL debt settlement firm on June 4, 2009.	6/4/09		Noelle Talley / ntalley@ncdoj.gov
North Carolina	Global Financial Group	Cease & desist letter sent to Hendersonville, NV debt settlement firm on June 8, 2009	6/8/09		Noelle Talley / ntalley@ncdoj.gov
North Carolina	Colonial Financial Solutions	Cease & desist letter sent to this Turnersville, NJ debt settlement firm on June 23, 2009.	6/23/09		Noelle Talley / ntalley@ncdoj.gov
North Carolina	Aces Credit Solutions	Cease & desist letter sent to this St. Charles, IL credit repair firm on January 15, 2009.	1/15/09		Noelle Talley / ntalley@ncdoj.gov
North Carolina	Gloria Diggs	Cease & desist letter sent to this Charlotte, NC credit repair firm on February 27, 2009.	Feb, 2009		Noelle Talley / ntalley@ncdoj.gov

<p>North Dakota</p>	<p>Jordan Printing Corporation, and its principal, William B. Steiger, Jr., doing business under the names ForeclosureTown.com, Foreclosureworld.com</p>	<p>against Jordan Printing Corporation located in Norwalk, Connecticut, and its principal, William B. Steiger, Jr., doing business under the names ForeclosureTown.com, Foreclosureworld.com, and a laundry list of other websites relating to the Internet listing of properties purported to be foreclosure properties listed in North Dakota and throughout the country. In North Dakota, ForeclosureTown.com lists 853 properties in the Bismarck area and 675 properties in the Fargo area that it claims are in foreclosure. The pictures listed are not the actual pictures of the properties. According to Stenehjem, the website listings are merely a ruse to sell memberships for a free 7-day trial period wherein consumers' bank accounts or credit cards are automatically charged. Consumers cannot access any of the listings until they have purchased a membership. The entity also tries to enroll consumers in a</p>	<p>5/1/09</p>	<p>http://www.ag.nd.gov/NewsReleases/2009/05-01-09.pdf</p>	<p>Liz Brocker (701) 328-2210</p>
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Ohio	Alliance Coin and Barry J. Rothman	The complaint against Alliance and its President, Barry Rothman, allege violations of the Consumer Sales Practices Act and the Telephone Solicitation Sales Act. Alliance Coin sold rare coins over the telephone while misrepresenting the quality and grade of the coins or while charging exorbitant prices. The AG is seeking consumer restitution, declaratory judgment, injunction and civil penalties.	7/1/09	TBA	Kim Kowalski (614) 728-9692
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North Dakota	<p>“Mike Bruce Money maker,” also known as Bruce Money maker, of San Diego, California and his business Fortress Secured, Inc. of Las Vegas.</p>	<p>Issued a Cease & Desist Order. The entity purports to offer a cash advance up to \$1,500, and/or an auto loan, or a guaranteed \$10,000 credit line and stored value credit card. The entity, however, is not a lender, auto lessor, or credit card issuer. It merely forwards loan requests to five lenders. Once consumers provide their bank account numbers they are automatically enrolled in memberships including a free government grant program, medical discount program, or a \$10,000 line of credit and stored value credit card membership. If the consumers do not properly cancel the memberships within a 7-day trial period, their bank accounts are charged one-time fees of \$40 to \$50, followed by ongoing monthly fees ranging from \$17 to \$20 per month. The business and its owners refused to voluntarily discontinue their illegal business practices in North Dakota. Therefore, Stenehjem has ordered the entity and related individuals to cease all solicitations in North Dakota.</p>	2/5/09	<p>http://www.ag.nd.gov/NewsReleases/2009/02-05-09A.pdf</p>	Liz Brocker (701) 328-2210
Pennsylvania	Richard E. Wood d/b/a New Card Services	filed suit against defendants for advertising, and taking up-front fees for, credit cards that they never provided	5/6/09	<p>http://www.attorneygeneral.gov/press.aspx?id=4461</p>	Nils Hagen-Frederiksen (717) 787-5211

Texas	National Home Protection	The state's enforcement action seeks to prevent National Home Protection, Inc. from doing business in Texas until it is licensed by the state and complies with requirements of the Texas Occupations Code. The Attorney General also is seeking restitution for Texas homeowners who purchased the defendant's warranties but did not receive the services they were promised under the warranty contracts	1/8/09	http://www.oag.state.tx.us/oagNews/release.php?id=2792	Jerry Strickland Jerry.strickland@oag.state.tx.us
Texas	James One, GP, LLC., Startup Essentials, LLC, USA Merchant Systems, Inc., A-1 Leasing, LLC., and Robert A. Harris, an individual,	On October 21, 2008, the Texas Attorney General's Consumer Protection and Public Health Division filed suit against James One, GP, LLC., Startup Essentials, LLC, USA Merchant Systems, Inc., A-1 Leasing, LLC., and Robert A. Harris, an individual, for violating the Texas Deceptive Trade Practices Act. The Defendants participated in a scheme that involved leasing laptops and credit card swipe machines to consumers under the guise of providing the tools and training necessary for consumers to start their own at-home businesses. The Defendants failed, however, to provide the promised training, misrepresented the necessity of the leased equipment, and used deception to acquire consumers' signatures on a four-year, "non-cancelable" lease. Litigation is currently ongoing.	10/21/08	http://www.oag.state.tx.us/oagNews/release.php?id=2706	Jerry Strickland Jerry.strickland@oag.state.tx.us

Texas	BC Credit Solutions LLC	Texas Attorney General Greg Abbott charged four debt settlement companies with orchestrating fraudulent debt settlement schemes. The defendants' Web sites promised that they could eliminate their customers' unsecured debts – such as credit card accounts – in as little as three years. According to the state's enforcement action, the defendants unlawfully misrepresented and overstated the nature of their services.	5/21/09	http://www.oag.state.tx.us/oagNews/release.php?id=2991	Jerry Strickland Jerry.strickland@oag.state.tx.us
Texas	FH Financial Service	Texas Attorney General Greg Abbott charged four debt settlement companies with orchestrating fraudulent debt settlement schemes.		http://www.oag.state.tx.us/oagNews/release.php?id=2991	Jerry Strickland Jerry.strickland@oag.state.tx.us
Texas	Four Peaks Financial Services	Texas Attorney General Greg Abbott charged four debt settlement companies with orchestrating fraudulent debt settlement schemes.		http://www.oag.state.tx.us/oagNews/release.php?id=2991	Jerry Strickland Jerry.strickland@oag.state.tx.us
Texas	DebtORSolution	Texas Attorney General Greg Abbott charged four debt settlement companies with orchestrating fraudulent debt settlement schemes.		http://www.oag.state.tx.us/oagNews/release.php?id=2991	Jerry Strickland Jerry.strickland@oag.state.tx.us

Texas	Google Money Tree	<p>On April 23, 2009, the Texas Attorney General's Consumer Protection and Public Health Division filed suit against Infusion Media, Inc. and Jonathan D. Eborn, an individual for violating the Texas Deceptive Trade Practices Act. The Defendants advertised a work-at-home program from their Web sites, Googlemoneytree.com, Internetincomeinitiative.com, andGoogletreasurechest.com. The Defendants advertised the Googlemoneytree "kit" as containing the information necessary to make money from home by making specialized Google and Yahoo searches. Although the kit was advertised as "free," the Defendants failed to clearly and conspicuously disclose that, unless the membership was canceled within seven days, consumers would receive a monthly charge of \$72.21. Litigation is currently ongoing. See our press release at http://www.oag.state.tx.us/oagNews/release.php?id=2940.</p>	4/23/09	http://www.oag.state.tx.us/oagNews/release.php?id=2940	Jerry Strickland Jerry.strickland@oag.state.tx.us
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Texas	Credit Solutions of America (CSA)	<p>Texas Attorney General Greg Abbott today charged Credit Solutions of America, Inc. (CSA) with conducting an unlawful scheme that defrauded Texans with financial problems. According to the state's enforcement action, CSA purported to offer a debt settlement service that would eliminate its customers' unsecured debts – such as credit card accounts – in as little as three years. Despite CSA's promises, a state investigation revealed that the defendant failed to negotiate settlements with creditors for most accounts entered into its program. Further, when CSA did negotiate settlements with creditors, its clients did not always receive the 60 percent reduction they were promised.</p>	3/26/09	<p>http://www.oag.state.tx.us/oagNews/release.php?id=2900</p>	<p>Jerry Strickland Jerry.strickland@oag.state.tx.us</p>
Texas	O'Connor & Associates	<p>Texas Attorney General Greg Abbott has charged O'Connor & Associates, which purports to be the state's largest property tax consultant, with violating the Texas Property Tax Code and the Deceptive Trade Practices Act. According to the state's enforcement action, the Houston-based defendant filed tax protests without taxpayers' consent, failed to appear at clients' tax protest hearings, and submitted fraudulently notarized documents, among other legal violations.</p>	6/1/09	<p>http://www.oag.state.tx.us/oagNews/release.php?id=3004</p>	<p>Jerry Strickland Jerry.strickland@oag.state.tx.us</p>

Texas	JK Harris	According to the state's enforcement action, JK Harris failed to provide promised services, misrepresented its employees' professional skills and experience, overstated its ability to reduce debts that customers owe to the Internal Revenue Service, and accepted large, prepaid fees from customers whose tax liabilities the firm knew – or should have known – it could not reduce.	4/13/09	http://www.oag.state.tx.us/oagNews/release.php?id=2924	Jerry Strickland Jerry.strickland@oag.state.tx.us
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Texas	National Life Settlements, LLC; Howard G. Judah Jr.; and Gregory F. Jablonski	<p>Texas Attorney General Greg Abbott today charged the owners of two investment plans with orchestrating a fraudulent scheme that targeted retirees and teachers. According to the state's enforcement action, Howard G. Judah Jr. of Houston and Gregory F. Jablonski of Castle Rock, Colo., falsely guaranteed lucrative investment returns, misrepresented their "life settlement" policy investment offerings, failed to disclose material information to investors, and committed multiple violations of the Texas Securities Act. Travis County District Judge Suzanne Covington granted the Attorney General's request for receivership and issued an order seizing more than \$19 million held in several bank accounts under the defendants' control. Between November 2006 and December 2008, the scheme raised approximately \$20 million from 240 individual investors. That amount includes more than \$2.5 million from employees who withdrew assets from their pension funds to invest in the</p>	2/13/09	http://www.oag.state.tx.us/oagNews/release.php?id=2841	Jerry Strickland Jerry.strickland@oag.state.tx.us
Wisconsin	Denver Kalkofen	charged with four counts of theft in a business setting and two counts of securities fraud, alleging she deposited consumers' investment checks into her own personal bank accounts and used the funds for her own expenses	5/11/09	http://www.doj.state.wi.us/news/2009/nr051109_01.asp	Bill Cosh (608) 266-1221

Wisconsin	Tremont Financial	<p>Court gave final approval of the settlement and entered a judgment against Tremont Financial, a payday lender. The Judgment provides, among other things, that: 1. Tremont Financial must pay \$60,000.00. Each individual class member will receive \$329.81 from the settlement fund. 2. Tremont Financial must contact any consumer reporting agency to which it reported any negative information regarding a Wisconsin-based customer to request deletion of such information. Tremont Financial also agrees to write off any outstanding amounts owed (principal and fees) from Wisconsin-based customers, and file satisfactions of any judgments obtained in an effort to collect these sums. 3. Tremont Financial must cease issuing loans to any person residing in Wisconsin.</p>	2/12/09	http://www.doj.state.wi.us/news/2009/nr021209_02.asp	Bill Cosh (608) 266-1221