

# **21ST CENTURY**

**EDMUND G. BROWN JR.**  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



455 GOLDEN GATE AVENUE, SUITE 11000  
SAN FRANCISCO, CA 94102-7004

Public: (415) 703-5500  
Telephone: (415) 703-5570  
Facsimile: (415) 703-5480  
E-Mail: Amy.Teng@doj.ca.gov

August 12, 2009

Ruby Encinas and/or Principal  
21st Century Real Estate Investment Corporation  
9607 Business Center Drive, Building 13-D  
Rancho Cucamonga, CA 91730

RE: Substantiation of Advertising Claims

Dear Ms. Encinas and/or Principal of 21st Century Real Estate Investment Corporation:

I am writing regarding certain advertising for your loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claims To Be Substantiated:

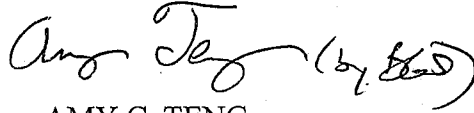
- 1) In an e-mail solicitation sent to consumers, your company stated that "[y]our proposed loan modification is a 30 year fixed/3.5% interest rate with a monthly payment of \$495. Your monthly savings is \$705. Total savings over a 30-year period is \$253,800. . . . Your first payment will be negotiated to begin March 2009 – payable to your current lender for \$495." Please explain how this proposed loan modification was calculated and on what information it was based.

August 12, 2009

Page 2

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,

Handwritten signature of Amy C. Teng in cursive script, with the initials "(by hand)" written in parentheses to the right of the signature.

AMY C. TENG  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

ACT:

SD2008800368  
40362745.doc

Webmail:

Webmail Collaboration Suite

Home Loan Remodification 21st Century

Tuesday, December 02, 2008 7:32:27 PM

From: loanremod.21c@gmail.com

To:

Attachments: Bloomberg\_remод\_news.pdf (122.8KB)

Homeowners seek loan modifications Real Estate PE.com Southern California News News for Inland Southern California.mht (859.7KB)

\*21st Century Real Estate Investment Corporation\*

\*www.21stCenturyRemod.com <http://www.21stcenturyremod.com/>\*

December 2, 2008

Dear

Info on how we can help you with a home loan modification.

Al Caro

\*IS YOUR LOAN GOING NEGATIVE?\*

\*IS YOUR HOME PAYMENT TOO HIGH?\*

\*ARE YOU IN A PAYMENT YOU CAN'T AFFORD?\*

\*WE CAN RESTRUCTURE YOUR LOAN!\*

We will help get your mortgage note modified to get rates as low as 3.5%!

Term Expansions, Stop Foreclosures, Principle Reductions Short Sales, Fixed Rates, Deed In Lieu.

We will request for all delinquent payments and any current payments that have not been made to be forgiven or be placed on the back-end of your modification. Our goal is to put you in a better loan and give you a new start.

\*OUR LOAN PROFESSIONALS ARE HERE TO HELP YOU!\*

Your credit score doesn't matter. The value of your home is not a factor.

This is all about giving you a BRAND NEW START, and stabilizing your financial situation.

\*The \$300 Billion housing rescue bill was passed by the Congress and President Bush has signed it. Essentially, the government will pay for homeowners to do loan re-modification through their mortgage holder.\*

Your proposed loan modification is a 30 year fixed / 3.5 % interest rate with a monthly payment of \$495. Your monthly savings is \$705. Total savings over a 30-year period is \$253,800.

\*Any delinquent mortgage payments will be brought current.\*

Your first payment will be negotiated to begin March 2009 - payable to your current lender for \$495.

Above payment is interest only. Principal & interest for the first 10 years

4/28/2009



Webmail:

is optional.

Your new proposed note with payment and terms of your loan will be stated on paperwork to follow from your current lender.

This process can take anywhere up to 90 to 120 days of working diligently with your lender.

Please enclose the mortgage coupon, 3 months most recent bank statement, 1-month most recent pay stubs and any other letters or notification that the mortgage lender has sent to you, monthly expenses, a letter of hardship.

When mailing back your package, please include a personal check, cashier's check or money order in the amount of \$2,700.00 made payable to: 21stCentury Real Estate Investment Corporation. You may pay a post dated check dated 12/20/08 for \$900.00, a post dated check dated 1/20/09 for \$900.00, and a post dated check dated 2/20/09 for \$900.00.  
WE WILL GET YOUR LOAN MODIFIED OR REFUND YOUR MONEY RETAINER.

If you have any questions, please feel free to call me.

Sincerely,

Mindy Holt, Mortgage Specialist  
21st Century Real Estate Investment Corporation  
888-483-1748

\*3607 Business Center Drive Bldg. 13 #D\*

\*Rancho Cucamonga, Ca. 91730\*

\*Phone #909-987-2321 Fax #909-476-3775\*

\*www.21stCenturyRemod.com <<http://www.21stcenturyremod.com/>>\*

**ALLIANCE LAW  
CENTER**

**EDMUND G. BROWN JR.**  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



455 GOLDEN GATE AVENUE, SUITE 11000  
SAN FRANCISCO, CA 94102-7004

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Facsimile: (415) 703-5480  
E-Mail: Amy.Teng@doj.ca.gov

August 12, 2009

Cameron James Edwards and/or Principal  
Alliance Law Center  
15822 Bernardo Center Drive, Suite C  
San Diego, CA 92127

RE: Substantiation of Advertising Claims

Dear Mr. Edwards and/or Principal of Alliance Law Center:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the advertising claim listed below is based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claim and evidence at issue. Failure to adequately substantiate the claim listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting the factual claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claim listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claim To Be Substantiated: In a letter to a consumer marked "Final Notice: 3/11/09," your company states: "Our review of certain information indicates you may be a victim of federal disclosure violations and/or predatory lending violations, therefore your loan may be invalid, and you may qualify for a loan modification saving you thousands of dollars." Please describe what information Alliance Law Center reviewed to make the initial determination that the consumer was a victim of federal disclosure violations and/or predatory lending violations. Please also provide all documents substantiating the claim that the consumer may qualify for a loan modification "saving [him or her] thousands of dollars."

August 12, 2009

Page 2

Thank you in advance for your cooperation with this request. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners. I look forward to reviewing your response and will contact you with any follow-up questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Amy C. Teng", with a large, stylized flourish at the end.

AMY C. TENG  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

ACT:

SD2008800368  
40361490.doc

May 18 09 05:19p

**ALLIANCE LAW CENTER**

Property ID#: [REDACTED]  
Final Notice: 3/11/09

Important property information. Please verify contents.

First: [REDACTED]
Last: [REDACTED]
Loan Balance: \$794,409.00
Revolving Debt: \$17,079.00

Our review of certain information indicates you may be a victim of federal disclosure violations and/or predatory lending violations, therefore your loan may be invalid, and you may qualify for a loan modification saving you thousands of dollars. Our team of attorneys at Alliance Law Center may:

- Reduce your loan balance drastically
- Reduce your monthly mortgage payments
- Stop any foreclosure process occurring on your home.
- Eliminate any increase in your mortgage payments

Please contact us immediately regarding your existing mortgage. Our records indicate that you may be eligible to take advantage of an ALC™ loan modification, which could include a reduction in your rate, loan amount and any existing debt. Call 888-325-2278 toll free and mention your property ID# [REDACTED] to obtain ALC™ assistance. You must redeem this offer to receive a free consultation. This offer is subject to certain conditions, no other notices will be issued and no representatives will contact you.

This program may:

- Stop Any Foreclosure
- Reduce Your Monthly Mortgage Payments
- Eliminate Any Increase In Mortgage Payments
- Reduce Your Loan Balances

To take advantage of this opportunity, and to receive a free consultation regarding our loss mitigation program, call toll free 888-325-2278 and provide your ID# [REDACTED]

**Protect Your Property & Your Rights – 3 Easy Ways To Contact Us Immediately!**

<b>CALL TOLL FREE:</b>	<b>FAX:</b>	<b>MAIL:</b>
1-888-325-2278	1-866-481-4144	Detach and Mail

**Alliance Law Center**

15822 Bernardo Center Drive Ste. C | San Diego, CA | 92127

Please contact me to discuss the ALC™ Loan Modification Program

ID# [REDACTED]

Your Phone: [REDACTED]      Your Email: [REDACTED]

Alliance Law Center's loan modification program and possible lawsuits against your lender are limited to a specific number of cases and to specific statutes of limitations, furthermore this program is time sensitive and contingent on the laws and programs currently in place. All representations mentioned above in no way are intended to guarantee any specific outcome. Alliance Law Center is a California based law firm with offices in Tempe, AZ, and Henderson, NV. Alliance Law Center's team of attorneys are licensed to practice law in CA, NV, AZ, FLA, VA, WA, WI, and HI. Aliren Tiller (CA Atty), Christopher Klink (NV Atty), Allen Butler (AZ Atty), Maureen Enmark (Fla, HI, VA Atty), Tawny Tashquillo (WI Atty).

**Advertising Mater**

# **ALTA CALIFORNIA ALLIANCE**

EDMUND G. BROWN JR.  
Attorney General

State of California  
DEPARTMENT OF JUSTICE



110 WEST A STREET, SUITE 1100  
SAN DIEGO, CA 92101  
P.O. BOX 85266  
SAN DIEGO, CA 92186-5266

Public: (619) 645-2001  
Telephone: (619) 645-2207  
Facsimile: (619) 645-2062  
E-Mail: [judith.fiorentini@doj.ca.gov](mailto:judith.fiorentini@doj.ca.gov)

August 12, 2009

Mr. Frank DeSaracho  
Alta California Alliance  
416 East 30th Street  
National City, CA 91950

RE: Substantiation of Advertising Claims

Dear Mr. DeSaracho:

I am writing regarding certain Internet advertising (<http://www.acasave.com>) for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For some of the claims listed below, I have noted the type of evidence this Office would consider necessary to adequately substantiate the claim. (We expect you to substantiate all of the claims listed below, and not just those for which I have suggested the type of evidence you should provide.)

Claims To Be Substantiated:

- (1) "Our company has more than twenty years of experience working directly with lenders." (<http://www.acasave/loanmodifications.html/> , July 29, 2009). Please substantiate the claim that Alta California Alliance has experience working directly with lenders for more than twenty years.
- (2) "We work with more than two hundred and seventy lenders and work under federal and state guidelines that are changing daily." (<http://www.acasave/loanmodifications.html/> , July 29, 2009). Please substantiate this claim with the names of the lenders that Alta California Alliance has worked with and cite the state and federal guidelines referenced in this claim.
- (3) "We are specialists in loan modifications and we are able to save 9.999 of 10 cases we work with." (<http://www.acasave/about.html/> , July 29, 2009) Please substantiate this claim with information as to how Alta California Alliance has made the determination that it has saved 9.999 of 10 cases it works with. State whether this calculation is based on actual customers' loan modifications. Please provide the names and addresses of the customers whose cases Alta California Alliance was able to save.
- (4) "Whatever your specific needs may be, we are committed to helping you find results! In fact, within the last two years we have not lost one case." (<http://www.acasave/loanmodifications.html/> , July 29, 2009) Please substantiate this claim with information as to how Alta California Alliance has made the determination that it has not lost one case in the last two years. State whether this calculation is based on actual customers' loan modifications.
- (5) "Depending on your needs, we negotiate your mortgage, realty and any other aspects in which you may be requiring aid. With offices all throughout California and working in a number of other states, wherever you may be, we guarantee we can help you!" (<http://www.acasave/about.html/> , July 29, 2009) Please substantiate this claim by providing information about how Alta California Alliance guarantees that it can help. Substantiate the claim that Alta California Alliance has offices all throughout California and working in a number of other states by providing the addresses for those offices.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee



August 12, 2009

Page 3

may be required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,

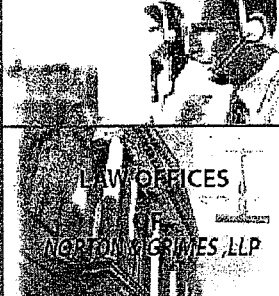
A handwritten signature in cursive script, appearing to read "Judith Fiorentini", followed by a circled set of initials "EGBD".

JUDITH FIORENTINI  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

JF:


SD2008800368  
70196947.doc



**LAW OFFICES**  
**NORTON, ESQ., LLP**

Call Now 1-877-728-0727

*"Helping Families in Times of Uncertainties and Giving Peace of Mind"*




**ALTA CALIFORNIA ALLIANCE**

ECONOMICALLY  
IS YOUR HOME  
FACING  
DON'T KNOW WHERE TO TURN...

UPSIDE DOWN?  
BANKRUPTCY?

YOU F



HOME | ABOUT US | OUR SERVICES | TRACKING | APPLY NOW | CONTACT US

**LOAN MODIFICATIONS**

LOWER YOUR PAYMENTS

*If the value of your home has decreased, you are behind on your payments, or if you are simply paying too much, we can help you!*

**CONTRACTED ATTORNEYS**

OBTAIN LEGAL REPRESENTATION


**RICK NORTON, ESQ.**

*We contract professional attorneys to provide you with superior legal counsel and to defend your home ardently!*

**TESTIMONIALS**

HEAR WHAT OTHERS HAVE TO SAY

*We have helped many individuals obtain the peace of mind they deserve. See for yourself what others are saying!*



Applet TextEffects/BouncingLetters started

**LOAN MODIFICATION**  
**MOMENTS OF UNCERTAINTY**  
**ACA GIVES YOU THE PEACE OF MIND**

HAS THE VALUE OF YOUR HOME DECREASED?  
 DO YOU HAVE AN ADJUSTABLE OR VARIABLE RATE MORTGAGE?  
 WOULD YOU LIKE TO HAVE A LOWER PAYMENT?  
 WOULD YOU LIKE TO HAVE A LOWER INTEREST RATE?  
 WOULD YOU LIKE TO HAVE A LOWER PAYMENT?  
 WOULD YOU LIKE TO HAVE A LOWER INTEREST RATE?


CALL TODAY, FREE OF CHARGE  
 714-738-0727

**CALIFORNIA HOMEOWNERS ALLIANCE**

*If the value of your home has decreased, you are behind on your payments, or if you are simply paying too much, we can help you!*

**RICH RUKION, ESQ.**  
*We contract professional attorneys to provide you with superior legal counsel and to defend your home bravely!*

*We have helped many individuals obtain the peace of mind they deserve. See for yourself what others are saying!*



**Our Company**

We are a full service company that will work with you in all aspects of your home.

We believe that the house is more than a place, it is a home. We work aggressively to represent you in every way and form. We work with lenders, banks, attorneys, CPA's, but not for them- we work for YOU!

We are a company not only at the forefront of what is happening but in addition, we provide you with legal representation and provide you with all the options available to you. You have options and do not have to lose your home! Let us help YOU today!


Web site designed & hosted by Anuhar de la vega © 2009 at Homestead™

Applet TextEffects/BouncingLetters started

PARA ESPAÑOL

Call Now 1-877-728-0727

*"Helping Families in Times of Uncertainties and Giving Peace of Mind"*



# ALTA CALIFORNIA ALLIANCE

*Personal, Proven & Professional.*

*Experience and Dedication You can Count On!*

HOME | ABOUT US | OUR SERVICES | TRACKING | APPLY NOW | CONTACT US

### OUR MISSION

*At Alta California Alliance, our primary mission is to help people save their homes. Additionally, we work to provide you with every service available to meet your individual needs.*

### More About Us

A team dedicated to helping you!

- ✓ Our company is your best source for professional and comprehensive services for all your needs.
- ✓ We are specialists in loan modifications and we are able to save 9.999 of 10 cases we work with.
- ✓ With more than twenty years of collective and comprehensive knowledge and experience in the industry, you can rest assured that whatever your needs maybe, you are with a company that can help, protect and represent you.
- ✓ Depending on your needs, we negotiate your mortgage, realty

**OUR MISSION**

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✓ Depending on your needs, we negotiate your mortgage, realty and any other aspects in which you may be requiring aid. With offices all throughout California and working in a number of other states, wherever you may be, we guarantee we can help you!

PARA ESPAÑOL

Call Now 1-877-728-0727

"Helping Families in Times of Uncertainties and Giving a Peace of Mind"



*Don't lose your home  
Let us work with you  
to save your home*



HOME || ABOUT US || OUR SERVICES || TRACKING || APPLY NOW || CONTACT US

- Specialty Services**
- ✓ Loan Modification
  - ✓ Forensics
  - ✓ Short Refinance
  - ✓ Bankruptcy
  - ✓ Short Sale

- Mortgage Services**
- ✓ FHA Financing Purchasing
  - ✓ Loans
  - ✓ Property Investments/ Payoffs

- Services List**
- ⊕ Family Trust
  - ⊕ Property Tax Reductions
  - ⊕ Credit Fix
  - ⊕ Deed in Lieu

**Company Services**  
We offer a variety of services to meet your every need. Below is a list of our most common services.

Ask about our many other services. We are here to help!

## Company Services

We offer a variety of services to meet your every need. Below is a of our most common services.

**Deed in Lieu**  
-Ask about our many other services. We are here to help!

### LOAN MODIFICATION

A transaction in which the lender agrees to modify any sum of the terms of the mortgage.

### FORENSICS

A comprehensive investigation of the documentation from your existing loans and it identifies violations.

### SHORT REFINANCE

A transaction where the lender agrees to accept less than the full amount owed on the home. Typically, instead of the property being sold, it is refinanced with a new lender. This allows the homeowner to retain ownership of the property, while at the same time avoiding a foreclosure or possible bankruptcy.

### BANKRUPTCY

A legal alternative that allows the borrower to clear any debt obligation by restructuring the payment terms.

### SHORT SALE

Is a sale transaction in which the seller's mortgage lender agrees to accept a payoff of less than the balance due on the loan.

### FHA FINANCING PURCHASES

A federal agency which insures loans made by approved lenders to qualify, borrowers in accordance with

	<p><b>BANKRUPTCY</b> A legal alternative that allows the borrower to clear any debt obligation by restructuring the payment terms.</p>	
	<p><b>SHORT SALE</b> Is a sale transaction in which the seller's mortgage lender agrees to accept a payoff of less than the balance due on the loan.</p>	
	<p><b>FHA FINANCING PURCHASES</b> A federal agency which insures loans made by approved lenders to qualify, borrowers in accordance with its regulations.</p>	
	<p><b>LOANS</b> The funds a buyer has to borrow typically from a financial institution or bank to purchase a property, usually secured by a registered mortgage to the bank over the property being purchased.</p>	
	<p><b>PROPERTY INVESTMENTS THROUGH PAYOFFS</b> Investments on properties listed below market value dealing directly with the lender via payoffs.</p>	
	<p><b>FAMILY TRUST</b> A type of revocable trust established by a grantor to protect improvident beneficiaries against creditors- as the beneficiary has no claim to any specific part of the trust fund.</p>	
	<p><b>PROPERTY TAX REDUCTIONS</b> A reduction in the price paid for property taxes.</p>	
	<p><b>FIX YOUR CREDIT</b> The improvement of one's credit standing and therefore resulting in a positive impact on one's credit history.</p>	



The funds a buyer has to borrow typically from a financial institution or bank to purchase a property, usually secured by a registered mortgage to the bank over the property being purchased.

---

**PROPERTY INVESTMENTS THROUGH PAYOFFS**  
Investments on properties listed below market value dealing directly with the lender via payoffs.

---

**FAMILY TRUST**  
A type of revocable trust established by a grantor to protect improvident beneficiaries against creditors- as the beneficiary has no claim to any specific part of the trust fund.

---

**PROPERTY TAX REDUCTIONS**  
A reduction in the price paid for property taxes.

---

**FIX YOUR CREDIT**  
The improvement of one's credit standing and therefore resulting in a positive impact on one's credit history.

---

**DEED IN LIEU**  
Is a deed instrument in which a mortgagor conveys all interest in a real property to the mortgage (the lender) to satisfy a loan that is in default and avoid foreclosure proceedings.

Call Now 1-877-728-0727

"Helping Families in Times of Uncertainties and Giving a Peace of Mind"



*Identify your problem*

*Find a solution*

*Work with your lender*

*Solve your problem!*

HOME

ABOUT US

OUR SERVICES

TRACKING

APPLY NOW

CONTACT US

### ***Loan Modifications***

Whatever your specific needs may be, we are committed to helping you find results! In fact, within the last two years we have not lost one case!

#### **Nationwide Housing Forecast**

*?Over thirty million home nationwide are confronting upside down equity results and or have a variable or adjustable loan.*

*?Approximately fifteen million people are facing within the next twelve to sixteen months the possibility of losing their homes through foreclosures.*

*?Approximately two million homes have already been rescued from foreclosures.*

*?It is estimated that one million homes have been lost or surrendered to their lenders.*

*?Approximately two million homes have already been rescued from foreclosures.*

*?It is estimated that one million homes have been lost or surrendered to their lender(s).*

At Alta California Alliance, we do not want people to lose their homes, Instead we provide you with all the options available to you and In most cases a loan modification can help you.

Our services provide you with:

✓ Reduced Payments	✓ Fixed Term for your loan	✓ Stop of Foreclosure
✓ Reduced Interest Rates	✓ Extended Term	✓ Opportunity to Stay in your Home

- Our company has more than twenty years of experience working directly with lenders.

We are facilitators and negotiators between you and your lender. We are not real estate brokers, agents, attorneys, CPA's or accountants, foreclosure consultants; WE ARE SPECIALISTS IN SAVING HOMES!

We work with more than two hundred and seventy lenders and work under federal and state guidelines that are changing daily.

We are fighting for more than just a place, but instead for your home and your family!

# **AMERICAN HOME AGENCY**

EDMUND G. BROWN JR.  
Attorney General

State of California  
DEPARTMENT OF JUSTICE



300 SOUTH SPRING STREET, SUITE 1702  
LOS ANGELES, CA 90013

Public: (213) 897-2000  
Telephone: (213) 897-5548  
Facsimile: (213) 897-4951  
E-Mail: Benjamin.Diehl@doj.ca.gov

August 12, 2009

American Home Agency  
1655 E Sixth Street, B-3  
Corona, CA 92879

RE: Substantiation of Advertising Claims

Dear Principal:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claims To Be Substantiated:

- 1) On its website, your company states: "American Home Agency is now helping thousands of homeowners in the United States to save their homes from foreclosure." Please provide the names and addresses of homeowners whose homes you have saved from foreclosure, and specific information about the help you gave each homeowner. For those homeowners who you are still "helping," please provide their names and addresses, and specific information about what you have done for each homeowner and what more you plan to do to save each home from foreclosure.

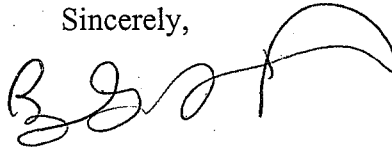
August 12, 2009

Page 2

- 2) On its website, your company states: "Our counselors are highly educated and experienced Loss Mitigation Specialist [sic]." Please substantiate this claim by identifying each of your company's "Loss Mitigation Specialists" and providing information demonstrating why each person identified is highly educated and experienced.
  
- 3) On its website, your company states: "With [sic] our experience and long working relationships with mortgage lenders allows [sic] us to help you avoid the common headaches that many homeowners encounter while trying to work things out directly with their lender." Please substantiate these claims by identifying the mortgage lenders with whom your company has long working relationships, and by providing information about your company's "experience" and how homeowners have benefitted by working with your company rather than directly with the lender.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee is required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



BENJAMIN G. DIEHL  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

BD:mvg

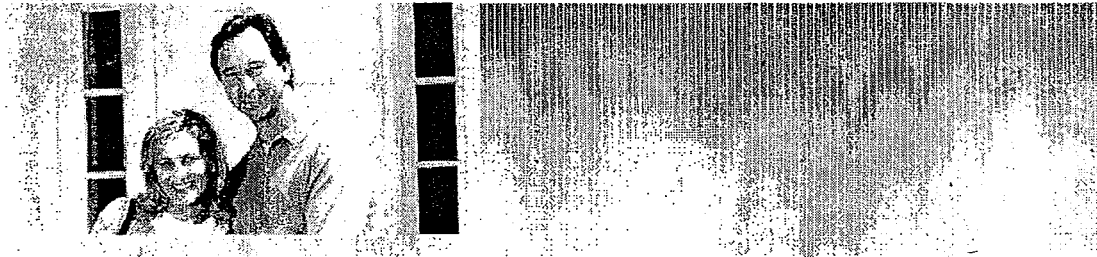
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## Saving American Family Homes

Spanish/English

- Home Page
  - Contact Us
  - Application
- Loss Mitigation Programs



Home Page

**We all know that life is unpredictable, and that circumstances often arise that can prevent you from making your mortgage payments.**

Even hard-working people can encounter unforeseen situations which may affect their ability to pay their mortgage in a timely manner. Many issues can be contributing factors such as temporary job loss, medical illness or injury, marital difficulties, unforeseen repairs or high utility rates, tenant problems, or even a death in the family. Just one of these situations can have a direct impact on making home mortgage payments.

### About Us

American Home Agency is a Loss Mitigation Corporation. American Home Agency is now helping thousands of homeowners in the United States to save their homes from foreclosure. Our counselors are highly educated and experienced Loss Mitigation Specialist.

### Our Goal

We have no interest in owning your home or prospering when you are in a time of need. As professionals who understand the mortgage industry from years of experience, we know how to help you. Put our expertise into action and you could become another one of our countless satisfied clients. Let our caring staff **HELP** you!!! If we are unable to help you, we may have other options that can assist you. This could provide you the time necessary to build financial stability while re-establishing your credit. Call to find out if you qualify for assistance today. We look forward to assisting you and to helping you achieve your goals. Please call us TODAY for your **FREE** consultation!





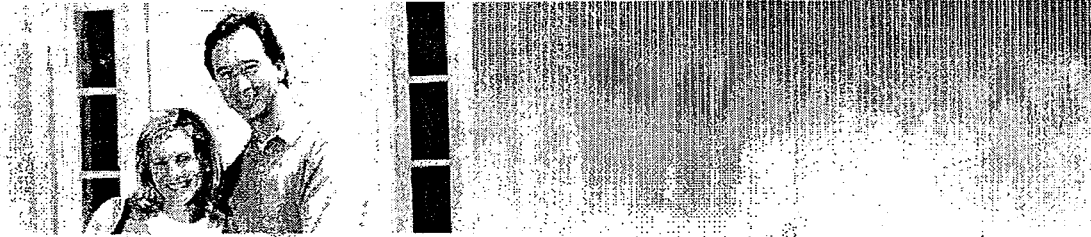
Domain Reseller



**Saving American Family Homes**

**Spanish/English**

- Home Page
  - Contact Us
  - Application
- Loss Mitigation Programs



**Contact Us**

1655 E Sixth Street, B-3  
Corona, Ca 92879

Please complete the fields below and we will respond to your inquiry within 48 hours.

**First Name:**

**Last Name:**

**Address 1:**

**Address 2:**

**City:**

**Zip Code:**  (5 digits)

**State:**

**Daytime Phone:**

**Evening Phone:**

**Email:**

**Comments:**



Domain Reseller

# **AMERICAN HOME AGENCY**

**Saving American Family Homes**

**Spanish/|**

**Home Page**

**Application**

**Contact Us**

**Loss Mitigation Programs**

**Application**

### Application

In this area, you can enter text about your loan application. You may want to explain what happens after a visitor submits the form and include a contact phone number.

#### Applicant Information

First Name:

Last Name:

Address Street 1:

Address Street 2:

City:

Zip Code:  (5 digits)

State:

#### Co-Applicant Information

First Name:

Last Name:

#### Contact Information

Daytime Phone:

Evening Phone:

Email:

#### Financial Information

Mo Net:

Mo Bills:

#### Property Information

Property Type:

Occupancy:

Purchase Price:  (USD)

Appraised Value:  (USD)

Mortgage Balance:  (USD if applicable)

#### Other Information

Comments:

Copyright 2005-2009 American Home Agency. All rights reserved.

Submit

Reset

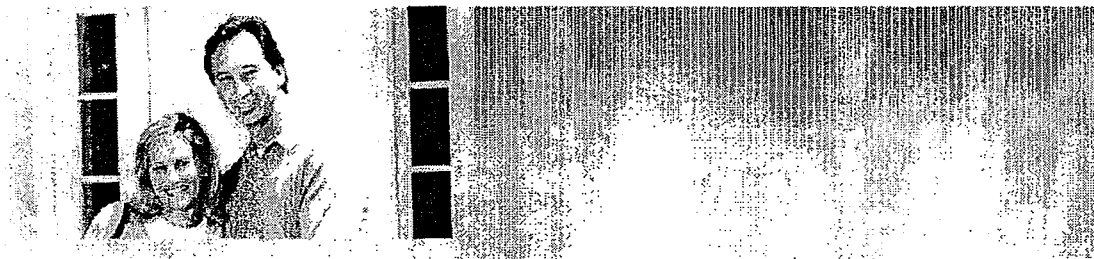


Domain Reseller

## Saving American Family Homes

Spanish/English

- Home Page
- Application
- Contact Us



### Loss Mitigation Programs

## Programs Available

### Loss Mitigation Programs That Stop Foreclosure Fast!

#### Stop Foreclosure with Loss Mitigation Programs

Loss mitigation programs were established by the federal government and the mortgage industry in order to stop home foreclosures. They help foreclosure victims in default on their mortgages to find alternatives to home foreclosure. Every homeowner's situation is unique and each lender has their own criteria regarding the use of these programs to stop foreclosure. With our experience and long working relationships with mortgage lenders allows us help you avoid the common headaches that many homeowners encounter while trying to work things out directly with their lender. After reviewing your personal finances and analyzing your lender's criteria our counselors will negotiate with your lender to get you the best possible solution to your home foreclosure problem. We can help you save your home and credit history through a variety of programs.

#### 1. LOAN MODIFICATION

(Available on a very limited number of VA loans with lender and/or investor approval) (Called Recast for FHA)

If you have a long term financial hardship, **AHA** can help you with submitting the appropriate information to lender to take the appropriate measures to modify the term(s) of your mortgage. This could lower the interest rate and/or extend the term of the loan resulting in lower payments. There are costs and fees associated with a modification that you will be responsible for. Any additional liens or mortgagees must agree to be subordinate to the first mortgage.

#### 2. VA LOAN MODIFICATION/REFUNDING

(Available for VA loans only)

A refunding is when the VA buys your loan from the lender. Refunding may give VA the flexibility to consider options to help you save your home that your current lender either could not or would not consider. When the VA refunds a loan under 38 U.S.C. 36.4318, the delinquency is added to the principal balance and the loan is re-amortized. Your

new loan will be non-transferable without prior approval. If your interest rate was lowered and an assumption is approved, the interest rate will be adjusted back to the previous rate.

### 3. REPAYMENT PLAN

If you have a short term financial hardship and your loan is two or more months past due, your counselor will also consider submitting a request for a payment plan to your lender for approval. Only after reviewing your financial situation will this option be considered. All clients must be able to show that they can afford this plan in order to be eligible.

### 4. SPECIAL FORBEARANCE

(FHA loans only) (Type I & II)

If you have incurred a short term financial hardship and your loan is 90 days to 365 days past due, the loss mitigation specialist will also consider submitting a request for a special forbearance. A special forbearance is designed to provide you with more relief than is possible with a regular repayment plan. Typical approval can result in spreading the repayment over 12 to 18 months. Type II - can be utilized in an unemployment situation whereby the promise of future employment is present. We have done VA loans that resulted 27-month repayment plans.

### 5. PARTIAL CLAIM

(FHA mortgages only) (Some Freddie Mac Investor loans)

The counselor may assist in requesting a partial claim if you qualify. You may be eligible if your loan is 120 to 365 days past due. A partial claim results in placing your past due payments into a subordinate mortgage (2nd mortgage) between you and the Secretary of Housing Urban Development. The partial claim note will require you to start making payments when you pay off the first mortgage. There is no interest. The partial claim can be for no more than 12 months of past due payments.

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Domain Reseller

**AMERICAN  
NATIONAL LOAN  
AUDIT**



**EDMUND G. BROWN JR.**  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



455 GOLDEN GATE AVENUE, SUITE 11000  
SAN FRANCISCO, CA 94102-7004

Public: (415) 703-5500  
Telephone: (415) 703-5570  
Facsimile: (415) 703-5480  
E-Mail: Amy.Teng@doj.ca.gov

August 12, 2009

Khan Benish and/or Principal  
American National Loan Audit  
8895 Towne Centre Drive, Suite 105  
San Diego, CA 92122

RE: Substantiation of Advertising Claims

Dear Mr. Benish and/or Principal of American National Loan Audit:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claims To Be Substantiated:

- 1) In an advertising flyer to a consumer, your company states: "WE ARE INVESTIGATING YOUR LENDER/LIEN HOLDER, **Mission Fcu[,]** FOR PREDATORY LENDING PRACTICES AND VIOLATIONS OF FEDERAL DISCLOSURE LAW[,] BASED ON CURRENT PRELIMINARY INFORMATION, YOU MAY BE A VICTIM" (emphasis in original). Please describe what information American National Loan Audit (ANLA) reviewed to make the initial determination that

August 12, 2009

Page 2

the consumer was a victim of federal disclosure violations and/or predatory lending violations by Mission FCU. Please also explain the extent and scope of your company's investigation of Mission FCU or any other lending institution.

- 2) In the same advertising flyer to consumers, your company states: "FURTHERMORE, YOU MAY QUALIFY TO PARTICIPATE IN A LAW SUIT[.] DURING THE LAW SUIT, HOMEOWNERS CAN: **STOP ANY FORECLOSURE! CUT MONTHLY MORTGAGE PAYMENTS IN HALF!** (existing payment must be \$2,000 or more) **REPAIR CREDIT SCORES! YOU MAY BE ENTITLED TO RECEIVE FINANCIAL COMPENSATION!**" (emphasis in original) Please substantiate the claim that homeowners may participate in a law suit that will cut their monthly mortgage payments in half or "stop any foreclosure."
- 3) In the same advertising flyer to consumers, your company states that its "[p]rogram is very limited to a specific number of cases and to specific statutes of limitations." Please describe what the "program" is, the reason for the limitation to a specific number of cases, and the "statutes of limitations" referenced.
- 4) On your company's web site, [www.anlaudit.com](http://www.anlaudit.com), it claims that "a Forensic Loan Audit" can be performed in as little as 2 days." Please describe what ANLA does to conduct a forensic loan audit for its consumers and substantiate the claim that it can be completed in 2 days.
- 5) On ANLA's web site, it also claims "during the credit boom of 2003-2007, as much as 90% of all loans funded had violations of some sort, with varying degrees of severity." Please substantiate this claim, including that 90% of all loans funded between 2003 and 2007 had violations.
- 6) ANLA's web site also claims that ANLA has "over 25 years experience in the banking industry, and over 8 years experience in national audit compliance." Please substantiate these claims, and detail ANLA's personnel whose experience match these claims.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



AMY C. TENG  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

ACT:

**NOTICE REGARDING PREDATORY LENDING  
YOUR IMMEDIATE PARTICIPATION IS REQUIRED**

American National Loan Audit  
8895 Towne Centre Dr. Suite 105  
San Diego, Ca 92122

AP# [REDACTED]  
[REDACTED]  
San Diego, CA CA

WE ARE CURRENTLY INVESTIGATING YOUR LENDER / LIEN HOLDER,

**Mission Feu**

FOR PREDATORY LENDING PRACTICES  
AND VIOLATIONS OF FEDERAL DISCLOSURE LAW

BASED ON CURRENT PRELIMINARY INFORMATION,  
YOU MAY BE A VICTIM  
IT IS POSSIBLE THAT YOUR LOAN IS NOT VALID AND CAN BE CONTESTED

FURTHERMORE, YOU MAY QUALIFY TO PARTICIPATE IN A LAW SUIT  
DURING THE LAW SUIT, HOMEOWNERS CAN:

- STOP ANY FORECLOSURE!
- CUT MONTHLY MORTGAGE PAYMENTS IN HALF! (existing payment must be \$2,000 or more)
- REPAIR CREDIT SCORES!
- YOU MAY BE ENTITLED TO RECEIVE FINANCIAL COMPENSATION!

**THIS WILL BE OUR FINAL ATTEMPT TO MAKE CONTACT!**

TIME TO PARTICIPATE IS VERY LIMITED!

**TO QUALIFY FOR PARTICIPATION, YOU MUST CALL**

**1-800-609-6290 EXT 235 WITHIN 24 HOURS!**

***Se Habla Español 800-609-6290 EXT 844***

If no answer, leave a message.  
Program is very limited to a specific number of cases and to specific statutes of limitations.

**THIS IS NOT BANKRUPTCY!  
YOU WILL NOT HAVE TO SELL YOUR HOME!  
YOU WILL NOT HAVE TO MOVE!**

**FAILURE TO CONTACT US MAY AFFECT YOUR LEGAL RIGHTS!**

We are not attempting to collect a debt, nor are we a debt collector.  
American National Loan Audit is independent of the lien holder as well as the Trustee.  
ANLA provides documentation investigation services and processing for attorneys.

**YOU ARE NOT UNDER INVESTIGATION BY ANLA, ONLY YOUR LENDER IS UNDER INVESTIGATION**

# **APEX FINANCIAL**

EDMUND G. BROWN JR.  
Attorney General

State of California  
DEPARTMENT OF JUSTICE



455 GOLDEN GATE AVENUE, SUITE 11000  
SAN FRANCISCO, CA 94102-7004

Public: (415) 703-5500  
Telephone: (415) 703-5570  
Facsimile: (415) 703-5480  
E-Mail: Amy.Teng@doj.ca.gov

August 12, 2009

Mohammad Ghafarinia and/or Principal  
Apex Financial Solution, Inc.  
18 Technology Drive, #146  
Irvine, CA 92618

RE: Substantiation of Advertising Claim

Dear Mr. Ghafarinia or Principal of Apex Financial Solution:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the advertising claim listed below is based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claim and evidence at issue. Failure to adequately substantiate the claim listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting the factual claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claim listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claim To Be Substantiated:

In a letter to a consumer regarding "National Mortgage Relief Assistance Program" and marked "FINAL NOTICE FILED ON: February 7, 2009," your company states: "We may be able to offer you a mortgage workout plan that could include an interest rate reduction, a loan amount reduction, a monthly payment reduction, and forgiving [*sic*] any past due payments and penalties on your existing mortgage. . . . Our homeowner retention team has analyzed our

August 12, 2009

Page 2

records to make sure you qualify for this offer." Please describe what information Apex Financial Solution reviewed to make the initial determination that the consumer was qualified for the offer described in the letter.

Thank you in advance for your cooperation with this request. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners. I look forward to reviewing your response and will contact you with any follow-up questions.

Sincerely,

A handwritten signature in cursive script that reads "Amy C. Teng" followed by a circled "LH" and a circled "AG".

AMY C. TENG  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

ACT:

SD2008800368  
40361729.doc



Original Loan Amount: \$349,000.00

Customer Code: [REDACTED]

FINAL NOTICE  
FILED ON:

February 7, 2009

Re: National Mortgage Relief Assistance Program

[REDACTED]

Encinitas CA 92024-2606

For Your Information

Call: 888-898-2739

Apex  
Financial  
Solution

Please contact us today regarding your existing mortgage. Your loan is currently in default and you are in jeopardy of Foreclosure. We may be able to offer you a mortgage workout plan that could include an interest rate reduction, a loan amount reduction, a monthly payment reduction, and forgiving any past due payments and penalties on your existing mortgage. Call our Home Owner Retention Hotline at 888-898-2739 for further information on this program.

You must call before March 7, 2009 in order to take advantage of this limited time offer. No other notices will be issued.

Failure to respond could result in Foreclosure. Our homeowner retention team has analyzed our records to make sure you qualify for this offer. This offer could save your home from foreclosure and prevent any further legal action against you.

The Homeowner Retention Team can help you save your home from foreclosure. Call them today at 888-898-2739

Para información en Español: 888-898-2739

National Mortgage Relief Assistance Program

The National Mortgage Relief Assistance Program is in accordance with the Federal and State Fair Housing Laws and in compliance with The Equal Credit Opportunity Act. Equal Housing Lender

\*Apex Financial Solution, Inc. is not responsible for the accuracy of the data provided on this letter.\*

**AVOIDING  
MORTGAGE  
FORECLOSURE**



**EDMUND G. BROWN JR.**  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



300 SOUTH SPRING STREET, SUITE 1702  
LOS ANGELES, CA 90013

Public: (213) 897-2000  
Telephone: (213) 897-5548  
Facsimile: (213) 897-4951  
E-Mail: Benjamin.Diehl@doj.ca.gov

August 12, 2009

AvoidingMortgageForeclosure.com/Financial Firebird  
150 North Street Suite 40  
Pittsfield, MA 01201

RE: Substantiation of Advertising Claims

Dear Principal:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claims To Be Substantiated:

- 1) On its website, your company states: "[O]ur fast interactive programming selects the best type of foreclosure avoiding service for your own personal circumstances based on your input. The systems' logic and information for it's [sic] choices came from a man who spent his undergraduate years working in artificial intelligence programming with a nobel [sic] prize winner and went on to practice law as a foreclosure prevention attorney." Please substantiate the claims that your company's programming is able to select the best type of foreclosure avoiding service for the consumer's personal circumstances based on the consumer's input. Also, please provide information identifying the man referenced in

August 12, 2009

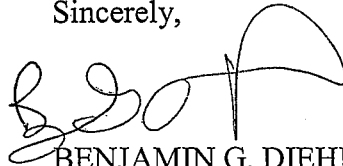
Page 2

this paragraph, and provide information both about his claimed background and his contributions to your company's programming. In addition, please substantiate your claim that this lawyer's "advice has been used for presentation on CNN and MSNBC."

- 2) On its website, your company states: "[T]he program proceeds to match you with a service provider specializing in that particular foreclosure prevention technique." Please substantiate the claim that the program can perform this function. Also, please provide information identifying the service providers and demonstrating why each identified service provider is a specialist.
- 3) On your website, your company states: "Most services we suggest earned trusted relationships with us over the years . . ." Please substantiate this claim with information identifying each such service provider, and describing your relationship with each service provider and the reasons that each provider has "earned trusted relationships" with your company.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee is required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



BENJAMIN G. DIEHL  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

BD:mvg

SD2008800368  
60445573.doc

**BILLS MADE SIMPLE**

**EDMUND G. BROWN JR.**  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



455 GOLDEN GATE AVENUE, SUITE 11000  
SAN FRANCISCO, CA 94102-7004

Public: (415) 703-5500  
Telephone: (415) 703-5570  
Facsimile: (415) 703-5480  
E-Mail: Amy.Teng@doj.ca.gov

August 12, 2009

Joseph Celaschi and/or Principal  
BillsMadeSimple.com, Inc.  
4445 Eastgate Mall, Suite 200  
San Diego, CA 92121

RE: Substantiation of Advertising Claims

Dear Mr. Celaschi and/or Principal of BillsMadeSimple.com:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claims To Be Substantiated:

- 1) In an advertisement to a consumer, your company states: "BillsMadeSimple is a financial services company . . . helping consumers in all 50 states with their debt and credit problems." Please provide information substantiating BillsMadeSimple's lawful operation in all 50 states to provide debt settlement and credit repair services.
- 2) In the same advertising flyer to consumers, your company states: "We have helped thousands of families work with their lenders to keep their homes for years. . . . We have

August 12, 2009

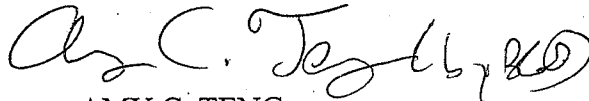
Page 2

been negotiating with banks for years and have brought experts from the loss mitigation, collections, real estate and banking industries together to offer the most complete negotiation program available." Please substantiate your claims that BillsMadeSimple has helped "thousands of families" with loan modifications, that they have been doing loan modifications "for years," and that they have "experts" in loss mitigation, real estate, and banking working on the negotiations.

- 3) In the same advertising flyer to consumers, your company states that "[o]ur experience and strategic relationships with over 1000 lending institutions." Please substantiate this with information about your experience and relationships with the aforementioned lending institutions.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee is required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



AMY C. TENG  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

ACT:

SD2008800368  
10476619.doc

# MORTGAGE ASSISTANCE PROGRAM

TM

# ***BillsmadeSimple.com***



*Helping One Family At A Time*

4445 Eastgate Mall Suite 200 San Diego, CA 92121  
Toll Free: 1.800.648.9686 <http://www.billsmadesimple.com> Fax: 1.888.848.4937

**BillsMadeSimple.com**

Who We Are

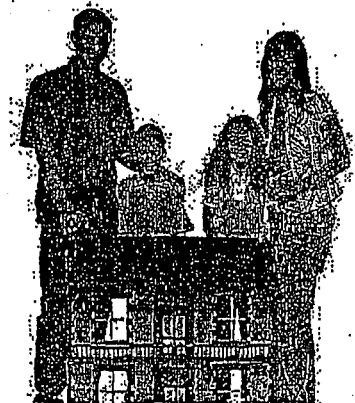
BillsMadeSimple is a financial services company head quartered in San Diego, CA, helping consumers in all 50 states with their debt and credit problems. We are a full service and a referral based company offering a strong network of professionals in the mortgage, real estate, debt settlement and credit repair industries. Our mission is to help our clients **WIN THE MONEY GAME** by eliminating debt, repairing credit to improve buying power, and educating them to make better financial decisions in the future. We have helped thousands of families work with their lenders to keep their homes for years.

### **Customized Approach**

Too Many banks use a "one size fits all" approach with homeowners who need to modify their mortgage. Your situation is unique. You deserve to get a fair and personalized loan modification from your lender, and don't need to jump through all of the hoops associated with this type of negotiation process. We offer a "One Stop Approach" that evaluates your financial situation and negotiates a plan that YOU can live with.

### **Integrity & Professionalism**

We get your bank to pay attention to your needs because they know and trust us. We have been negotiating with banks for years and have brought experts from the loss mitigation, collections, real estate and banking industries together to offer the most complete negotiation program available. We have rescued home owners from foreclosure, adjustable mortgages, lack of equity and delinquent payments. Our volume and proven track record gives us credibility with your lender, and our volume of clients gives us leverage.



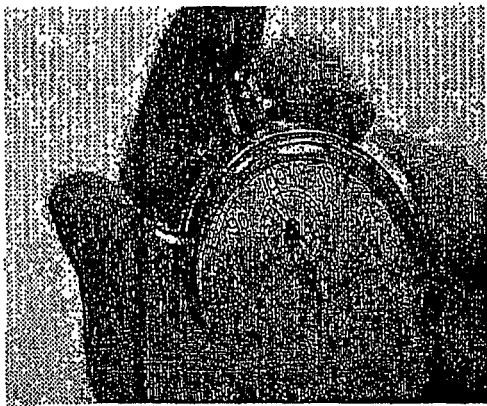
Please don't delay. The real estate market is changing, act today while there is still hope. **Apply now for a free consultation to discuss how we can help you save your home and your credit.** Or call 1.800.648.9686 to speak with a live debt specialist.

*"BillsMadeSimple helped me negotiate my mortgage so that I could catch up on my payments and stay in my home. I was able to avoid foreclosure and save my credit. The process was easy, and I was informed every step of the way."* SP-Riverside, CA



## Established Contacts

Our staff of full time Loss Mitigation Consultants works daily with key negotiators and decision makers at lending institutions across the country on a daily basis. They speak the language and understand what it takes to break through the bureaucracy so that you can succeed. Our experience and strategic relationships with over 1000 lending institutions allow us to out-perform our competition. We will use our experience and relationships to your advantage through aggressive negotiations. We are committed to providing excellent customer service and fast closings.



**Don't Let Time Run Out!**

## Technology

BillsMadeSimple is committed to technology and developing better solutions to assist our clients throughout the negotiation process. We provide all of our clients with access to our "back office" allowing them to monitor their individual account online. Once you sign up for one or more of our services you will receive your unique username and password granting you access to real time status updates and progress reports, comments logs. You can log in at, and we provide technical support from 9am-7pm PST Mon-Fri.

## Our Goal Is To Solely Assist YOU

We have no interest in owning your home or prospering from your misfortune. As professionals who understand the mortgage industry from years of experience, we know how to help you. Put our expertise into action and you could become another one of our countless satisfied clients. Let our caring staff help you! If we are unable to help you, we may have other solutions that will. We may have programs to help you possibly pay off what you owe to the bank or lender. This could provide you the time necessary to become financially stable while improving your credit standing.

## We all know that life is unpredictable, and that circumstances often arise that can prevent you from making your mortgage payments.

Even hard-working people can encounter unforeseen situations which may affect their ability to pay their mortgage in a timely manner. Many issues can be contributing factors such as temporary job loss, medical illness or injury, marital difficulties, unforeseen repairs or high utility rates, tenant problems, or even a death in the family. Just one of these situations can have a direct bearing on making home mortgage payments.



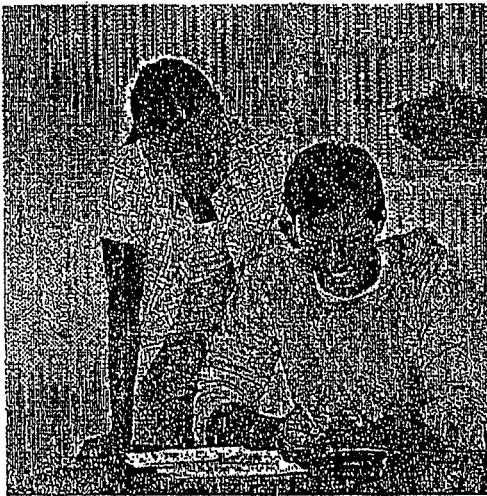
**BillsMadeSimple.com**



*"My mortgage payment was adjusting and I couldn't afford to make my payments. BillsMadeSimple worked with my lender locking me in with a fixed rate and saving me hundreds of dollars a month" James- Orlando, FL*

## What Comes Next

All of our services can be used in conjunction in order to eliminate debt and credit problems, and you can join at any time. Many of our clients enroll in several of our programs, beginning with Loss Mitigation. Take some time to review our Mortgage Assistance Program, and if you are interested in moving forward please complete, sign and initial where indicated, and provide ALL of the documentation requested. We need to gather as much information regarding your specific situation so that we can paint the proper picture with your lender. Our goal is to negotiate with the lender as much as possible, and in order to accomplish this we need to gather as much information as possible. Some examples of information that we are interested in providing included, but are not limited to: financial hardships, medical bills, loss of job, decrease in home value, adjustable mortgage payments increasing, home repairs needed, delinquent property taxes, etc. Once we receive your commitment to enroll in the program you will be assigned to an Account Manager who will walk you through the process. Your file will be reviewed by our underwriting department, packaged properly and submitted to our contacts at the lender. You will be provided regular updates, and can access your account online at anytime. Please complete all of the disclosures included and provide all documentation requested on the Documentation Checklist. Fax back to customer service 888.848.4937 a representative will contact you to confirm that we received all pages. If you have any questions throughout the process please contact our customer relations department at 1.800.648.9686 or email us at [customerservice@billsmadesimple.com](mailto:customerservice@billsmadesimple.com). You can also visit our website: <https://www.billsmadesimple.com>. We do charge fees for our services, however we have created a fee scale based on your mortgage loan payoff and monthly income. Our objective is to make our services affordable and manageable based on your financial situation. All fees will be disclosed upfront and we do offer a refund policy credited on a case by case basis.



# Call Us Toll Free:

# 1.800.648.9686

*Hablamos Espanol!*

# **CONSUMER DEBT FOUNDATION**

EDMUND G. BROWN JR.  
Attorney General

State of California  
DEPARTMENT OF JUSTICE



300 SOUTH SPRING STREET, SUITE 1702  
LOS ANGELES, CA 90013

Public: (213) 897-2000  
Telephone: (213) 897-5548  
Facsimile: (213) 897-4951  
E-Mail: Benjamin.Diehl@doj.ca.gov

August 12, 2009

Consumer Debt Foundation  
1665 E 4th St., Suite 111  
Santa Ana, CA 92701

RE: Substantiation of Advertising Claims

Dear Principal:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

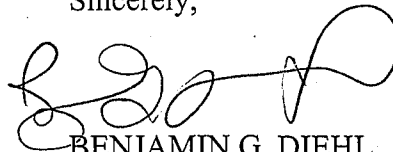
Claims To Be Substantiated:

- 1) On its website, your company states: "Save fifty to seventy five percent on credit card balances through aggressive negotiation techniques." Please provide information showing that you have saved consumers these amounts and identifying the techniques used to achieve these results.
- 2) Your website also directs consumers to contact one of the company's "experienced consultants." For each such consultant, please provide information identifying each such consultant and substantiating his or her experience.

- 3) On its website, your company states: "With years of experience in loan modification processing, Consumer Debt Foundation is dedicated to . . . identifying and implementing the best available loss mitigation option to prevent foreclosure. Following a thorough analysis of each situation by our specialists, we work with homeowners and their lenders to come up with the appropriate loss mitigation solution." Please substantiate these claims by providing information that Consumer Debt Foundation has "years of experience in loan modification processing," and by identifying each of your company's "specialists" and providing information demonstrating why each person identified is a specialist.
  
- 4) On its website, your company states: "Consumer Debt Foundation works with brokers nationwide to help distressed homeowners avoid foreclosure . . . As a national leader in loan modification processing and negotiation, Consumer Debt Foundation provides an array of loss mitigation solutions and services." Please substantiate these claims with: information identifying the brokers with whom your company works; information about your experience and relationships with those brokers; and information supporting the claim that Consumer Debt Foundation is a "national leader in loan modification processing and negotiation."

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee is required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



BENJAMIN G. DIEHL  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

BD:mvg

## Become Debt Free

Fill out the form and discover your savings.

First Name	Last Name
Day Phone	Evening Phone
Email	States <input type="text"/>
Amount of Unsecured Debt?	Amount <input type="text"/>
Current debt or past due?	Select one <input type="text"/>
Do you rent or own?	Select one <input type="text"/>
Best Time to Reach You?	Select one <input type="text"/>

## Welcome

The Consumer Debt Foundation is setup to help the economy in an effort to prevent Americans from filing bankruptcy. We will end ongoing phone calls from unrelenting creditors contacting you at your home and place of business. Our record of success through debt negotiation will provide you with the peace of mind knowing your with a structured company dedicated for this purpose.

Many reasons can cause someone to fall into debt but there is a way out. Let us help you. Contact one of our certified consultants to find options and make a decision on what best suits your needs.

### Consumer Debt Foundation

1665 E 4th St., Suite 111  
Santa Ana, CA 92701


Toll Free

**888 215 0177**

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**Behind on payments.  
Bad Credit, No Credit.**



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Day Phone	Evening Phone
City	States
Amount of Unsecured Debt?	Amount
Current debt or past due?	Select one
Do you rent or own?	Select one
Best Time to Reach You?	Select one

## Mission Statement

The Consumer Debt Foundation has one main goal-to help American citizens live a debt free lifestyle providing an array of programs and services to help consumers get the quality of life back in their grasp. The United States of America is currently in a rough economic period. Companies are experiencing layoffs for many workers, jobs are being outsourced and the cost of necessities like food, gas and clothing are increasing. The country is going through such financial turmoil that many Americans don't know where to turn. They have tried to keep up with the inflated economy by turning to credit cards. Creditors have marketing ploys to suck in consumers by offering them lower credit travel points and cash back programs. Also, credit card companies offer special interest rates that are very appealing, however they are usually temporary and once the promotional period ends the rate skyrockets.

We are here to help the American economy. Our focus is to assist the citizens of the United States with eliminating their debt. We understand that in the American lifestyle many people have large loans due to medical and educational reasons. Americans want to better themselves and their financial well-being, however many have become overloaded with the debt forced by easy to manage programs for student loans and medical expenses. The Consumer Debt Foundation's team has a wealth of credit knowledge making us the best option for a debt settlement program.

The Consumer Debt Foundation understands that it's easy to fall into debt due the state of the United States economy. In the U.S. there are so many people who need financial help and we

provide hope to give a helping hand to those who need it most. That's why we have committed ourselves to helping Americans citizens become debt free.

With years of experience in loan modification processing, Consumer Debt Foundation is dedicated to assisting distressed homeowners nationwide by identifying and implementing the best available mitigation option to prevent foreclosure. Following a thorough analysis of each situation by our specialists, we work with homeowners and their lenders to come up with the appropriate loss mitigation solution, whether it is reinstating the mortgage, a forbearance agreement, a loan modification, a repayment plan, a deed in lieu of foreclosure, or a short sale agreement. Consumer Debt Foundation diligently works on behalf of the homeowner to negotiate and secure a fair agreement with their lender.

In these trying times, the caring professionals at Consumer Debt Foundation work harder than ever to our core mission: helping consumers and homeowners across the country resolve their challenging circumstances and get a fresh start, so that they may once again access the American Dream.

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## Services

### Debt Negotiation/Debt Settlement

Debt Negotiation is the most effective program that someone can do to stop the mounting and increasing statements, irritating phone calls and finally eliminate interest accruing debt. Making financial decisions can be a rough process but with our network of attorneys the process is simple. Save from fifty to seventy percent on credit card balances through aggressive negotiation techniques. Don't let your life be disrupted by worrying about credit card debt and enroll into one of our debt negotiation programs today. As each customer's situation is different please contact one of our experienced consultants today to find out what option suits you best.

### Loan Modification

Consumer Debt Foundation works with brokers nationwide to help distressed homeowners avoid foreclosure and decrease the associated negative credit impact. As a national leader in loan modification processing and negotiation, Consumer Debt Foundation provides an array of loss mitigation solutions and services. If for whatever reason you are currently behind on your mortgage payments - or foresee that you will soon be unable to continue making your payments - take heart, you do have options. At Consumer Debt Foundation we are here to help you. Foreclosure situations tend to be extremely time sensitive so please contact us today for a consultation with one of our mortgage specialists. Even hard-working people can encounter unforeseen situations which may affect their ability to pay their mortgage in a timely manner. Many issues can be contributing factors such as temporary job loss, medical illness or injury, marital difficulties, unforeseen repairs or

utility rates, tenant problems, or even a death in the family, just one of these situations can have a direct bearing on making home mortgage payments.

### Refinance

Refinancing may be undertaken to reduce interest rate/interest costs (by refinancing at a lower rate), to extend the repayment time, to pay off other debts, to reduce one's periodic payment obligations (sometimes by taking a longer-term loan), to reduce or alter risk (such as by refinancing from a variable-rate to a fixed-rate loan), and/or to raise cash for investment, consumption, or the payment of a dividend. Consumer Debt Foundation is dedicated to provide the best service to accomplish this task. In essence, refinancing can alter the monthly payments owed on the loan either by changing the loan's interest rate, or by altering the term to maturity of the loan. More favorable lending conditions may reduce overall borrowing costs. Refinancing is used in most cases to improve overall cash flow. Another use of refinancing is to reduce the risk associated with an existing loan. Interest rates on adjustable-rate loans and mortgages shift up and down based on the movements of the relevant indices used to calculate them. By refinancing an adjustable-rate mortgage into a fixed rate one, the risk of interest rates increasing dramatically is removed, thus ensuring a steady interest rate over time. This flexibility comes at a price as lenders typically charge a risk premium for fixed rate loans. In the context of personal finance, refinancing a loan or a series of debts can assist in paying off high interest debt such as credit card debt with lower interest debt such as that of a fixed rate home mortgage. This can allow a lender to reduce borrowing costs by more closely aligning the cost of borrowing with the general creditworthiness and collateral security available from the borrower. For home mortgages, in the United States, there may be certain tax advantages available with refinancing, particularly if one does not pay Alternative Minimum Tax.

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Best Time to Reach You?	Select one

## Debt Information/Loan Modification

Debt settlement is a very effective process of settling all of your unsecured monthly bills by lowering your monthly payment and paying your creditors at a reduced rate. Debt settlement is a way for a person to have one consolidated monthly payment and not have to worry about making payments to different creditors. The service is a way for consumers to avoid paying off balances on high interest credit cards or loans. It's also a way for those in extreme financial distress to avoid bankruptcy. Our service is not a loan. We assist our clients by settling your overall unsecured debt and provide you with a lower monthly payment at the same time stopping harassing phone calls. And the most

important reason for enrolling in a debt settlement program is the time it will take to pay off your debt.



- You and your consultant discuss the debtors program & benefits
- Have your questions answered
- Complete the paperwork



- Consultant assesses your paperwork's completeness submits to CDF
- CDF's underwriting team performs receipt & budget analysis



- Underwriting team processes your paperwork
- Underwriting team determines if you qualify or not
- You receive an introduction letter from CDF



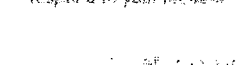
- CDF communicates with each of your creditors
- As funds accumulate in your account, CDF settles your debts one at a time
- You are notified each time one of your debts are settled
- Customer Service is always available to answer your questions & respond to your requests



- CDF sends letters to your creditors
- You change your address with each credit to CDF
- You begin making monthly payments to your account



- CDF and you meet to review your account & the underwriting team work together to see what anything can be done for you to qualify
- If an error is found & you agree, the corrections are made & you proceed to Step 4



After 12 months of monthly payments



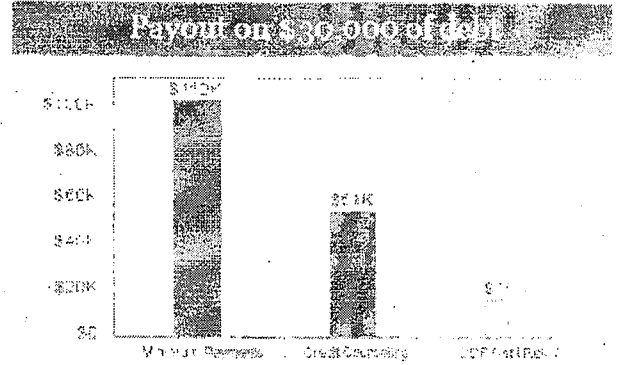
- A congratulatory letter notifies you of all settled debts
- Final inspection instructions
- Credit repair options offered

### Benefits of Loan Modification

Consumer Debt Foundation believes that loss mitigation and loan modification solutions are in almost all cases, preferable to foreclosure and bankruptcy, for the mortgage lender, as well as the borrower. Loan modification benefits are many and include.

### Borrower Benefits

- No harm is done to the home owner's credit rating.
- Homeowner's avoid foreclosure and can sell the home later on if they choose for a good market value.



- Loan modification does not affect the neighborhood home values.
- Mortgage debt is "forgive" instead of settling through stressful, and sometimes embarrassing legal proceedings.
- Loan terms are modified to work within the borrower's financial means.
- Families get to remain in their cherished homes and neighborhoods.
- A professional loan modification net branch handles every step of loan modification process, giving home owners giving you back your peace of mind.

### Broker Benefits

Consumer Debt Foundation represents you and your client as an advocate and mediator in your mortgage lender. We know how much you care about your clients and we will work to make sure your home owners get the best possible outcome. Working with Consumer Debt Foundation as your

expert loan modification net branch benefits the mortgage broker in several ways

- By including Consumer Debt Foundation loss mitigation services into your mortgage broker's offerings, you have a whole new scenario of loan solutions to offer your home owner clients.
- We provide viable solutions for your clients that cannot qualify for a traditional mortgage refinance. You fund more mortgages and gain long-term clients and referrals.
- We work directly with the lender on behalf of you and the borrower so you don't have to.
- Our website provides a simple registration process and a straight forward 'submit a client case' form that gives us all the info we need to quickly predetermine the best loan modification program for the borrower.

### **Loss Mitigation Process**

*Example of how the Consumer Debt Foundation Loss Mitigation Process works*

1. Review the borrower's situation via the 'Snapshot' of pertinent info the broker submits to us. (What are the current realities and what is feasible for this home owner?) Brokers log into Consumer Debt Foundation via a simple online process via the website.
2. From our predetermination analysis of the home owner's data, we recommend mortgage modification and other loss mitigation options to the broker for presentation to the borrower.
3. When the broker and borrower have decided upon a course of action, Consumer Debt Foundation crafts a borrower financial outline in great detail for presentation to the loan service.
4. Our professionals mediate a loan modification program directly with the mortgage lender on behalf of our broker/borrower clients. Consumer Debt Foundation handles every aspect of loan modification processing for brokers and their home owner clients.

*Loss mitigation outcomes may include*

- Income loan rate modification
- Mortgage principle reduction
- A new fixed rate loan
- Partial debt forgiveness with short sell
- Lien modification
- Decreased monthly payment

When you contact our service, we will help you explore all loan modification alternatives available to help borrowers to remain responsible homeowners. We often present clients for loan modification assistance well before foreclosure becomes an issue. The best time for borrowers to consider mortgage loss mitigation is when the loan is just starting to become problematic and professional loan modification help is needed. Our branch with the experience and industry knowledge to provide borrowers with real, workable mortgage solutions.

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Best Time to Reach You?	Select one

## FAQ

### Debt Settlement FAQ's

Q. Will my creditors call me after I have started the program?

A. We will notify your creditors that you have legal representation and tell them to contact us with anything to do with your debt. Most of the calls will stop within 30 to 60 days. If the creditors do have to call you notify us and we will contact the companies on your behalf. Anyone a creditor contacts you keep a log of all of these calls in conjunction with debt that has been put into the debt settlement program.

Q. How long will it take me to become debt free?

A. It usually takes from 18 to 36 months after we have negotiated the total amount of your debt that has been put into the program. However, this time frame may be sooner depending on an individual situation.

Q. How much does the program through The Consumer Debt Foundation cost?

A. The cost is based on an individual debt amount. Your monthly payment will be created to be comfortable and it will be calculated with fees and/or interest included.

Q. What happens if I miss a monthly payment?

A. It is best to make the minimum payments consistently. However, we know there are times when you can't contact us and we will make a payment arrangement for you. We will make sure you stay on track.

program and stay on track to becoming debt free

Q: Will the debt settlement program have a negative effect on my credit bureau information?

A: Yes. It will have an initial negative effect on your credit bureaus. However, once the program is completed you will be debt free and able to rebuild your credit without having any unsettled balances.

Q: How will you settle my debts?

A: You will be required to have an amount of settlement funds available on a monthly basis. The amount will be determined at the beginning of the program. The payment will be based on the total amount of debt you owe as well as what you can afford (depending on your budget). When you have enough settlement funds to give a reasonable offer to your credit card companies to settle your debt, we will start negotiating on your behalf. Every individual is different and the process will happen at different times depending on the amount of debt and one's personal situation.

Q: How much money can I save by enrolling in the debt settlement program?

A: We can dramatically lower your overall monthly payments as well as your overall interest charges. With a debt amount of about \$21,000 you can easily save up to \$600 per month compared to what you would pay if you were just making the minimum payments to your credit cards. In some cases, there will be savings because this will be at a lower annual percentage rate than you are currently paying to your creditors.

Q: Will you stop late fees and finance charges from being added to my accounts?

A: Unfortunately, your attorney is unable to stop a creditor from assessing late fees and finance charges to your accounts. Although, your program will incorporate those fees and/or interest charges and will be included in your debt settlement program. Since we are able to negotiate your

debt down to a much lower amount than what you owe. The amount you save will greatly exceed the amount of any finance charges or late fees that will be added to your accounts.

Q: Can I still use my credit cards?

A: No. You cannot use all your credit cards that are enrolled in the program and the cards will be closed. However, for emergency purposes you may want to keep one credit card open. This program is meant for you to get out of debt.

Q: Why should I do a debt consolidation program?

A: If you are having trouble making your minimum payments and feel that your debt is overwhelming your life you would want to think of the option of enrolling in a debt settlement program. The program is meant for people who are struggling with credit card debt but are not in such trouble that they have to file bankruptcy. Financial decisions are difficult and life-changing matters so you should make sure you are ready to stop using credit cards and truly become debt free before enrolling in the program.

Contact a credit representative and we will explain all of the great reasons in enrolling in our debt consolidation program.

### **Loan Modification FAQ's:**

Following are some definitions and information about the world of loss mitigation and loan modification processing that our readers may find useful. Consumer Debt Foundation believes in clarity and demystifying the mortgage modification process.

#### ***Loss Mitigation Definitions:***

Loan modification: A new mortgage rate, time frame, or other terms and conditions are modified on an existing loan.

Lien modification: The mortgage lender modifies the existing loan, making it possible for the

borrower to qualify for refinance with a different lender.

Short sale: The mortgage lender allows the house to be sold at a price lower than the amount owed and forgives the borrower the balance of the debt. This is used as a last option to avoid foreclosure when other avenues are not feasible.

Deed in Lieu of Foreclosure: When a house in saleable condition has been on the market for at least 30 days without selling, the bank may accept the deed to the house in lieu of foreclosure and forgive the balance of the debt.

Loan modification net branch: a professional loss mitigation company specializing in its ability to work with loan modification processing for homeowners.

### Frequently Asked Questions:

What changes occur within the mortgage with a loan modification solution?

A few different things can occur with mortgage modification. A variable rate may become fixed. An interest rate may be lowered, the time period for payment may be extended, or a combination of these arrangements.

How do Banks and other Lenders perceive Loan Modification? Would they allow it?

Banks DO NOT prefer foreclosure to a reasonable, workable loan modification. Contrary to public image banks are not looking to scoop up all the homes they can find. They have more real estate in their portfolios than they can handle.

The average foreclosure costs the mortgage lender \$50,000 and in today's economic climate the number of foreclosures is growing at an alarming rate. It is almost always in the lender's best interest to participate in a loan modification program. As an experienced loan modification net branch

Consumer Debt Foundation has worked with all of the big lenders and the reception we receive is always

universally receptive and positive.

I'm a home owner. How do I get my mortgage broker involved with the Consumer Debt Foundation's loan modification services?

That's the easy part. Have your broker visit us at [www.ConsumerDebtFoundation.com](http://www.ConsumerDebtFoundation.com). And follow our simple online registration. We can answer any questions and your broker can fill out your home owner information right away for a prompt review of your case.

**Brokers:** For professional loan modification processing from the leaders in foreclosure negotiation.

Contact Consumer Debt Foundation today!

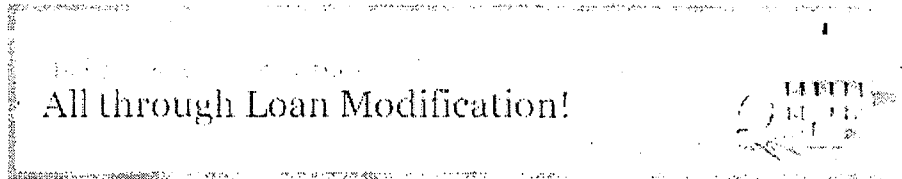
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Santa Ana, CA 92701

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All through Loan Modification!

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## Contact Us

General Inquires

[info@consumerdebtfoundation.com](mailto:info@consumerdebtfoundation.com)

Toll Free

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**EMODIFYMYLOAN.  
COM**



August 12, 2009

Chris Mozilo  
eModifyMyLoan  
15111 N. Hayden Rd Suite 160-532  
Scottsdale, AZ 85260

RE: Substantiation of Advertising Claims

Dear Mr Mozilo:

I am writing regarding certain Internet advertising (<https://emodifymyloan.com/>) for your mortgage loan modification business. Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For some of the claims listed below, I have noted the type of evidence this Office would consider necessary to adequately substantiate the claim. (We expect you to substantiate all of the claims listed below, and not just those for which I have suggested the type of evidence you should provide.)

Claims To Be Substantiated:

- (1) "On June 30, 29 days after faxing her eModifyMyLoan package, Bank of America lowered Lisa's payment from \$2883 to \$1350—saving her \$1533 every month." (<https://emodifymyloan.com/>, July 24, 2009)
- (2) "Our robust backend database even calculates your economic position and the likelihood that you will be approved for a home loan modification." (<https://emodifymyloan.com/emodifymyloan/>, July 24, 2009)



August 12, 2009

Page 2

Adequate substantiation of claim (2) will require evidence that eModifyMyLoan has the ability to calculate the likelihood that a particular person will be able to obtain a modification, and the methods by which you make this calculation.

In addition, on the home page of your website, you advertise a 120 day money back guarantee of the \$97 price you charge for your product. However, the terms and conditions section of your website specifies that any refunds will be "less a \$50 administrative service fee." Accordingly, over half of the price is not refundable and your claim of a money back guarantee is deceptive. Also, the conditions set for a consumer to be able to receive a refund appear impossible to meet within 120 days. Please provide a list of all consumers who have requested a refund of moneys paid to eModifyMyLoan, and specify all consumers to whom you provided a refund (including whether you provided a full refund, or deducted an administrative fee or any other charge).

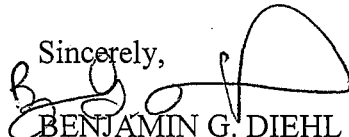
Further, the eModifyMyLoan Terms of Use asks consumers using your services to agree to the following statement:

eModifyMyLoan exists solely within the County of Maricopa in the State of Arizona. I agree that regardless of where I reside or where my browser is physically located, my viewing and use of eModifyMyLoan occurs solely within the County of Maricopa in the State of Arizona, and that all content and services shall be deemed to be served from, and performed wholly within, Phoenix, Arizona, as if I had physically traveled there to obtain the service. I agree that Arizona law shall govern any disputes arising from my use of this website, and that the courts of the County of Maricopa, State of Arizona, shall have exclusive jurisdiction over any disputes.

(as stated at [https://emodifymyloan.com/terms\\_conditions/](https://emodifymyloan.com/terms_conditions/)) This statement violates California law and we request that it be deleted from any contract or agreement between eModifyMyLoan and a California consumer, including from the Terms of Use section of the website. (See, for example, *Aral v. Earthlink, Inc.* (2005) 134 Cal. App. 4th 544.)

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee is required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



BENJAMIN G. DIEHL

Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

# **FAIR LENDING AUDITS**

*EDMUND G. BROWN JR.*  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



110 WEST A STREET, SUITE 1100  
SAN DIEGO, CA 92101  
P.O. BOX 85266  
SAN DIEGO, CA 92186-5266

Public: (619) 645-2001  
Telephone: (619) 645-2207  
Facsimile: (619) 645-2062  
E-Mail: [judith.fiorentini@doj.ca.gov](mailto:judith.fiorentini@doj.ca.gov)

August 12, 2009

Borzou Hamzavi  
Fair Lender Audits & Loan Modification  
402 W. Broadway #400  
San Diego, CA 92101

RE: Substantiation of Advertising Claims

Dear Mr. Hamzavi:

I am writing regarding certain Internet advertising  
(<http://www.fairlenderaudits.com/>) for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For some of the claims listed below, I have noted the type of evidence this Office would consider necessary to adequately substantiate the claim. (We expect you to substantiate all of the claims listed below, and not just those for which I have suggested the type of evidence you should provide.)

Claims To Be Substantiated:

- (1) **“Our attorneys will contact your lender quickly (usually within one day) to let them know that they will be negotiating a loan modification on your behalf. This will usually put a halt to any collection calls you are currently receiving from your lender.”** (emphasis in original) (<http://fairlenderhomestead.com/index.html>, August 7, 2009) Please substantiate the claim that Fair Lender Audits & Loan Modification (hereafter, “Fair Lender Audits”) usually contacts lenders within one day. Please provide the names and addresses of the customers for whom Fair Lender Audits was able to put a halt to any collection calls that the consumer was receiving from his/her lender.
  
- (2) **“We will ensure that your lender works with us in order to provide you with a loan modification settlement that works for your individual situation.”** (emphasis in original). (<http://fairlenderhomestead.com/index.html>, August 7, 2009) Please describe how Fair Lender Audits ensures that lenders work with them to provide the consumer with a loan modification settlement that works for the consumer’s individual situation.
  
- (3) **“Our attorneys have over a ninety percent success rate.”** (emphasis in original). (<http://fairlenderhomestead.com/index.html>, August 7, 2009) Please substantiate this claim with information as to how Fair Lender Audits has made the determination that its attorneys have over a ninety percent success rate; provide the methodology for this calculation, including whether this calculation is based on actual customers’ loan modifications or whether the success rate of the attorneys on legal matters other than loan modifications are the basis of this claim. Please include evidence of the number of customers you have. Please also include evidence of the number of customers considered a “success” for the purpose of this claim, as well as their names, addresses and information on whether they obtained a loan modification.

In addition, on the home page of your website, you advertise a money back guarantee if Fair Lender Audits is unsuccessful at negotiating an agreement that allows the consumer to retain ownership of the property through a modification of the existing loan, you will refund the consumer’s money. The Refund Policy & Guarantee section of your website specifies that a 100% of the fees will be returned if the agreement is canceled within the initial 3 day cancellation period or if services are not performed to the consumer’s satisfaction within 90-120 days from the time the package is submitted. Please provide a list of all consumers who have requested a refund of moneys paid to Fair Lender Audits, and specify all consumers to whom you provided a refund (including whether you provided a full refund, or deducted any administrative fees or any other charges).

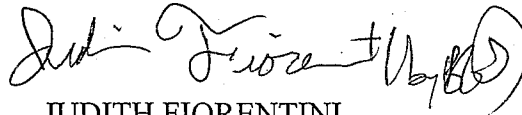
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Page 3

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Sincerely,

A handwritten signature in cursive script, appearing to read "Judith Fiorentini".

JUDITH FIORENTINI  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

JF:

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# FORENSIC LOAN AUDITS & LOAN MODIFICATION

"Give Your Dreams A Second Chance"

**WE DO BOTH RESIDENTIAL AND COMMERCIAL  
LOSS MITIGATION SERVICES**



[FAQ](#) [Terms](#) [SIGNUP](#)

[CLICK HERE FOR COMMERCIAL LOAN MODIFICATION ONLY](#)

**We are here to Help Stop Foreclosure and  
Help Save your Home**

**Do you feel trapped by your mortgage?**

Done

## We are here to Help Stop Foreclosure and Help Save your Home

### Do you feel trapped by your mortgage?

- Has your ARM been adjusted or is about to adjust?
- Are you facing foreclosure?
- Do you owe more than your property is worth?
- Do you need to reduce your payment due to hardship?

Millions of Americans are facing the burden of this mortgage crisis. Values are still dropping and interest rates are adjusting. Lenders have cut back on guidelines making it nearly impossible to qualify for a refinance. The burden is so great that some homeowners actually feel relieved to walk away from their homes. So when you become late on your mortgage, or you are facing foreclosure, dealing with your lender can be a daunting and disappointing task. You want to keep your home...but how?

**Fair Lender Audits** identifies infractions and violations committed by your lender and/or broker when they originally funded your loan. To a large extent, these violations are the **LEVERAGE** used to argue your case against your lender. Generally, the more violations, and the higher their severity, the better chance you have of obtaining a Loan Modification with long term results.

A **Forensic Loan Audit** is the **FIRST STEP** in obtaining a home Loan Modification. It's critical when commencing any



obtaining a Loan Modification with long term results.

A Forensic Loan Audit is the **FIRST STEP** in obtaining a home Loan Modification. It's critical when commencing any type of litigation when fighting foreclosure. You should obtain a **Forensic Loan Audit** to determine what laws were broken, if any, by your broker or by your lender. **BEFORE YOU EVEN CONSIDER FILING A LAW SUIT WITH YOUR LENDER, A Forensic Loan Audit will provide the information and leverage necessary for a successful outcome.** Lenders will want to settle with a Loan Modification rather than face costly litigation.



**For more detailed information on Forensic Loan Audits, click here**

After reviewing your Loan Documents at **Fair Lender Audits**, our team of trained attorneys is dedicated in helping you. Loan Modification can help solve your home mortgage problems fast and effectively. If you have fallen behind in payments, are about to fall behind, or are in foreclosure, it is important to always remember that you are not alone.

The goal of **Fair Lender Audits** is solely to assist you in saving your home. We have no interest in owning your home or prospering from your misfortune. Our attorneys understand the banking industry and are trained to work with lenders and handle Loss Mitigation on your behalf to help stop foreclosure. Right now time is of the essence, so it is important that you contact us before it is too late. We have helped

essence, so it is important that you contact us before it is too late. We have helped many to avoid foreclosure with this legal, ethical and safe solution. Fill in your contact information and let us walk you through your Loan Modification options, during your free consultation with one of our experts.



### WE WILL MONITOR THE PROGRESS

We will gladly review your loan documents (the papers you signed when you applied for the loan and the papers you signed when you closed the loan). Our experts will investigate whether the information and calculations provided in those documents were accurate, truthful, and met the requirements of the applicable federal and state statutes. We look at what the lender, broker, and agent told you about the loan and fees.



the loan and the papers you signed when you closed the loan). Our experts will investigate whether the information and calculations provided in those documents were accurate, truthful, and met the requirements of the applicable federal and state statutes. We look at what the lender, broker, and agent told you about the loan and focus on whether the loan you were told you were getting was actually the loan you received.

We will then determine whether there were predatory lending violations of federal law, which gives you the right to rescind or cancel. **If we are successful in rescinding the loan, you may be entitled to receive back all the interest paid on the loan, all the points and fees paid to get the loan, and any existing statutory penalties.** This allows you to get a smaller loan with a smaller principle, thereby making your mortgage more affordable.

**[Loan Modification Glossary Terms you should know...click here](#)**

## OUR LEGAL DREAM TEAM

Our Legal Team has over **ten years of real estate and finance law practice**, including financial negotiation along with complex litigation experience. Our legal team will assist you throughout the entire loan modification process. Our attorneys will contact your lender quickly (usually within one day) to let them know that they will be negotiating a loan modification on your behalf. **This will usually put a halt to any collection calls you are currently receiving from your lender.**

Within a few more days your lender will receive a professional, legal loan modification package and then the negotiation begins. **Our attorneys have have over a ninety**

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Within a few more days your lender will receive a professional, legal loan modification package...and then the negotiation begins. **Our attorneys have have over a ninety percent success rate.**

We will use property valuation data, area foreclosure information, neighborhood economic trends as well as your current financial situation and put it all together into a professional legal loan modification presentation in order to get you the best deal possible.

A loan modification can be complicated and frustrating. Having a legal staff who is dedicated to negotiating the best possible resolution for you, is of the utmost importance during this stressful time. Let our team work with you and organize your loan modification proposal in such a way that it makes the bank want to say yes in a timely and beneficial



modification proposal in such a way that it makes the bank want to say yes in a timely and beneficial manner. We will ensure that your lender works with us in order to provide you with a loan modification settlement that works for your individual situation.



### FREE CONSULTATION

Yes, you may be a candidate for **LOAN MODIFICATION**. We will work on your behalf with your lender to effectively reduce your rate and make it possible for you and your family to live in your home without the stress and anxiety of possibly losing it to foreclosure.

### GUARANTEE TO PERFORM

In the event that **Fair Lender Audits** is unsuccessful at negotiating an agreement that allows **YOU** to retain ownership of the property through a modification of the existing loan, **Fair Lender Audits** will refund your money back to **YOU**. There is absolutely no obligation so you have nothing to lose and everything to gain.

**Questions & Answers** [CLICK HERE!](#)

**Forensic Loan Audits** [CLICK HERE!](#)

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**Questions & Answers [CLICK HERE!](#)**

**Forensic Loan Audits [CLICK HERE!](#)**

**[FOR MORE VIDEOS CLICK HERE!](#)**

[FAQ](#)

[Terms](#)

[SIGNUP](#)

#### DISCLAIMER

The information contained herein is provided for general information purposes only and is not intended to convey a legal opinion nor legal advice for any particular case or situation.  
This information does not represent a complete discussion of all the issues relating to real estate and mortgage or finance law. Do not rely on the information contained in this website. Since every individual's factual situation is different, independent legal advice regarding specific situations from a licensed attorney is advisable.  
Nothing in this website shall create an attorney-client relationship. Nothing sent to this office via e-mail shall constitute an attorney-client relationship. Nothing contained on this website shall be construed to be a guarantee or prediction of a specific result.

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## FREQUENTLY ASKED QUESTIONS

### Q. What is Loan Modification?

A Loan Modification is a negotiation between a lender and a borrower whereas the loan terms are restructured without refinancing. The rate and terms of your loan are restructured to fit your current financial situation. In these market conditions, the banks and lenders have been mandated by the president to do everything they can to work out a payment plan with their

current financial situation. In these market conditions, the banks and lenders have been mandated by the president to do everything they can to work out a payment plan with their borrowers. This is a great thing for today's borrowers, especially for those who are running late on their payments or are having trouble making them on time.

**The banks and lenders would rather take less money and keep you in your home making a payment that you can afford, rather than go through the expense of foreclosing on the home, hiring a listing agent, rehabilitating the home, and letting it sit empty on the market for months, only to lose thousands in the process.**

We currently work with most every major bank and lender to secure a loan modification in order to help them help you. In many cases we actually have taught smaller banks and lenders how to go about completing a loan modification.

Lenders are willing to negotiate when borrowers are facing financial difficulties and can't obtain other financing alternatives. We will work on your behalf to show the lender why it would be in the lender's best interest to agree to reduce the loan interest rate, reduce monthly payment amounts or change other loan terms.

#### Q. Can I do my own Loan Modification?

Yes you can. However, it takes a person with thick skin and an iron will to do this. It's not unusual for it to take up to 6 months or more of calls, faxes, emails, letters etc. before you get any kind of relief. Lenders are very busy with desperate homeowners trying to save their homes from foreclosure. Unfortunately, they do not have the manpower or the capabilities to save everyone.

By doing it on your own, you could easily fall between the cracks with endless procedural delays. **But when a lawyer is involved, it seems as if the calls start to get answered and the letters responded to. Often this can make the difference between saving your home and losing your home.** Keep in mind that your bank has their best interest at heart.

What usually ends up happening is that the bank will negotiate an agreement that helps them but still leaves you with only a temporary solution. This also takes many hours of communication and back and forth information exchanges in order to accomplish. It is not easy to complete on



sun leaves you with only a temporary solution. This also takes many hours of communication and back and forth information exchanges in order to accomplish. It is not easy to complete on your own and the outcome may not be favorable to you. When you contact the bank they will ask for a "hardship letter" from you. When they receive that letter, they will usually tell you that they will get back to you in about 8 weeks. By the time you get back with them, or if you are lucky enough to get a call from them, you're already in worse shape than when you first started negotiation. **With an attorney involved, you have an important ally in your corner to get you the mortgage help you need. FAST! We provide you with the legal professional representation necessary to negotiate a loan modification package that can effectively save your home.**

**Q. Do you have to be late on your mortgage in order to be eligible for a loan modification?**

No, you do not have to be late, but it helps if you are. In other words, you will get more attention and help on your mortgage from your lender if you're late.

**Q. Is it true that Lenders are doing everything they can to assist struggling homeowners.**

No. They do not have enough manpower to help all the wounded homeowners suffering in their mortgage contracts. In any one bank, there are literally thousands of requests that are made by desperate homeowners seeking some sort of relief. However, lenders do not want to foreclose on your home unless they have no other alternative. If you can present them with a realistic professional proposal that makes sense, they are very open and receptive to the loan modification process.

#### Q. What is foreclosure?

Home foreclosure is a process by which a lender regains a property which they have financed. Typically, this is because the borrower or homeowner is behind on house payments and is unable to catch up, often due to circumstances outside of his or her control. When the lender forecloses on the homeowner, the homeowner must move out of the house, therefore, losing all possession of the property and jeopardizing any possible equity that the homeowner may have in the home. There is a legal time frame, which varies from state to state, which determines how long the foreclosure process can take.

#### Q. How do we stop foreclosure?

Our company specializes in loan modification as a way to stop foreclosure completely. First of all, we will perform a free consultation that includes a detailed financial analysis. By working with you and your lender we can tailor a resolution to meet your specific criteria and financial circumstance. We do all of this quickly and effectively because we have been doing this for some time and have thousands of satisfied customers. If a loan modification is not possible in your particular case, we will explore and recommend other options.

#### Q. How long do I have to act?

Time is of the essence when you are behind on house payments. Time is definitely not your friend in this situation. Each day that passes makes it that much harder to get a work out agreement with your lender that you can live with. The home foreclosure process can take anywhere from a few weeks to many months, depending on your state law and the method of foreclosure your lender chooses to use. **So it is important that you act immediately by**

foreclosure your lender chooses to use. So it is important that you act immediately by calling us for a free consultation.

#### Q. What hardships qualify for this type of help?

Whether it was the loss of a job, a divorce, an illness, or rising interest rates, there is a legitimate reason for a homeowner falling behind on their mortgage payments. There are many reasons and it's extremely hard to get back on track when you're on a tight budget. We will consult with you to clarify exactly what your hardship is and how it has affected your ability to pay.

#### Q. Who qualifies for a loan modification?

Anyone who can prove they are having a tough time. Especially those who are currently a few months behind, those with negative amortizing loans, those with loans that are about to adjust, those who are upside down on their loan and those who would rather keep their home than do a short sale. Basically, the bigger the hardship you are having, the more negotiating power you have with your lender. Remember, they don't want to foreclose on you. They would rather keep you in your home and create a solution that will be affordable to you rather than go through the cost and expense of foreclosing on your property.

#### Q. Why should I choose a loan modification?

A loan modification is a good solution if you cannot refinance, are behind on your payment or struggling to make your payments, have experienced a genuine hardship, and you want to stay in your home. A loan modification is a permanent solution to your situation and is not meant to be used as a temporary stop to the foreclosure process.

#### Q. How far behind on my payments do I have to be before I can qualify for

**Q. How far behind on my payments do I have to be, before I can qualify for a Loan Modification?**

If you know that you are unable to make the next payment, contact us after the due date so that we can assist you immediately. If you are more than a month behind or even in the foreclosure stages, we can help you. It just may take a little longer to get your lender to agree on our terms.

**Q. Why didn't my mortgage lender tell me about this?**

Because they are in the business of refinancing loans and making up to tens of thousands dollars in the process. This program is not that costly and quite frankly, they are so busy dealing with other homeowners who are already going through tough times, that they don't have time to deal with your situation.

**Q. Do I have to have good credit?**

No. Credit is not a determining factor. We do not pull your credit.

**Q. How come you have more success?**

Our attorneys have been doing hundreds of loan modifications every month, working with virtually every bank and lender. They have open lines of communication with most lenders, which gives them the ability to negotiate directly with the person who is in charge of making a decision on your loan. We also create a professional legal file on your behalf, that includes all of your financial data such as your income, assets, expenses, and unexpected intangible expenses. They couple this with a full property analysis and package this together in a file that makes it easy.

They couple this with a full property analysis and package this together in a file that makes it easy for the lender to read and understand, allowing for a more comprehensive and quicker response than you would get through other forms of negotiation.

**Q. Several companies have contacted me recently offering to help. What's different about you?**

There are many predatory companies who are not what they appear to be. Beware of unscrupulous companies who are actually just interested in buying your house at a big discount, or attorneys who just want to take you into bankruptcy or companies that collect a consultation fee and then do nothing for you. We work directly with experienced attorneys who will represent you to make it possible to keep your home. We are very proud of our track record of success.

**Q. How do you do it?**

Within 24 hours after receiving your initial information package, our legal team will contact your lender to notify them that they will be negotiating a loan modification on your behalf. Then, our attorneys will create a professional legal file on your behalf, that includes all of your financial data such as your income, assets, expenses, and unexpected intangible expenses. They couple this with a full property analysis and package this together in a file that makes it easy for the lender to read and understand, allowing for a more comprehensive and quicker response than you would get through other forms of negotiation.

**Q. What makes you different from other companies?**

We are one of the few companies out there that uses attorneys to negotiate on your behalf. Loss

We are one of the few companies out there that uses attorneys to negotiate on your behalf. Loss mitigation department at major banks and lenders give much more credence to modification proposals submitted by attorneys. Maybe it is fear of a lawsuit if they do not negotiate in good faith, but banks and lenders are much more responsive to attorneys than they would be with the actual homeowner or other third party negotiator.

**Q. How long does it take for you to complete the case once we fill out all of the paperwork?**

Anywhere from 30 days to several months. This depends on the stage of foreclosure you are in and your financial position.

**Q. Is this a refinance?**

No. This is not a refinance, and there are no closing costs. We negotiate with your lender to reduce your rate, and place you on a fixed term.

**Q. What states can you assist?**

All 50 states of the USA

**Q. Do I have enough time to stop my foreclosure?**

Up until the foreclosure sale occurs there is still hope. If a sale date for your house has been set you need to act fast. Your best option is to take action immediately to stop foreclosure before it goes too far.

goes too far.

**Q. I've already talked with my lender and they just want all their money. Can you still help me?**

Yes. Most of our clients have experienced this kind of inflexibility from their lenders before calling us. We get your bank to listen to your needs because they know and trust us. We have been doing this for some time. That kind of experience gives us credibility with your lender. Our integrity and professionalism have earned us a reputation that allows us to be heard when no one else can get through the red tape. We will use our experience and connections to your advantage.

**Q. Do I need to have a special type of mortgage loan for you to help me?**

No. We specialize in out-of-court resolutions of government and non-government mortgage delinquencies or home foreclosure claims for homeowners. These can be FHA, Rural Administration, VA, Freddie Mac, Fannie Mae, or conventional loans that have become delinquent.

**Q. What if I find myself back in this predicament after my new loan modification takes effect?**

In most cases, you will have a hard time working with your lender once they have agreed to modify your mortgage. This is why it's important to have experts working on your behalf so that you end up with the best, most affordable terms.

**Q. What if I can no longer afford my home? Can you still help me?**

you end up with the best, most affordable terms.

**Q. What if I can no longer afford my home? Can you still help me?**

Yes. If you are certain that you cannot afford your home any longer and wish to sell, we can help you to secure a short sale payoff or a deed-in lieu of foreclosure agreement with your lender. Often times these agreements can be arranged at low or no cost to you.

**Q. How much does it cost?**

After a quick consultation, your loan modification representative can help determine what the exact cost of your loan modification will be. The usual cost is one percent of the total amount of the mortgage to be modified. If you cannot afford to pay the whole amount at one time, we can make some kind of arrangement that will work for you.

**Q. Will I have to meet with my lender or deal with any of their paperwork?**

Absolutely not. We take care of all the paperwork and all of the negotiating on your behalf. Any letters, calls, etc. that you receive from your lender should be sent or referred to our attorneys.

**Q. How long does the process usually take?**

It can be completed in as little as five days but usually takes from 2 - 6 weeks depending on the lender, type of loan, and individual situation.

**Q. What exactly happens to get my loan modified?**



lender, type of loan, and individual situation.

**Q. What exactly happens to get my loan modified?**

1. We will have our team of specialists work with you to put together a professional package that will include all the necessary documentation, paperwork, forms, and most importantly, help you write the hardship letter.
2. Then we will send you this completed package by email or fax for your signature, and you will mail it to us with the check for our services. This package is extremely important because that is what your lender will see to determine if your loan can be modified. These professionals will work closely with you to make sure nothing is left out.
3. Once we receive your package, we will send it to the processing company for further evaluation and then it will be submitted to your lender. Our processor has over 20 years of experience in negotiating with banks and lenders on behalf of homeowners like yourself. And based on the information you provided, our processor will determine the best route to go to make it possible for you to keep your home. With over 98% success rate, you can rest assured that we will do everything possible to make sure you receive the very best professional service available today.

**Q. Is there a Guarantee?**

Yes there is. We offer you a 100% money-back guarantee. If for whatever reason we do not perform these services to your satisfaction within 90-120 days from the time your package is submitted, you can ask for a refund. So you have nothing to lose and everything to gain....your home!

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[Home](#)

[FAQ](#)

[SIGNUP](#)

## Refund Policy & Guarantee

### The 100% Money-Back Guarantee

Yes there is. We offer you a 100% money-back guarantee if for whatever reason we do not perform these services to your satisfaction within 90 – 120 days from the time your package is submitted.

### Cancelation Policy

You may cancel this agreement within 3 days from the time the "Loss Mitigation Processing Agreement" is received and we will return 100% of the fee back to the User.

### Policies and Procedures

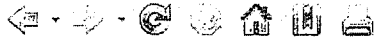
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other financial institution and we make no representation as such. This site is for marketing and informational and demonstration purposes only. Any information submitted or requested will be handled and answered by a professional loan modification specialist working for a licensed modification company.

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This website contains information, facts and opinions from various individuals and organizations. **THIS WEBSITE IS PROVIDED ON AN "AS IS" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF TITLE OR IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, OTHER THAN THOSE WARRANTIES WHICH ARE IMPOSED BY AND INCAPABLE OF EXCLUSION, RESTRICTION OR MODIFICATION UNDER THE LAWS APPLICABLE TO THIS AGREEMENT. FAIR LENDER AUDITS & LOAN MODIFICATION DOES NOT ENDORSE OR IS RESPONSIBLE FOR THE ACCURACY OR RELIABILITY OF ANY OPINION, ADVICE OR STATEMENT ON THIS SITE.**

Your use of this website is at your own risk. **NEITHER FAIR LENDER AUDITS & LOAN MODIFICATION NOR ANY OF ITS AFFILIATES, AGENTS, SALES PEOPLE, OR REPRESENTATIVES SHALL BE LIABLE TO YOU OR ANYONE ELSE FOR ANY LOSS OR INJURY OR ANY DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, PUNITIVE OR SIMILAR DAMAGES ARISING OUT OF YOUR ACCESS OR USE OF, OR YOUR INABILITY TO ACCESS OR USE, THE SERVICE AND THE INFORMATION AVAILABLE ON THE SERVICE AND THE SITES OR ARISING OUT OF ANY ACTION TAKEN IN RESPONSE TO OR AS A RESULT OF ANY INFORMATION AVAILABLE ON THE SERVICE AND THE SITES. YOU HEREBY WAIVE ANY AND ALL CLAIMS AGAINST FAIR LENDER AUDITS & LOAN MODIFICATION, OR ITS AFFILIATES, AGENTS, SALESPEOPLE,**

**ACTION TAKEN IN RESPONSE TO OR AS A RESULT OF ANY INFORMATION AVAILABLE ON THE SERVICE AND THE SITES. YOU HEREBY WAIVE ANY AND ALL CLAIMS AGAINST FAIR LENDER AUDITS & LOAN MODIFICATION, OR ITS AFFILIATES, AGENTS, SALESPEOPLE, INDEPENDENT CONTRACTORS, AND REPRESENTATIVES ARISING OUT OF YOUR USE OF THE SERVICE AND THIS SITE AND THE INFORMATION AVAILABLE THEREON.**

This User Agreement and any disputes arising out of or related to the service and the sites shall be governed by, and construed and enforced in accordance with, the laws of the States of California.

### **Privacy Policy**

#### **Sharing and Usage**

We will never share, sell, or rent individual personal information with anyone without your advance permission or unless ordered by a court of law. Information submitted to us is only available to employees managing this information for purposes of contacting you or sending you e-mails based on your request for information.

#### **Security [ secure server transactions].**

This website takes every precaution to protect our users' information. When users submit sensitive information via the website, your information is protected both online and off-line. We also take care to reinforce the importance of our web site visitors' security and privacy among our employees.

online and on-line. We also take care to reinforce the importance of our web site visitors' security and privacy among our employees.

#### Choice/Opt-out

Our company provides users the opportunity to opt-in and opt-out of receiving communications from us. This is made available in all e-mail messages delivered from our company. Once a user opts-out, the user will no longer receive future communications.

#### Notification of Changes

If we decide to change our privacy policy, we will post the changes on our website, so our users are always aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.

#### How to correct your information

You can correct any information we may have collected through our mailing list or forms on our web site by contacting us.

#### Third-Party Links

Our company is in no way affiliated with any of the third party links provided on this site and is not responsible or aware of how these web sites collect user information or how the information is used.

[Home](#)

[FAQ](#)

[SIGNUP](#)

# **FIDELITY LAW GROUP**





110 WEST A STREET, SUITE 1100  
SAN DIEGO, CA 92101  
P.O. BOX 85266  
SAN DIEGO, CA 92186-5266

Public: (619) 645-2001  
Telephone: (619) 645-2207  
Facsimile: (619) 645-2062  
E-Mail: [judith.fiorentini@doj.ca.gov](mailto:judith.fiorentini@doj.ca.gov)

August 12, 2009

Michael Schunk  
Fidelity Law Group  
3443 Camino Del Rio South, Suite 301  
San Diego, CA 92108

RE: Substantiation of Advertising Claims

Dear Mr. Schunk:

I am writing regarding certain Internet advertising (<http://www.fidelitylg.com/>) for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For some of the claims listed below, I have noted the type of evidence this Office would consider necessary to adequately substantiate the claim. (We expect you to substantiate all of the claims listed below, and not just those for which I have suggested the type of evidence you should provide.)

Claims To Be Substantiated:

- (1) "We Can Strip Away Your 2nd Mortgage, or Settle it Out for Pennies on the Dollar." (<http://www.fidelitylg.com/>, August 10, 2009). Please provide the names

August 12, 2009

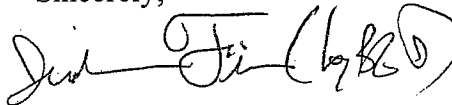
Page 2

and addresses of the customers for whom Fidelity Law Group was able to strip away their second mortgage or settle it out for pennies on the dollar.

- (2) "Once we get rid of our client's second mortgage they then will possess equity in their home, thereby allowing them to refinance out of their high interest rate 1st mortgage (some of which have adjusted to exasperated high rates) and into a current low mortgage rate of 2-5%, thus saving them thousands a month on their payments. (<http://www.fidelitylg.com/>, August 10, 2009). Please provide the names and addresses of the Fidelity Law Group's customers who were able to refinance at an interest rate of 2-5%. Please substantiate and provide the source for your claim that the current mortgage rate is 2-5%.
- (3) "We operate mostly on referrals and we make sure that all of our clients are properly informed of their options and we communicate with our clients regularly." (<http://www.fidelitylg.com/>, August 10, 2009). Please provide the percentage of Fidelity Law Groups customers that were obtained by referrals as compared to the total number of Fidelity Law Group's customers. Please substantiate how you make sure that all of Fidelity Law Group's customers are properly informed of their options.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee may be required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



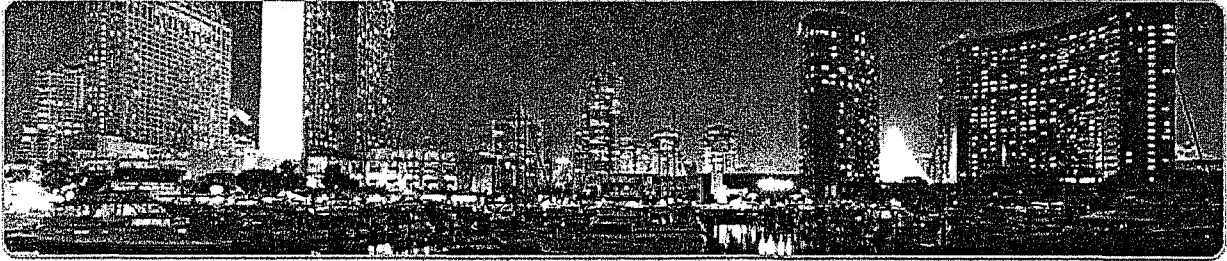
JUDITH FIORENTINI  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

JF:

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# Fidelity LAW GROUP



## Loan Modification Attorneys

The Fidelity Law Group's Loss Mitigation Department has a team of lawyers, paralegals, legal administrators and loss mitigation officers with years of experience who are trained to assist you through the troubling process of obtaining a loan modification. Our firm's practice addresses a wide range of financial and legal issues, including mortgage foreclosures, credit cards debt, loan defaults, federal income tax debt, condominium liens, divorce liabilities, real estate taxes, loan guaranties and business debt.

We have been able through various different methods to stop foreclosures on borrower's properties and ultimately get them into a payment they can afford. We negotiate directly with your lender on your behalf, because a foreclosure is extremely costly to both borrowers and lenders, and it would be in both the bank's and our client's joint interest to deal with the mortgage crisis by renegotiating many mortgages voluntarily.

When Banks do not want to voluntarily modify one of our client's loans, our team uses various tactics in order to leverage the Banks into providing our client with a mortgage payment they can afford, and in many situations a reduction of our client's principle balance owed on their mortgage to a level which reflects the fair market value of their home.

### We Use a Variety of Different Tactics to Get You the Payment you Need:

Our lawyers conduct a forensic review of all of our client's original loan documents in order to look for possible predatory lending violations (i.e. "Truth in Lending Act, R.E.S.P.A, UDAP violations, etc.). If our Lawyers find violations in the origination of your loan, we can use the threat of litigation or actually file a lawsuit in order to get the Banks to give our clients the reduced payments they need. We also use the threat of Bankruptcy, or actually filing Bankruptcy to get Principle Balance reductions on loans and ultimately the payment our client's desire.

### We Can Strip Away Your 2nd Mortgage, or Settle it Out for Pennies on the Dollar:

Another way we help our clients is we assist them with their second mortgages. The problem many homeowners face is that the second mortgage holder can prevent the first mortgage from being refinanced unless the second mortgage is paid off. Through various means (debt settlements, loan modifications, debt negotiations, litigations, and/or bankruptcy) we can get rid of our client's second mortgage, so that they can finally possess some equity in their home and thereby be allowed to refinance. Once we get rid of our client's second mortgage they then will possess equity in their home, thereby allowing them to refinance out of their high interest rate 1st mortgage (some of which have adjusted to exasperated high rates) and into a current low mortgage rate of 2-5%, thus saving them thousands a month on their payments.

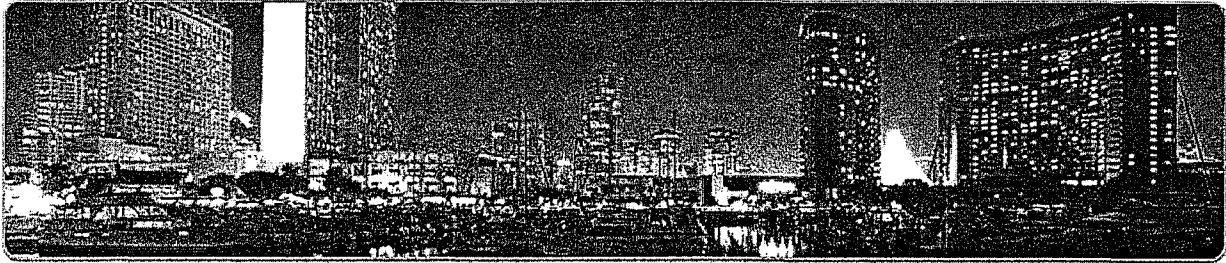
### Our Firm is Proud to Serve our Community:

Unlike other Loss Mitigation Law Firms, when you retain our firm we will never ask you to retain our services over the phone (unless asked to do so by you). We provide FREE consultations in which a prospective client can come down to our office and meet our attorneys and speak with them face-to-face or a legal administrator will come to visit you at your place of preference. Customer service and honesty is our #1 priority. We operate mostly on referrals and we make sure that all of our clients are properly informed of their options and we communicate with our clients regularly. We are a proud member of the Better Business Bureau, with an "A" Rating. We have combined operating experience for over 21 years.

Our team's expertise is in real estate law, the financial market, and bankruptcy law. We have modified countless loans with all the major lenders, and we have built up connections with the banks and deal directly with many bank's legal departments as opposed to dealing with the frustrating bureaucracy of the bank's loan modification departments. We use a variety of tactics from loan document audits, to bankruptcy filings to get the desired result for our clients.

CALL (888) 809-5299 now to speak with a professional Loan Modification Attorney. Call to set up a **FREE CONSULTATION**, so one of our legal administrators can go over your financials and see if you qualify for a loan modification today.

# Fidelity LAW GROUP



## Loan Modification Attorneys

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CALL (888) 809-5299 now to speak with a professional Loan Modification Attorney. Call to set up a **FREE CONSULTATION**, so one of our legal administrators can go over your financials and see if you qualify for a loan modification today.

**FORECLOSURE  
PROTECTION  
BUREAU**

**EDMUND G. BROWN JR.**  
**Attorney General**

*State of California*  
**DEPARTMENT OF JUSTICE**



300 SOUTH SPRING STREET, SUITE 1702  
LOS ANGELES, CA 90013

Public: (213) 897-2000  
Telephone: (213) 897-5548  
Facsimile: (213) 897-4951  
E-Mail: Benjamin.Diehl@doj.ca.gov

August 12, 2009

Principal  
ForeclosureProtectionBureau.org  
c/o GoDaddy.com  
14455 N Hayden Road, Suite 226  
Scottsdale, AZ 85260

RE: Substantiation of Advertising Claims

Dear Principal:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claims To Be Substantiated:

- 1) On its website, your company provides testimonials of M. Studder of Phoenix, AZ and L. Melendez of Scottsdale, AZ. Please provide the full name and address of each consumer, information about the services you provided to each consumer, and the result that your company obtained for each consumer.
- 2) On its website, your company states: "The Former US Commissioner of HUD and current business owner modeled our procedures in setting policy for negotiating with lenders on your

behalf, with our team of attorneys . . .” Please substantiate this claim with the following: the identity of the “Former US Commissioner of HUD” and information about his or her role in modeling procedures for your company; the identity of the “current business owner” and information about his or her experience in the field of setting policy and negotiating with lenders on behalf of consumers to obtain loan modifications; and the name and address of each member of the team of attorneys who performs services in California.

- 3) On its website, your company states: “We represent you [sic] with a specialized team of bank negotiators & attorneys.” Please substantiate this claim by providing the identity of each member of this team and information showing his or her experience.
- 4) On its website, your company states: “We work with your current lender(s) to eliminate late payments, reduce the mortgage balance, and fix the rate with an affordable payment, so that you can keep your home.” Please substantiate this claim with: the name and address of each consumer for whom you eliminated late payments, reduced a mortgage balance or “fix[ed] the rate with an affordable payment.” For each consumer, please provide information showing the services you performed and the result obtained.
- 5) On its website, your company states: “We negotiate your credit cards and other debts to reduce your payments and the amount owed to an affordable level. Debt Settlement can save you years of payments and thousands of dollars.” Please substantiate these claims with: the name and address of each consumer for whom you reduced payments, reduced the amount owed, saved “years of payments” or saved “thousands of dollars.” For each consumer, please provide information showing the services you performed and the result obtained.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee is required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



BENJAMIN G. DIEHL  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

BD:mvg

# **HOME RESCUE ALLIANCE**



*EDMUND G. BROWN JR.*  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



300 SOUTH SPRING STREET, SUITE 1702  
LOS ANGELES, CA 90013

Public: (213) 897-2000  
Telephone: (213) 897-5548  
Facsimile: (213) 897-4951  
E-Mail: Benjamin.Diehl@doj.ca.gov

August 12, 2009

Home Rescue Alliance  
18000 Studebaker Road, Suite 700  
Cerritos CA 90703

RE: Substantiation of Advertising Claims

Dear Principal:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claims To Be Substantiated:

- 1) On its website, your company states: "If your loan DOES contain TILA violations, you might be able to have your loan rescinded, and own your home free and clear." Please substantiate this claim.
- 2) On your website, your company states: "Our network includes expert consultants who are real estate brokers, and loss mitigations representatives who know what it takes to keep you out of foreclosure and in your home." Please provide information identifying

August 12, 2009

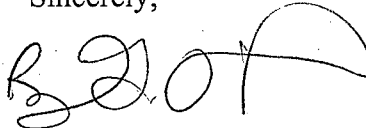
Page 2

each "expert consultant" and "loan mitigations representative" and substantiating his or her experience.

- 3) On its website, your company states: "[W]e at the HRA are diligently working with the loss mitigation departments of lenders in order to negotiate modifications that will result in affordable payments for borrowers . . ." Please substantiate these claims with: information identifying the lenders with whom your company works, the work that your company has done on behalf of borrowers, and the number of borrowers for whom HRA's work has resulted in affordable payments.
- 4) On its website, your company states: "The best way to stop foreclosure is to call the Home Rescue Alliance!" Please substantiate this claim.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee is required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



BENJAMIN G. DIEHL  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

BD:mvg

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[Stop  
Foreclosure!](#)

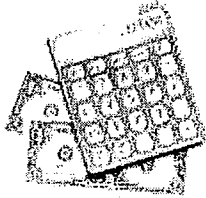
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**Countrywide  
Home Loans  
Settles Lawsuit!**



HOP Blitz

[CLICK HERE](#) to view details of the multi Billion dollar settlement for predatory lending!

Join Our Email List!

Email:

Join

Support:  SafeSub on the  
Internet.com



Is your mortgage  
payment stressing  
you out?

**The Home Rescue Alliance brings hope to  
Millions of American homeowners!**

**The Home Rescue Alliance** offers services intended to educate and empower homeowners nationwide. We start with a **FREE** consultation!

Millions of people are at risk of losing their homes to Foreclosure due to the recasting/adjustment of adjustable mortgages, and the drop in value of homes.

Before you modify your loan, you should first have a comprehensive Forensic Audit conducted to ensure that your loan does not contain any TILA (Truth In Lending Act) violations.

This act was enacted to protect consumers against predatory lending practices.



If your loan DOES contain TILA violations, you might be able to have your loan rescinded, and own your home free and clear.

If your loan DOES NOT contain any TILA violations, then you should consider a loan modification.

Modifying your current loan could help save your home.

Modifications often consist of lowering interest rates, fixing interest rates, preventing ARMs from adjusting, lowering your principal balance and/or lengthening your term. You do not have to be behind to get help.

Banks do not want your property back just as much as you don't want to give it back to them.



[Home](#)

[Stop Foreclosure](#)

[Contact Us](#)

The Home Rescue Alliance a group of real estate and mortgage professionals that have turned their expertise to loan modifications. Our network includes expert consultants who are real estate brokers, and loss mitigations representatives who know what it takes to keep you out of foreclosure and in your home.

With the economy changing and the real estate market in turmoil, we at the HRA are diligently working with the loss mitigation departments of lenders in order to negotiate modifications that will result in affordable payments for borrowers while being economically reasonable for the bank.

Every foreclosure hurts everybody! Not only do the banks and the individual borrowers suffer, but the US Economy as a whole does. We at the HRA have put in countless hours learning the system and cutting our own trail into modifying loans in a manner that just makes sense!

## MAX / HRA Online Pre-Qual Loan Modification

***It's Your Home,  
Let Us Help You Keep it***



**HOME RESCUE ALLIANCE**  
PROTECTING THE AMERICAN DREAM



### Attention!

**Please be sure to explain the payment structure to all clients!**

**Step 1) FREE analysis to obtain approximate payment**

**Step 2) If client decides to proceed a \$2,500 deposit is required with full application and required documents**

## MAX / HRA Agent Information Section

**MAX / HRA Agent Name (First & Last)\***

**MAX / HRA Agent's Email\***

**HRA Agent Code #\***

**MAX / HRA Agent Contact Phone #\***

(Must be a cell phone number)

## Borrower Information

**Borrower Name (First & Last)\***

**Borrower Contact Phone #\***

(Must be a cell phone number)

**Borrower Email Address\***

### Co-Borrower Information (if applicable)

Co-Borrower Name (First & Last)

Co-Borrower Contact Phone #

(Please include phone)

### Property Information

Is This An Owner Occupied Property?\*

 YES

(Please provide)

Has This Loan Ever Been Previously Modified?\*

 YES

Property Address \*

(Include street, city, and zip code)

Lender (1st Position)\*

Account #\*

Year Current Loan Was Aquired\*

Original Loan Amount\*

Current Loan Amount\*

Current Interest Rate\*

Old Rate\*

Current Monthly Payment\*

Does This Payment Include Taxes & Insurance?

 Yes

Old Payment Amount\*

Type of Loan\*

 Fixed

Term of Current Loan

 15 Year Yes

If not, when will it adjust?

Are mortgage payments current?\*

YES

Is There A 'Notice Of Default (NOD)' Filed on This Loan?

Yes

1

Lender (2nd position) (if applicable)

Account Number

Year Acquired

Current Interest Rate

Old Rate?

Original Loan Amount

Current Loan Amount

Old Payment Amount:

Current Payment Amount:

Type of Loan

Fixed

YES

If not, when will it adjust?

Are mortgage payments current?

YES

1

### Income Section

Gross Monthly Income (Borrower)\*

Net Monthly Income (Borrower)\*

Gross Monthly Income (Co-Borrower) (if applicable)

Net Monthly Income (Co-Borrower) (if applicable)



**In a few words, please articulate the hardship that you believe can lead to a successful loan modification \***

**Please enter any comments that you feel might be helpful in the evaluation of your pre-qualification**

**By submitting this pre-qualification form, you acknowledge that this will serve as an evaluation only. No guarantee is neither expressed nor given. Once the pre-qual form is reviewed and evaluated, you will be advised as to whether the file will move on to processing, or denied. The Home Rescue Alliance NEVER advises homeowners to skip/miss/postpone any mortgage payments under ANY circumstances. \***

- I Agree
- I Disagree



**Contact Us**

Request More Information

Home

Contact Us

Stop Foreclosure

Please submit inquiries below:

Your name:

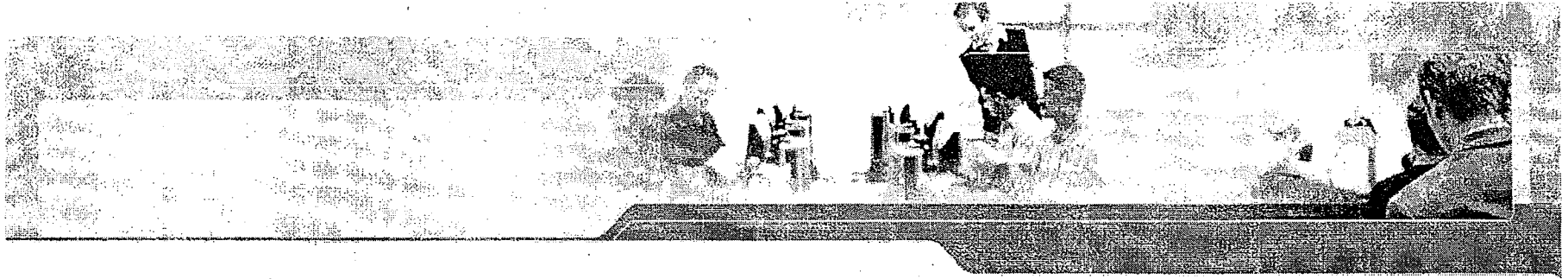
Your email address:

Your phone number:

Comments:

Submit

Reset



Welcome to The Home Rescue Alliance

This site Operated by:

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# Office of the Attorney General

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## FAQs

- [News Release: Attorney General Brown Announces Landmark \\$8.66 Billion Settlement with Countrywide.](#)
- [Countrywide Judgment](#) [PDF 1.35 mb / 26 pg]
- [Settlement Administrator](#)

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### Lawsuit FAQ's

1.

Do I have to continue making payments on my Countrywide loan?

2.

What if my Countrywide loan is in foreclosure?

3.

Can you give me advice on whether I have legal claims about my Countrywide loan?

4.

What is going to happen in the lawsuit?

5.

How long will the case last and can I get updates on what does happen in the status of the lawsuit?

6.

How can I file a complaint with the Attorney General's Office about Countrywide?

7.

Where can I obtain more information about the Attorney General's lawsuit?

### Settlement FAQ's

1.

Which borrowers may be eligible for loan modifications?

2.

I have a Subprime or Pay Option Loan. Does that mean I am eligible for a modification under the Settlement?

3.

What if I am delinquent on my mortgage but don't have a Subprime or Pay Option loan?

4.

When will the modifications start?

5.

Can I contact Countrywide to ask for a modification?

6.

I think I should get a modification. Do I have to continue making payments on my Countrywide loan until then?

7.

What if I am in foreclosure already?

8.

What loan terms will borrowers receive if they obtain a modification?

9.

How low could my interest rate be reduced?

10.

Will I have to pay a fee to Countrywide to get a modification?

11.

What about late fees and prepayment penalties?

12.

What if I am current on my loan now but think I will not be able to make my payments in the future?

13.

Can I call a local Countrywide branch or my loan broker to ask for a modification?

14.

Can we trust Countrywide to make all these loan modifications?

15.

Can I still sue Countrywide if I get a loan modification under the settlement?

16.

What if I have already lost my house to foreclosure?

17.

What if I lose my house to foreclosure in the future?

18.

Can you give me advice on whether I have other legal claims against Countrywide?

19.

How can I find a lawyer?

20.

Can I still file a complaint with the Attorney General's Office about Countrywide?

21.

Is this settlement part of the bailout passed by Congress?

22.

Does the Settlement include non-California borrowers?

23.

Where can I obtain more information about the Attorney General's settlement with Countrywide?

[Back](#)

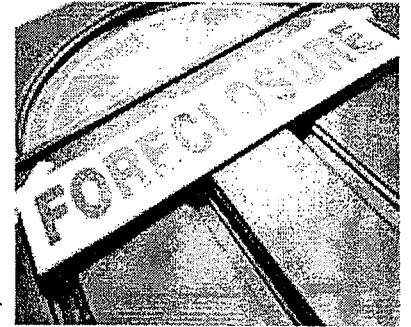


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- [Home](#)
- [Contact Us](#)
- [Stop Foreclosure](#)

## How to Stop Foreclosure



The best way to stop foreclosure is to call the Home Rescue Alliance! The most common thought amongst homeowners that are way behind on their mortgage and do not have the financial resources to help is to let the house foreclose. Seeing past due balances coupled with interest charges and many other fees is sickening.

Don't be afraid of them. We will analyze your situation and provide that custom fit your needs. Our associates can stop foreclosure even after NOD (Notice of Default) has been filed. So if you still own your home there is still a good chance that it is not too late. Banks do not want your house back, but they also do not want to give you a modification that benefits you more than them. Let us help you solve your mortgage problem as the borrowers advocated, not bank advocates.

Email

HOME RESCUE ALLIANCE



Ride the 'loan modification/short sales' wave! Earn what you deserve in 2009!

Scroll to bottom of page  
for more details & testimonials!



*Please turn volume up...The presentation starts automatically in 1 minute.*

Upcoming HRA Events:

All agents receive **FREE** customized PDF fliers to generate leads for clients and for other agents. Click on each flier below to view it.

[Client Flier \(English\)](#)

[Client Flier \(Spanish\)](#)

[Recruiting Flier 1](#)

[Recruiting Flier 2](#)

**Click on each 'Realtor Board' logo below to view the fliers sent out to**



**Explore the greatest opportunity available to Realtors(c) today to obtain more short sale listings, and increase their income and overall success!**



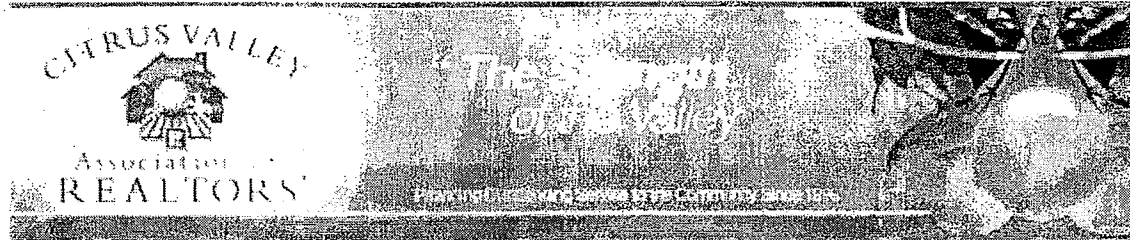
**members of each board inviting it's members to attend The Home Rescue Alliance's 'More Short Sale Listings With Loan Modifications' workshops!**

**Don't get left behind!**

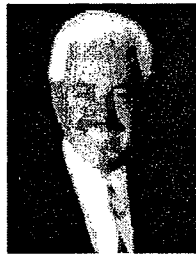
**South Bay Association of Realtors(c) (SBAOR)**



**Citrus Valley Association of Realtors(c) (CVAR)**



## **What Real Estate Professionals Are Saying....**



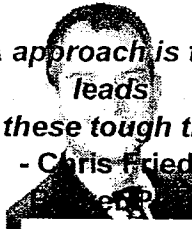
**"The Home Rescue Alliance concept is the most impressive and powerful marketing and**

**income model I have seen in my 25+ years as a Realtor(c)"**

**- Alfredo Garcia**

**"As a Broker, I know that the HRA approach is the best way for agents to generate leads and income during these tough times in the industry "**

**- Chris Friedl**



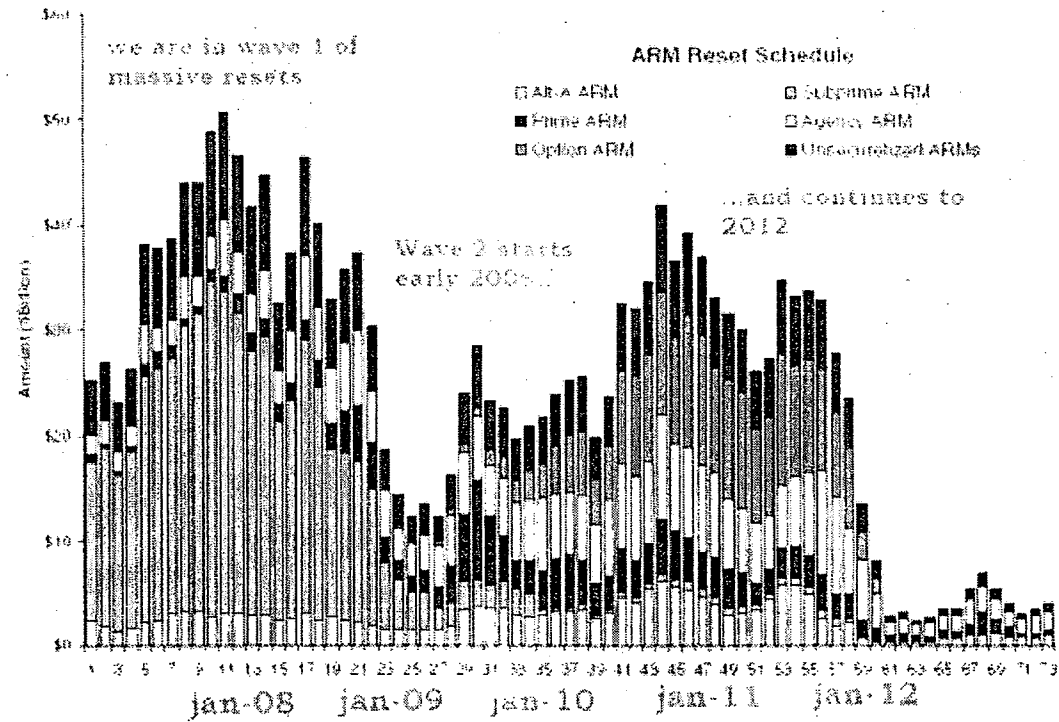
**"Learning to generate 'short sale listings' is a must for any Realtor(c) serious about making money in a down market. The best part of the HRA approach is that it does not distract Realtors(c), but rather compliments their marketing efforts"**

**- Griselda Espinoza  
Broker**

With the bulk of MASSIVE mortgage resets coming in the next few years, NOW is the time to explore the Loan Modification opportunity that can lead you to a TON of 'Short Sale Listings'.

30% of all Loan modification Applications end up as 'Short Sale' listings.  
Can you afford to pass up on this opportunity?

### Adjustable Rate Mortgage Reset Schedule



Note: Data as of January 2007

Source: Credit Suisse Fixed Income U.S. Mortgage Strategy

# **HOME RETENTION PROGRAMS**

**EDMUND G. BROWN JR.**  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



455 GOLDEN GATE AVENUE, SUITE 11000  
SAN FRANCISCO, CA 94102-7004

Public: (415) 703-5500  
Telephone: (415) 703-5570  
Facsimile: (415) 703-5480  
E-Mail: Amy.Teng@doj.ca.gov

August 12, 2009

Peter Wright, Esq. (pcw@iiylaw.com)  
Irsfeld, Irsfeld & Younger, LLP  
Galleria Office Towers  
100 W. Broadway, Suite 900  
Glendale, CA 91210

RE: Substantiation of Advertising Claims

Dear Mr. Wright:

I am writing regarding certain advertising for the loan modification business operated by your client, Home Retention and Financial Programs, Inc. dba JL Richman and Associates Co. ("JL Richman"), appearing on its web site, [www.homeretentionprograms.com](http://www.homeretentionprograms.com). According to Department of Real Estate records, JL Richman is located at 127 S. Brand Boulevard, #220-B, Glendale, California 91204. You are listed on the JL Richman web site as their corporate attorney.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

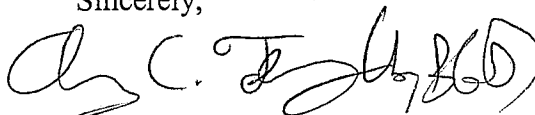
In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claims To Be Substantiated:

- 1) On the web site for JL Richman, under "Home", the company states: "Our team has 10 years of success in negotiating 90% of all mortgage loan modification requests to a successful outcome." It later states on the same page: "For the modification requests we accept, our modification failure rate is less than 1%." Please explain the bases for the percentages cited, and provide documentation supporting the statistics. Please also explain the distinction between the two percentages; in other words, what do they purport to represent? Please provide information related to JL Richman's years of experience in negotiating loan modifications.
- 2) On the same web page, JL Richman claims "statistically 52% of all loan modifications fail!" Please provide the basis and documentation supporting JL Richman's claim.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



AMY C. TENG  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

ACT:

(8)

# Home Retention And Financial Programs, Inc.

dba JL Richman And Associates Co CA DRE License No. 01857289

Home

About Firm

The Process

References

Our Info

Contact Us

Short Sales

Credit Repair

Loan Processing

Comm. Loan Mods

Pay Rate Reduction

Deed in Lieu

Broker Training

Broker Login

Broker Info

Client Update

## WHY IS YOUR BROKER OR ATTORNEY USING OUR COMPANY'S SERVICES?

Our team has 10 years of success in negotiating 90% of all mortgage loan modification requests to a successful outcome. We have the most effective, state-of-the-art systems and procedures in place to modify any residential or commercial loan. Our goal is to sustain property ownership on affordable terms, while limiting loss to financial institutions.

## STATISTICALLY 52% OF ALL LOAN MODIFICATIONS FAIL!

—However—

For the modification requests we accept, our modification failure rate is less than 1%. Why? Because we first diligently underwrite borrower capacity and based on the strength of that analysis, offer lenders a detailed and workable note modification plan that works for them and the borrower.

Simply put, if you try to negotiate a loan modification with your lender directly or through one of the 500 *start-up* modification companies, your chance of failure is 52%—or more.

### Notice to California property owners

In fact, more than 500 *foreclosure consultants* have opened their doors in California in just the last 6 months—yet most do not have a clue as to *WHO* is a valid candidate for a loan modification, and *HOW* it can be successfully negotiated. Also, many of these 'consultants' are operating illegally. This is because the state of California requires them to be licensed by the Department of Real Estate (DRE), or be a licensed attorney. Home Retentions and Financial Programs, Inc. DBA JL RICHMAN &

**ASSOCIATES CO. is a licensed real estate broker, licensed by the DRE; license no. 01857289.**

**We offer our services in all 50 states.**

**We have licensed real estate brokers and attorneys in all 50 states that offer our professional services to their clients**

***IN SHORT, NO OTHER COMPANY HAS MORE EXPERIENCE AND CAPACITY TO ACHIEVE YOUR LOAN MODIFICATION NEEDS.***

**CONSTANT UPDATES 24/7 ON YOUR LOAN MODIFICATION PROGRESS**

Our clients can view the status of their loan modification online 24/7 through our exclusive and very private case management system. Clients are assigned a unique code that allows them access to their file; status updates, and viewing of our underwriter's case notes and where applicable, notes from their attorney.

Our clients receive an email advising them of every change made to their file—automatically. Progress reports are also sent by email periodically.

Our goal is to successfully negotiate a modification of your loan so that you keep your property and limit the damage to your credit.

We fully understand that you have a serious problem and only a short time to overcome the real possibility of losing your property.

**FREE CONSULTATIONS.** We offer no cost, no obligation consultations to discuss your situation and review possible solutions.

**KNOW THE LAW.** Foreclosure laws and property owner's rights vary from state to state. The time required to complete a foreclosure can vary from 60 days to 7 months. To receive a summary of the timelines and general rights you have to avoid foreclosure in your state, contact us and we will send you the general information that applies in your state. This is not however, intended to constitute the giving of legal advice. You are urged to discuss your legal options and alternatives to foreclosure with an attorney licensed to practice law in your state. Our company does not and



cannot give legal advice.

We do not contract directly with homeowners. Property owners must contract for loan modification with a licensed real estate broker or attorney in their state. We will be please to offer a list of licensed attorneys and brokers in your area that use our services.

## **TYPICAL RESULTS OF OUR LOAN MODIFICATION PLANS**

**LOAN MODIFICATION** - 99% of all "A" type lenders and 70% of sub-prime lenders (with high interest rates) will package a loan modification where most of the delinquent payments and foreclosure fees are added onto the principal balance of the loan. Payments can remain approximately the same. In some cases the interest rate will be reduced permanently.

**FORBEARANCE PROGRAMS** - Typically 30% of sub-prime lenders (with high interest rates) will only offer a workout program that requires you to immediately pay at least 20% or more of the total delinquencies including foreclosure fees, plus the balance of the delinquency will be added to their regular monthly payments over a period of 6-to-48 months. Forbearance plans do not remove a foreclosure action but simply stop it in place until the loan is paid current.

**FORBEARANCE PROGRAMS OFTEN FAIL IF THE LENDER IS NOT FORCED TO CONSIDER THE FINANCIAL ABILITY OF THE BORROWER TO PAY. WE REQUIRE THEM TO CONSIDER YOUR ABILITY TO PAY IN OUR FORBEARANCE PROPOSALS.**

## **PAYMENT RATE &/OR INTEREST RATE REDUCTION**

Increased interest rates on home loans have made it impossible for many homeowners to pay their mortgage payments, triggering mortgage defaults.

**Remember, if a bank is forced to foreclose, they will lose money, because the property will resell for less than market value, and oftentimes, less than the amount owed to them on the foreclosed loan. Costs of holding the property and eventual sales costs add to their losses. If a bankable solution can be achieved, that is their preferred outcome as well.**

**A rate reduction, sometimes coupled with a substantial reduction in loan principal balance is the only possibility for a homeowner to retain their home while giving the bank a 'face-saving' alternative to costly foreclosure.**

### **DEED IN LIEU OF FORECLOSURE**

**Under some conditions lenders will accept the property back from the borrower as full payment in order to save the time and expense of foreclosure. Negotiating these arrangements are complex, as they involve assessments of current and future value, plus current market conditions in addition to proving the inability of the homeowner to either pay the mortgage or sell the property.**

### **PUT OUR TEAM TO WORK FOR YOU**

**Our management team has more than 200 years of banking experience. We know the language of lending. We know how to talk to lenders and present in writing, a formidable solution to your mortgage default problems. This is another reason why our company offers the most comprehensive and successful loan modification service in the real estate industry.**

**Please read this very interesting article from the New York Times:**

***The New York Times***

**JIM CHANG**

*EDMUND G. BROWN JR.*  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



455 GOLDEN GATE AVENUE, SUITE 11000  
SAN FRANCISCO, CA 94102-7004

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Telephone: (415) 703-5570  
Facsimile: (415) 703-5480  
E-Mail: Amy.Teng@doj.ca.gov

August 12, 2009

Jim Chang ([REOjim@ntek.net](mailto:REOjim@ntek.net))  
Silicon Valley Capital Funding, Inc.  
1475 S. Bascom Avenue, #111  
Campbell, CA 95008

RE: Substantiation of Advertising Claims

Dear Mr. Chang:

I am writing regarding certain advertising for your mortgage loan modification business as advertised on your Craigslist posting (Posting ID 1300768031). It is unclear whether the advertisement also refers to your employing broker, Silicon Valley Capital Funding, Inc.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claim listed below is based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claim and evidence at issue. Failure to adequately substantiate the claim listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included.

Claim To Be Substantiated:

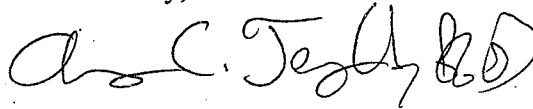
In your Craigslist advertisement, you claim that your company has a "90% success rate with our pre-qualified [loan modification] clients." Please provide evidence showing how you pre-qualify clients for loan modification and substantiate the 90% success rate with information about the number of clients you have pre-qualified and the number of clients for whom you have obtained loan modifications. Please include the names and addresses for the clients considered a success for the purposes of this claim.

August 12, 2009

Page 2

Thank you in advance for your cooperation with this request. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners. I look forward to reviewing your response and will contact you with any follow-up questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Amy C. Teng" followed by a stylized flourish or initials.

AMY C. TENG  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

ACT:

SD2008800368  
40363642.doc

(10)

[SF bay area craigslist](#) > [san francisco](#) > [services offered](#) > [real estate services](#) > [email this posting to a friend](#)

## Avoid Loan Modification Scams - I can help! (inner richmond)

Date: 2009-08-01, 1:10PM PDT

Reply to: [serv-9k4wj-1300768031@craigslist.org](mailto:serv-9k4wj-1300768031@craigslist.org) [\[Errors when replying to ads?\]](#)

please flag with care:

[miscategorized](#)

[prohibited](#)

[spam/overpost](#)

[best of craigslist](#)

Have problem meeting your monthly mortgage obligations?  
Are you facing possible foreclosure?  
Owe more than your house is worth?  
Is your adjustable mortgage rate about to adjust?  
Many are facing the same problems.

We can help. Avoid loan modification scams and let me pre-qualify you for loan modification. We have 90% success rate with our pre-qualified clients. The pre-qualifying process is FREE. Once qualified, you may choose to use our attorney based negotiators to help you with your loan modification process with nominal fee. Our loan modification service comes with limited money back guaranty. Email or call me for details.

If you do not qualify for loan modification, I can help you with Short sale process. I am a Realtor / Sr. Loan Consultant / Designated REO Listing specialist with loss mitigation training.

Call and get pre-qualified today.

Jim Chang

Realtor / Sr. Loan Consultant / Designated REO Listing Specialist / Loss mitigation - Short Sale Specialist

(408) 396-5828

E-mail: [REOJim@ntek.net](mailto:REOJim@ntek.net)

- it's NOT ok to contact this poster with services or other commercial interests
- License info: CA #: 01501525

PostingID: 1300768031

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**MORTGAGE  
MODIFICATION  
SOLUTIONS**

EDMUND G. BROWN JR.  
Attorney General

State of California  
DEPARTMENT OF JUSTICE



455 GOLDEN GATE AVENUE, SUITE 11000  
SAN FRANCISCO, CA 94102-7004

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Telephone: (415) 703-5570  
Facsimile: (415) 703-5480  
E-Mail: Amy.Teng@doj.ca.gov

August 12, 2009

Bitia J. Nassbridges, President  
Mortgage Modification Solutions  
9891 Irvine Center Drive, Suite 230  
Irvine, CA 92618

RE: Substantiation of Advertising Claims

Dear Ms. Nassbridges:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claims To Be Substantiated:

- 1) In an advertisement to a consumer, your company states: "**Our services are due to the FEDERAL MANDATE** which makes it mandatory for mortgagees, upon the default of a single family mortgage, to engage in loss mitigation actions. . . ."



(emphasis in original). Please provide information substantiating this claim, including the federal law mandating this requirement.

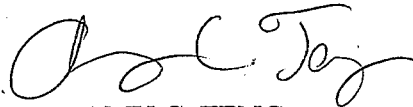
- 2) In an advertisement entitled "Benefits of 'Debt Modification,'" your company states: "**Why \$3995.00 is nothing compared to what you can accomplish in return?** #1- It's 10 times more expensive to hire a CPA or a Financial Advisor to exclusively analyze & Research your financial affairs to create a plan acceptable to the Banking standards" (emphasis in original). Please describe what plan Mortgage Modification Solutions creates for its customers and what documentation you have to substantiate your claim that a comparable plan created by a CPA or financial advisor would cost "10 times more" than \$3995.
- 3) In the same advertisement above, your company further claims, "**#6- On top of all these** (sic), in times of slow economy you can buy things on bargain and pay as Low as penny on a dollar or even purchase new cars at 50% off." Please substantiate this claim and explain how Mortgage Modification Solutions assists consumers purchase new cars at 50% off.
- 4) In an advertisement entitled "Option B," your company claims "[t]his process might take as long as 3 to 6 months. . . ." Please substantiate this claim with information regarding actual clients of Mortgage Modification Solutions.
- 5) In an advertisement entitled "Meet MMS Management," your company claims "MMS Processing Center works with several Attorney's Assisted organizations." Please explain what those organizations are and how they work with Mortgage Modification Solutions.
- 6) In the same advertisement above, your company states "MMS, CPO has fought for working class families and negotiated for the injured worker vs. the Insurance Company for 18 years." Please state what "MMS, CPO" refers to and substantiate the claim that this person or entity has negotiation experience of 18 years in the insurance field.
- 7) In the advertisement entitled "Home Loan Mortgage Saver Example Chart," please substantiate each and every calculation cited. State whether the data is based on actual customers' loan modifications. If so, please provide evidence of these loan modifications, and if not, explain the basis for citing the data in the chart.

August 12, 2009

Page 3

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee is required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Amy C. Teng". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

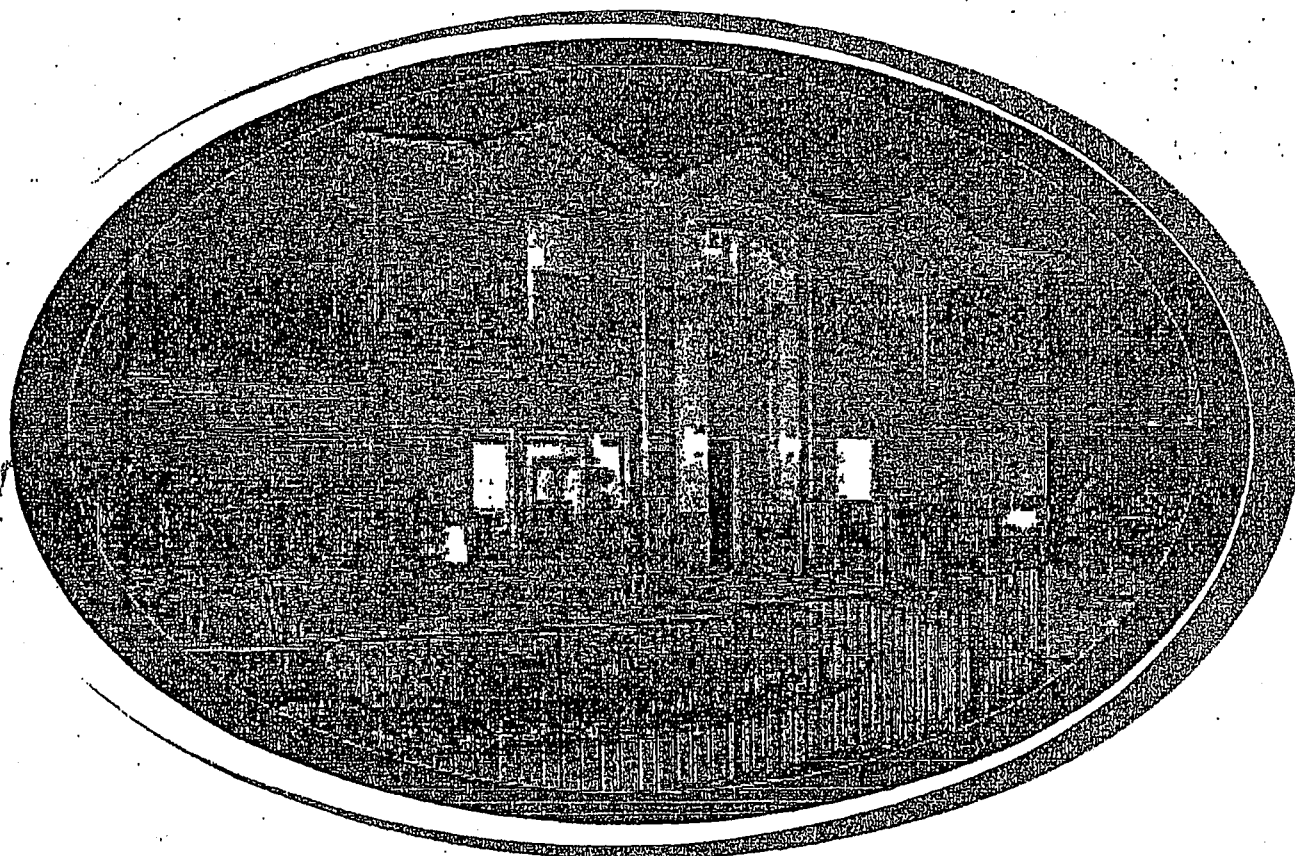
AMY C. TENG  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

ACT:

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10476851.doc

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**Mortgage  
Modification  
Solutions**



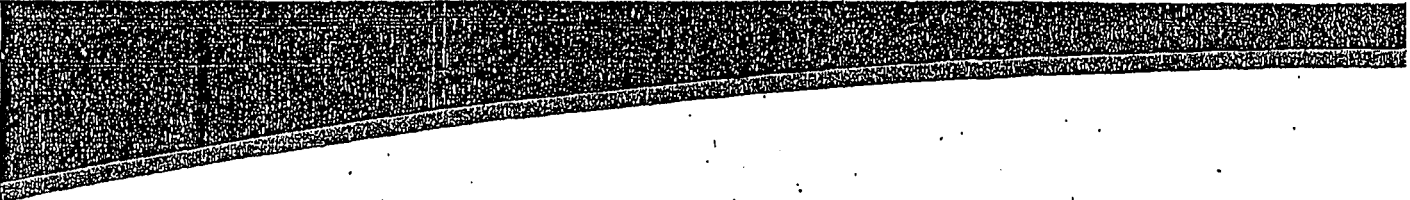
© 2008 Mortgage Modification Solutions is not a lending company;  
MMS is only a service for hire, to represent Homeowners.



**Mortgage  
Modification  
Solutions**  
Benefit Package

# Debt Modification SOLUTIONS

Saving The American  
**DREAM...**



# Hurry - Don't Wait MODIFY!

Our services are due to the **FEDERAL MANDATE** which makes it mandatory for mortgagees, upon the default of a single family mortgage, to engage in loss mitigation actions (including, but not limited to, special forbearance, loan modification, and deeds in lieu of foreclosure) for the purpose of providing alternatives to foreclosure.

## **DON'T WAIT TILL YOU LOSE YOUR HOME!!**

This is not a refinance and does not require re-qualifying for a new loan. In most cases, although results may vary and are not guaranteed, we can assist you in negotiating a lower rate and payment on your Home Loan, both first and second. Don't wait for Foreclosure. You owe it to yourself to modify your loan terms to your benefit. Why wait till you are in serious trouble. Most experts agree that property prices will continue to decline in value for at least another one or two years. Let our specialists start negotiating your Loan Terms. For more details call Mortgage Modification Solutions today **1-866-426-2722**

- **NO CREDIT SCORING**
- **NO PROPERTY APPRAISAL**
- **NOT A REFINANCE**
- **NO LOAN FEES**
- **NO ESCROW FEES**

• This program offers a Professional Presentation for Aggressive Negotiation with your Mortgage Company to **REDUCE** Monthly Payments on your existing Home Loan, both a First or Second.

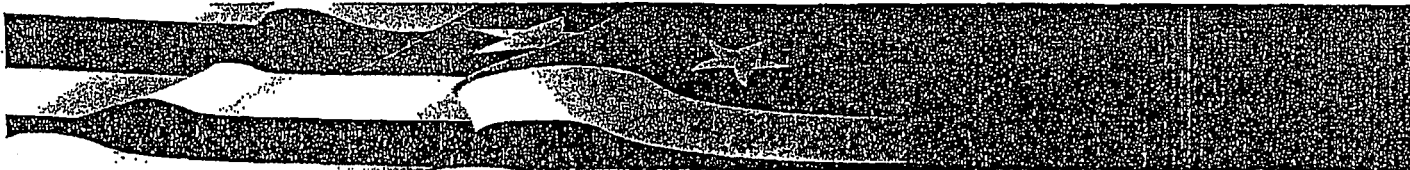
• This is not a Law passed by the congress; it's a temporary program which can disappear at any time.

• **DO NOT WAIT TILL YOU ARE IN TROUBLE, TAKE ADVANTAGE OF THIS PROGRAM AND START SAVING FOR YOUR FAMILY.**

For more details go to [www.mortgagemodificationsolutions.com](http://www.mortgagemodificationsolutions.com)

or

call toll free **1-866-426-2722** option # 2



## BENEFITS OF "DEBT MODIFICATION"

We are blessed that in our Country we get a Second chance. A Debt Modification is our "Second chance for a FRESH START", and if we blow it by avoiding creating a "Professional Financial Worksheet" which will outline our future and continuing managing our lives on daily basis without plans, we'll never have another chance. Therefore, we must wisely take advantage of this opportunity for a FRESH START.

### Why Debt modification is the only option to financial freedom?

The answer is simple, imagine that you accomplish to convince your creditors to accept \$0.35 to \$0.60 cents for every dollar that you owe them. Now let's say adding your Home loan, Car loan, all your conventional loans and Credit Card debts together you owe \$500,000.00 plus high interests and now all you have to pay them is settled at \$290,000.00. Don't you think owing \$210,000.00 less will make a big difference in your life, minimize your stress and allow you to better plan your future because of the peace of mind that you got for your self? Of course it will.

### Who and How do I accomplish that?

You must hire a professional company like MMS Corp. to create a "Personal Financial Worksheet" (PRO-PFW), this is exactly what separates MMS Corp. from everyone else in the industry, AND BE SURE IF ANYONE claimed to you that they will Modify your loan for some bargain prices that they will never create a "PRO-PFW", and you cannot expect an ultimate savings without acceptable "PRO-PFW".

This new financial Worksheet must present a compelling statement which needs to enable the lender's caseworker assigned to work on your case to easily see; 1- Where you were? 2- Where you are? And # 3- Where you will be in the next 5 years? Financially, (in black and white, with no grey area). It's not simple to try to fully explain everything here rather than creating one. For instance: a "PFW" is the most sensitive work that a Company can do on your behalf. BECAUSE THERE IS NO THIRD CHANCE.

### Why \$3995.00 is nothing compared to what you can accomplish in return?

- #1- It's 10 times more expensive to hire a CPA or a Financial Advisor to exclusively analyze & Research your financial affairs to create a plan acceptable to the Banking standards.
- #2- Maximum reductions are only based on a good "PRO-PFW".
- #3- You can simply use a "PRO-PFW" over and over to Modify all your long term debts.
- #4- You can comfortably apply for new Loans within your budget and expect approval.
- #5- Expect more Credibility and Respect: because you are now a sophisticated person who has planned to wisely build his future.
- #6- On top of all these, in times of slow economy you buy things on bargain and pay as Low as penny on a dollar or even purchase new cars at 50% off.
- #7- A "Pro-Financial Worksheet" will allow you to wisely purchase new assets at Bargain Prices, and take advantage to build new Wealth, when everyone else can't.
- #8- Once you create a plan in your life, you will never fail again if you stand by it

Imagine the unlimited opportunities available to you by just having your financial Worksheet in hand VS. someone who doesn't. Then ask yourself whether \$3995.00 is lot of money to pay for what you can accomplish with a PRO-PFW, and then decide whether you want to get the most out of your efforts or accomplish bare minimum thinking you won because you paid less? And RISK your last chance to a fresh start.



## Mortgage Modification Solutions

9891 Irvine Center Drive, Suite 230, Irvine, CA 92618

(Tel) 949.486.3333 (Fax) 866.426.3022

www.mortgagemodificationsolutions.com

### "Option B"

#### A Modification to Short Sale

#### BENEFITS

If your financial stress is so deep and you feel the chances of keeping your Home are very minimal, but you wish to try to keep your Home:

Then you need to attempt to modify your existing loan first and if not successful obtain a Short Sale Approval.

Why a Short Sale Approval is beneficiary to you and your future:

1. You avoid the hassle of Foreclosure and eviction process
2. You avoid the cost associated with a Foreclosure process
3. On your Credit Report you will not have a Foreclosure Account
4. A Short Sale will report paid as Agreed

Above all, most Home owners lose their interested buyers while their Banks need to approve the Offer, there are many factors before your Bank decides whether the Price offered to them is reasonable, or not. This process might take as long as 3 to 6 months, obviously most Buyers do not wish to wait that long.

Once you have a pre-approved agreement you can find a Buyer and Sell your property within weeks.

Therefore, we prepare your "PFW" so you can accomplish a Modification and if your application is denied then we will help you to obtain a pre-approved Short Sale agreement.

For this service you pay \$2000.00 in advance to prepare a preliminary application for a Mod review. If your Bank agrees to treat your file as a Modification case, which requires more preparation then you continue to pay the balance of \$1995.00 to complete the preparation.

If your Bank denies you a Modification, using the prepared file we will help you to obtain a pre-approved Short Sale Agreement, and you are no longer required to pay the remaining balance of \$1995.00 to build a more efficient case to prove your eligibility for Modification.

At this time you are required to Sign a 1 year Short Sale listing Agreement with an approved Realtor by MMS Corp., who we know that they are competent in fulfilling your desires.





## Mortgage Modification Solutions

9891 Irvine Center Drive, Suite 230, Irvine, CA 92618

(Tel) 949.486.3333 (Fax) 866.426.3022

[www.mortgagemodificationsolutions.com](http://www.mortgagemodificationsolutions.com)

Sellers Net Inc.  
A Registered California  
Real Estate License  
DESIGNATED OFFICER  
Lic. # 01022131

### What is Mortgage Modification?

Emergency Mortgage Loan Modification Act of 2008

U.S. House of Representative Bill # H.R. 5579

#### U.S. Congress Passes Comprehensive Housing Package

To speed loan modifications and keep more families in their homes, this package includes HR 5579 to provide mortgage services with clarity and certainty, to remove an impediment to troubled debt restructuring on the part of holders of residential mortgage loans, and for other purposes. Reported to House amended. Emergency Mortgage Loan Modification Act of 2008 - Establishes a standard for loan modifications or workout plans for pools of certain residential mortgage loans.

Mortgage Modification Solutions Corp. ("MMS") is not a Mortgage Company and is not in Sales. We do not Sell you anything. We simply assist and educate you as to your new RIGHTS in how to reduce your Home Mortgage. If you will kindly spend 3 minutes of your undivided attention and read this material, then we will be able to educate you as to this new federally mandated program. This will help you to reduce your monthly payment and save a substantial amount of money on your Home Loan. The fee for our services, below referenced, consists of analyzing our clients' debt situation, researching debt restructuring options and presenting our clients with the results of our research.

The Mortgage Modification Program IS NOT A REFINANCE OR A NEW MORTGAGE; it's simply that we will assist you in taking advantage of the mandate of the Federal Government, which makes it mandatory for mortgagees, upon the default of a single family mortgage, to engage in loss mitigation actions (including, but not limited to, special forbearance, loan modification, and deeds in lieu of foreclosure) for the purpose of providing alternatives to foreclosure; all this is without additional fees or a new property appraisal.

#### What is Mortgage Modification?

The Mortgage Modification Program is designed to reduce an existing Home Loan Interest rate and monthly payment. Some mortgage companies say that you can call them directly, without needing to retain Attorney's or other private Services like ours. HOWEVER, the truth is that their goal is to keep you paying the higher interest and payment for as long as they can keep you doing so, BUT WHEN YOU HIRE OUR COMPANY WE WILL stay on top of your application to make sure your lender negotiates the best possible interest rate that matches your financial.

This program is designed for all Homeowners who are and not yet behind in making their monthly mortgage payment, or soon will be in jeopardy of losing their Home. IT IS DESIGNED TO HELP HOMEOWNERS AVOID FALLING BEHIND IN THEIR PAYMENTS (BY REDUCING THOSE PAYMENTS) AND, AS A CONSEQUENCE, LOSING THEIR HOMES TO FORECLOSURE.

Refund Policy: Within 72 hours of receipt of your application and its attachments, a Loan Modification Analyst at MMS will determine whether you can qualify to submit an application to your Lender for Modification. This review is based on the contents of your application and its attached documents. In the event that MMS and the LMS Analyst determine that your chances are too slim, we will send you back a full refund, less a \$295.00 Application Fee, along with all the documents you provided for review. There is no other refund.



**MMS mission:**

After receiving your PAYMENT of \$3995.00, the service is performed in 3 easy steps:

1. MMS analyzes your situation and determines whether we can assist you or not.
2. Our processing professionals will help you, STEP BY STEP, to compile and complete the mortgage-interest rate REDUCTION payment package.
3. Then the Loan Modification Service will file your package with your mortgage company, so your mortgage lender can resume negotiations with you to reduce your Monthly payment and its Interest Rate. Homeowners normally receive results within 30 to 90 days.

The Loan Modification Services hired by MMS has ALREADY been working with most mortgage companies and, because of this ESTABLISHED RELATIONSHIP, they have been successful to guide the Homeowners to reduce their existing Home Loan.

**Our services have the following guarantees:**

After MMS receives your completed package, within 72 hours, MMS will have an experienced analyst review your paper work. If the Analyst determines that you cannot qualify for the mortgage modification program, your Payment is refunded back to you, less the \$295 Application Fee.

A Representative of MMS will be available to you to assure that all aspects of your application and its progress are being handled properly.

A professional processor will be in contact with you to assist you to complete all the required forms, and guide you with regard to gathering the most important documents required by your Lender.

In case you may have any concerns, MMS Management would like to hear from you. Please e-mail your comments to [management@mortgagemodificationsolutions.com](mailto:management@mortgagemodificationsolutions.com)

- If this sounds like a solution to you:
- If you wish to save thousands of dollars on your Home Loan and send your Children to a good college with the extra cash that you will save:
- If you wish to avoid crisis within a year or two from now, then let us go to work for you today.

**• Why Mortgage Modification Solutions ?**

- 1 We are the first fully organized organization in the United States which works with different departments for this operation:
2. MMS or its officers are not former Mortgage Brokers.
3. A dedicated person will stay with you till your negotiation is finalized by your Mortgage Company in a timely manner.

**BJ Nassbridges**  
**President**

**MMS Corp.**  
**Mortgage Modification Solutions**



MMS-Processing Center works with several Attorney's Assisted organizations, which have dedicated teams of experienced officers, who will negotiate your mortgage on your behalf. When MMS takes over your application, our promise is to make sure that we stay in touch with your Mortgage Company till we get an answer for you. Our goal is to make sure that you are properly represented and to minimize your daily stress.

MMS, CPO has fought for working class families and negotiated for the injured workers vs. the Insurance Company for 18 years. Which makes him a man of experience when it comes to follow up and negotiation.

**Our Final Approach.**

MMS Corp. will report all those Mortgage companies who refuse to cooperate and reduce Homeowners monthly payment and Annual Interest Rate to the County Fair Housing Committee.



## Home Loan Mortgage Saver Example Chart

1st Loan	Interest	Modified Interest	Current Payment	Modified Payment	Monthly Savings	Over 30yrs Total Savings.
300,000	8%	2.25%	\$2,201	\$1,147	\$1,054	\$379,440.00
300,000	10%	2.25%	\$2,632	\$1,147	\$1,485	\$534,600.00
500,000	8%	2.25%	\$3,669	\$1,911	\$1,758	\$632,880.00
500,000	10%	2.25%	\$4,388	\$1,911	\$2,477	\$891,720.00

The above calculations are EXAMPLES and are based on 30 year FXD Interest Rates ONLY.

- NO CREDIT SCORING
- NO PROPERTY APPRAISAL
- NOT A REFINANCE
- NO LOAN FEES
- NO ESCROW FEES

The service Fee schedules for negotiations are as follow:

1st Loan	2nd Loan same Lender	2nd Loan Different Lender
\$3,995.00	\$950.00	\$1,550.00

If the Negotiations succeed to completely eliminate the 2nd loan, then we will bill you \$2995.00 this fee is only payable if your second Loan is completely eliminated at teh end of the process.

**NATIONAL BAY**

EDMUND G. BROWN JR.  
Attorney General

State of California  
DEPARTMENT OF JUSTICE



455 GOLDEN GATE AVENUE, SUITE 11000  
SAN FRANCISCO, CA 94102-7004

Public: (415) 703-5500  
Telephone: (415) 703-5570  
Facsimile: (415) 703-5480  
E-Mail: Amy.Teng@doj.ca.gov

August 12, 2009

VIA ELECTRONIC MAIL

Principal  
National Bay (nationalbay@yahoo.com)

RE: Substantiation of Advertising Claims

Dear Principal:

I am writing regarding certain advertising for your mortgage loan modification business as advertised on your Craigslist posting (Posting ID 1299602987).

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claim listed below is based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claim and evidence at issue. Failure to adequately substantiate the claim listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included.

Claim To Be Substantiated:

In your Craigslist advertisement, you claim that your company has a "90% success rate in completing your loan modification." Please substantiate this claim by providing information regarding the total number of clients you have and the number of clients, along with their names and addresses, for whom you have completed a loan modification. Additionally, your advertisement states that you "have Mitigation Attorneys Auditing Every File!" Please list the names of all the attorneys involved with auditing client files in your loan modification business. Your advertisement also claims your company has "[o]ver 30 years of mortgage experience for our mitigators." Please substantiate this claim with the names of all your mitigators and evidence of their experience in this field.

August 12, 2009

Page 2

Thank you in advance for your cooperation with this request. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners. I look forward to reviewing your response and will contact you with any follow-up questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'Amy C. Teng', written in a cursive style.

AMY C. TENG  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

ACT:

SD2008800368  
40363666.doc

(11)

SF bay area craigslist > east bay > services offered > labor & moving email this posting to a friend

**National Home Rescue Programs (hercules, pinole, san pablo, el sob)**

please flag with care:  
miscategorized  
prohibited  
spam/overpost  
best of craigslist

Date: 2009-07-31, 5:50PM PDT

Reply to: [serv-24sgx-1299602987@craigslist.org](mailto:serv-24sgx-1299602987@craigslist.org) [Errors when replying to ads?]

Can't Refinance your house due to the MORTGAGE MELTDOWN??

No Equity? Primary Residencies OK

Low Scores? Second Homes OK

Late Payments? Investment OK

Owe more on the House then what it is worth? \*\*We Have Mitigation Attorneys Auditing Every File!

We will lower your interest rate and monthly mortgage payment!!

\*Unmatched customer service 24/7support

\*No appraisal, title, or credit report necessary

\*We have a 90% success rate in completing your loan modification \*Over 30years of mortgage experience for our mitigators as well as attorney backed

We provide a MONEY BACK GUARANTEE on all Loan Modification and Forbearances if we cannot provide an offer.

Email: [nationalbay@yahoo.com](mailto:nationalbay@yahoo.com)

Agents Needed--Able to work from Home.

- it's NOT ok to contact this poster with services or other commercial interests

PostingID: 1299602987

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**NATIONWIDE  
MODIFICATION  
CENTER, INC.**

*EDMUND G. BROWN JR.*  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



455 GOLDEN GATE AVENUE, SUITE 11000  
SAN FRANCISCO, CA 94102-7004

Public: (415) 703-5500  
Telephone: (415) 703-5570  
Facsimile: (415) 703-5480  
E-Mail: Amy.Teng@doj.ca.gov

August 12, 2009

Nationwide Modification Center  
7595 Irvine Center Drive  
Irvine, CA 92612

RE: Substantiation of Advertising Claims

Dear Principal:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claims To Be Substantiated:

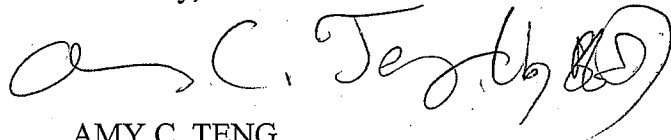
- 1) In an advertisement to a consumer, your company states: "Your first mortgage . . . has been **Pre-Qualified** for a **MODIFICATION** to a 30 yr. fixed rate mortgage with a **payment of only \$2,490.13** a month. . . . **Rates are between 3.5% - 5%.**" Please explain how Nationwide Modification Center pre-qualifies consumers for loan modifications of 30-year fixed rate mortgages of a specific payment amount and rates between 3.5% and 5%.

August 12, 2009

Page 2

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee is required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Amy C. Teng" with a stylized flourish at the end.

AMY C. TENG  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

ACT:

SD2008800368  
10476995.doc

(7)

FORM 892 ELIGIBILITY NOTICE  
Eligibility Area: Lake Worth, FL

RE: PINNACLE FINANCIAL CORP  
ORIGINAL LOAN AMOUNT: \$664,035

STATUS:	Final Notice
DISBURSEMENT CODE:	FL112904
ASSIGNED:	Negotiation Dept.

PROGRAM: 30yr FIXED RATE MORTGAGE – FINAL NOTICE

Dear [REDACTED]

Your first mortgage, originally funded by PINNACLE FINANCIAL CORP has been Pre-Qualified for a **MODIFICATION** to a 30 yr. fixed rate mortgage with a payment of only \$2,490.13 a month.

No other notices will be issued and no phone calls will be made to you regarding this notice.

Based on public records, our staff has reviewed your property information and determined that you are in a severely declining market in terms of value. This offer to modify the current terms of your mortgage could REDUCE your monthly payments by 30% - 50%. No Equity is needed, No Minimum Credit Scores, Late payments on your Mortgage are not a problem and No Appraisal is needed.

**Rates are between 3.5% - 5%**

Please give us a call today to discuss how we can help you save your home.

**1-866-643-1716**

Please have your disbursement code ready when you call.

**NOTICE EXPIRATION DATE: May 2, 2009**

Open 9 a.m. - 7 p.m. Monday through Friday and 10 a.m. - 2 p.m. Saturday (PST)



Information obtained from public record sources and not by PINNACLE FINANCIAL CORP, Nationwide Modification Center, Inc. is not sponsored by or affiliated with PINNACLE FINANCIAL CORP and this solicitation is not authorized by PINNACLE FINANCIAL CORP. This is not a formal offer as eligibility depends on individual company information. No terms are implied and this is simply an offer for more information. This is not a government agency letter, nor should it be construed as such. This is not an offer for a loan.



PRSR1 STD  
U.S. POSTAGE  
PAID  
SANTA ANA, CA  
PERMIT # 55

**PERSONAL AND CONFIDENTIAL**  
Stimulus Package Information Enclosed

RE: PINNACLE FINANCIAL CORP



Lake Worth, FL 33467-6976

# **NEXTWAVE FINANCIAL**

**EDMUND G. BROWN JR.**  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



455 GOLDEN GATE AVENUE, SUITE 11000  
SAN FRANCISCO, CA 94102-7004

Public: (415) 703-5500  
Telephone: (415) 703-5570  
Facsimile: (415) 703-5480  
E-Mail: Amy.Teng@doj.ca.gov

August 12, 2009

Joseph Noori  
Nextwave Financial  
4200 Gordon Street  
Fremont, CA 94555

RE: Substantiation of Advertising Claims

Dear Mr. Noori:

I am writing regarding certain advertising for your mortgage loan modification business that is currently posted on Craigslist (Posting ID 1301357262).

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claims To Be Substantiated:

- 1) In the Craigslist advertising, your company states: "We are certified by United Mortgage Modifiers of America." Please provide documentation regarding the organization by whom you are certified and the certification process, including documentation regarding any training, fees paid, and other steps undertaken by your company to receive this certification.

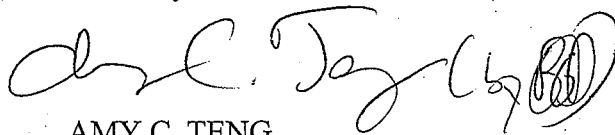
August 12, 2009

Page 2

- 2) In the same advertisement above, your company further claims, "We have a 80% success rate with our files . . ." Please substantiate this claim by providing evidence of the total number of clients you have. Please also provide evidence of the number of clients considered a success for the purposes of this claim, as well as their names, addresses, and information on whether they obtained a loan modification.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee is required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Amy C. Teng", with a circular stamp or mark to the right of the signature.

AMY C. TENG  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

ACT:

SD2008800368  
40363679.doc

(12)

SF bay area craigslist > east bay > services offered > real estate services

email this posting to a friend

# Loan modification / restructuring is the answer, don't lose your house (All over Bay Area)

Date: 2009-08-01, 10:07PM PDT

Reply to: [serv-jd5dj-1301357262@craigslist.org](mailto:serv-jd5dj-1301357262@craigslist.org) [Errors when replying to ads?]

please flag with care:

- [miscategorized](#)
- [prohibited](#)
- [spam/overpost](#)
- [best of craigslist](#)

## Are you in trouble with your current mortgage?

Do you have an adjustable rate mortgage?

Trouble making your current mortgage payments?

Facing foreclosing or a short sale for your property!

If you answered yes, I can help provide a solution for you.

Don't wait till it is too late, we can help you stay in your house!



**NEXTWAVE FINANCIAL**  
COMPLETE REAL ESTATE SOLUTIONS

## Our Loan Modification Program

Nextwave Financial is licensed under the Department of Real Estate with many years of real estate experience. Your file will be handled by our attorneys and paralegals and processing agents with many years experience. If you try to negotiate with your lender, you will waste my time being passed from department to department and may be turned down due to their modification process. It is important to work with a company who is attorney-based as as the lender loss mitigation department typically work with attorneys better. They do not want to risk any type of lawsuit or forensic loan documentation audit. **We understand the lender's inside processes and how to navigate and get results.** Our negotiators have tons of experience with various lenders and have negotiated every kind of file you can think of.

We are certified by United Mortgage Modifiers of America and very well-versed in the loan modification process which gives us the upper hand when dealing the banks. Because we work for you and not hired by the bank, we make sure that we obtain the best possible deal for you. Our success rates is over 80% for most files and have helped many clients get out of a tough financial situation. We have seen companies advertising 100% success rate and that concerns us; the only way one can be 100% certain is if they owned the bank or they were negotiating with themselves! The negotiation process is performed by our attorneys and paralegals who are very experienced and know everything about the process. Unlike many other modification companies who have inexperienced agents perform the negotiation process, we have an attorney and paralegal work for you. It does not take a rocket scientist to figure out which method will achieve better results.

We have a 80% success with our files and are proud of this record which reflects our negotiators' experience, knowledge, and work ethics. We are here at your service and hope to be able to get you out of the current situation.

**visit our web site for more info: [www.nwfin.org](http://www.nwfin.org)**

- Our loan modifications help reduce interest rate/ loan amount
- We will help waive late fees/penalties
- Let us get you back on your feet





- ü Reduce interest rates/principle loan amount
- ü Restructure your loan and fix it if it is an adjustable loan
- ü Help you stay in your home that you have worked so hard for
- ü Lower your payments

**We can complete your loan modification in record time!!!**

Don't delay! Call us before it is too late.

If you are a homeowner, we are on your side. Take action as lenders have teams working hard on their side and by simply ignoring the problem, it won't go away. Let us help you.



**Joseph Noori**

Nextwave Financial

**Direct (510) 219-8244**

**Office (510) 562-7777 ext 202**

Toll free 888-688-4193

**Fax (510) 357-1385**

**E-mail: [jnoori@nwfn.org](mailto:jnoori@nwfn.org)**

**visit our web site for more info: [www.nwfn.org](http://www.nwfn.org)**

San Francisco Bay Area-based loan modification firm Nextwave Financial helps homeowners avoid foreclosure and provides loan modification services performed by attorneys and real estate short sale assistance throughout California. We are California loan modification company licensed by Department of Real Estate and certified by United Modification Modifiers of America, serving clients in the Bay Area, including Alameda County, Contra Costa County, San Mateo County, Santa Clara County and San Francisco County, including the cities of Atherton, Belmont, Brisbane, Burlingame, Colma, Daly City, East Palo Alto, Foster City, Half Moon Bay, Hillsborough, Menlo Park, Millbrae, Pacifica, Portola Valley, Redwood City, San Bruno, San Carlos, San Mateo, South San Francisco, Woodside, Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Ashland, Castro Valley, Cherryland, San Lorenzo, Sunol, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro, Union City, Antioch, Lafayette, Pleasant Hill, Brentwood, Martinez, Richmond, Clayton, Moraga, San Pablo, Concord, Oakley, San Ramon, Danville, Orinda, Walnut Creek, El Cerrito, Pinole, Hercules, Pittsburg, Campbell, Cupertino, Gilroy, Los Altos, Los Altos Hills, Los Gatos, Milpitas, Monte Sereno, Morgan Hill, Mountain View, Palo Alto, San Jose, Santa Clara, Saratoga, Sunnyvale and all parts of East Bay, Silicon Valley, South Bay and the Peninsula.

- Location: All over Bay Area
- it's NOT ok to contact this poster with services or other commercial interests
- License info: Nextwave Financial

PostingID: 1301357262

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# **PARSA LAW GROUP**

*EDMUND G. BROWN JR.*  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



300 SOUTH SPRING STREET, SUITE 1702  
LOS ANGELES, CA 90013

Public: (213) 897-2000  
Telephone: (213) 897-5548  
Facsimile: (213) 897-4951  
E-Mail: Benjamin.Diehl@doj.ca.gov

August 12, 2009

James M. Parsa & Associates PLC;  
Parsa Law Group  
3200 Park Center Dr Ste 1300  
Costa Mesa, CA 92626

RE: Substantiation of Advertising Claims

Dear Mr. Parsa:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

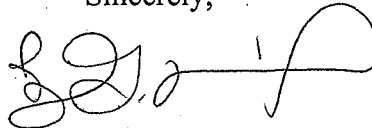
Claims To Be Substantiated:

- 1) On your website, your company provides testimonials and client success summaries of Mr. and Mrs. Martinez of Los Angeles, CA, Mr. and Mrs. Barrington of Moreno Valley, CA, Mr. Anderson of Santa Ana, CA, Dolores S. of Las Vegas, Nevada, Juan N. of Los Angeles, CA, Michael R. of Fontana, CA, Teresa V. of Rancho Cucamonga, CA, Antonio Q. of Anaheim, CA, Brenda L. of Los Angeles, CA, Conrad G. of Anaheim, CA, Reina M. of Sacramento, CA, Carlos R. of Chino Hills, CA, Charles W. of Fontana, CA, and Yoshi T. of Court Tracey, CA. Please provide the full name and address of each consumer, information showing the services your company provided to each consumer, who provided the services (including time spent by each person who worked on the file), and the result that your company obtained for each consumer.

- 2) On your website, your company states: "In Previous Loan Modifications or Home Mortgage Modifications, the Parsa Law Group Has Negotiated . . . Reduced, Fixed Interest Rates; Lower Monthly Mortgage Payments; Extension of Loan Term; Restructuring of Missed or Delinquent Payments; In Some Cases, Principal Balance Reduction; In Some Cases, Reduction or Short Pay Off Settlement of 2nd or 3rd Mortgages; [and] Lender Compliance with Terms of Making Home Affordable Program." Please substantiate these claims with the name and address of each consumer for whom you achieved one of these results. For each consumer, please provide information showing the services your company provided, who provided the services (including time spent by each person who worked on the file), and the result that your company obtained for each consumer.
- 3) On your website, you state: "Our attorneys are recognized in the industry as being insightful and innovative leaders in their respective areas of practice." Please substantiate this claim by providing the identity of each such attorney, including yourself, each attorney's area(s) of practice, and information showing his or her experience in the area(s) of practice identified.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee is required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



BENJAMIN G. DIEHL  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

BD:mvg

# **PATRIOT MORTGAGE COMPANY**

**EDMUND G. BROWN JR.**  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



455 GOLDEN GATE AVENUE, SUITE 11000  
SAN FRANCISCO, CA 94102-7004

Public: (415) 703-5500  
Telephone: (415) 703-5570  
Facsimile: (415) 703-5480  
E-Mail: Amy.Teng@doj.ca.gov

August 12, 2009

Gary Edson Greetis  
Patriot Mortgage Company  
260 S. Orange Street  
San Diego, CA 92122

RE: Substantiation of Advertising Claims

Dear Mr. Greetis:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claims To Be Substantiated:

- 1) In a solicitation letter to a consumer, your company states: "You are pre-qualified to take part in our free eligibility process for the F.H.A. Refinance program." Please describe what information Patriot Mortgage reviewed to make the determination that the consumer was prequalified for the program and describe Patriot Mortgage's "free eligibility process."

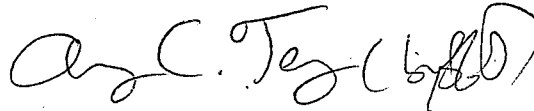
August 12, 2009

Page 2

- 2) In the same advertising letter to consumers, your company states: "We have a proven **16 step legal** process that has successfully negotiated all types of mortgages. This could include a low **30 year fixed rate** or more importantly a **principal balance reduction** on your present mortgage" (emphasis in original). Please describe Patriot Mortgage's "16 step legal process" to negotiate loan modifications.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee is required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,

Handwritten signature of Amy C. Teng in black ink.

AMY C. TENG  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

ACT:

SD2008800368  
40361740.doc



**NEW 2009  
Government Economic  
Mortgage Stimulus Plan**

**Patriot Mortgage Co.  
260 S. Orange Street  
Escondido, Ca. 92025**

February 17, 2009

**PERSONAL & CONFIDENTIAL**



Encinitas CA 92024

Dear [Redacted]

You have been pre-qualified to take part in our free eligibility process for the F.H.A. Refinance program. Approval may be available for homeowners who have late payments, foreclosure, bankruptcy, collections, and judgments. Your past credit may be overlooked. Cash out loans are available within this program. **CREDIT SCORES are not used in determining eligibility under the new 2009 Government Economic Stimulus Plan.**

We also have an aggressive legal team that will help homeowners who are delinquent on their mortgage or pre- foreclosure. We have a proven 16 step legal process that has successfully renegotiated all types of mortgages. This could include a low 30 year fixed rate or more importantly a principal balance reduction on your present mortgage. For eligibility please call and refer to your pre-qualified code number: [Redacted] If you are delinquent, having trouble making your payments or if you owe more than your home is currently worth. Do you have a Notice of Default or Notice of Trustee sale Date? This is an urgent matter call immediately don't loose your home. You have legal rights..

There is no loan limit!!

**Toll Free: (866) 248-6848**

Monday - Friday 8 am to 6pm  
Saturday and Sunday 10 am to 2 pm

*Title Co.*



Equal Housing Opportunity. This is a F.H.A. program  
For more information [www.hud.gov/offices/hsg/sth/faresourcectr.cfm](http://www.hud.gov/offices/hsg/sth/faresourcectr.cfm)  
[www.mypatriotmortgageco.com](http://www.mypatriotmortgageco.com) D.R.E license #00628929

# **PRG SYSTEMS**

**EDMUND G. BROWN JR.**  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



110 WEST A STREET, SUITE 1100  
SAN DIEGO, CA 92101  
P.O. BOX 85266  
SAN DIEGO, CA 92186-5266

Public: (619) 645-2001  
Telephone: (619) 645-2207  
Facsimile: (619) 645-2062  
E-Mail: [judith.fiorentini@doj.ca.gov](mailto:judith.fiorentini@doj.ca.gov)

August 12, 2009

Pablo Rodolfo Gonzales  
PRG Systems  
183 Broadway Street  
Chula Vista, CA 91910

RE: Substantiation of Advertising Claims

Dear Mr. Gonzales:

I am writing regarding certain Internet advertising (<http://prgsystem.com>) for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For some of the claims listed below, I have noted the type of evidence this Office would consider necessary to adequately substantiate the claim. (We expect you to substantiate all of the claims listed below, and not just those for which I have suggested the type of evidence you should provide.)

Claims To Be Substantiated:

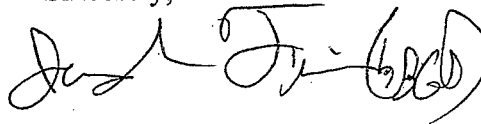
- (1) "Even if you are one, two, three and up to six months late, with this we could reduce your mortgage almost by half and your new payments could be lower." <http://prgsystem.com/>, August 11, 2009). Sustain your claim that you can reduce your customer's mortgage almost by half, even if they are up to six months

behind in their mortgage payments, by providing the name and address of all of your customers for whom you were able to achieve this. Please also provide the total number of PRG Systems customers.

- (2) "In our system, we will negotiate the non-performing note of your home with the bank at a discount of a maximum of sixty five percent of the FAIR MARKET VALUE (F.M.V.)"  
([http://prgsystem.com/index.php?option=com\\_content&view=article&id=73&Itemid=82](http://prgsystem.com/index.php?option=com_content&view=article&id=73&Itemid=82), August 11, 2009). Substantiate this claim by providing the name and address of all of your customers for whom you were able to successfully negotiate the non-performing note at sixty five percent of the fair market value.
- (3) "Transform Default and Foreclosure into Equity and Lower Payments."  
([http://prgsystem.com/index.php?option=com\\_content&view=article&id=59&Itemid=68](http://prgsystem.com/index.php?option=com_content&view=article&id=59&Itemid=68), August 11, 2009). Substantiate this claim by providing the name and address of all of your customers for whom you were able to successfully transform default and foreclosure into equity and lower payments.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee may be required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



JUDITH FIORENTINI  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

JF:

## PRG\$ Systems

### Transform Default and Foreclosure into Equity and Lower Payments.

Home

#### FAQS

- [HOW DID YOU GET INTO THIS MESS ?](#)
- [PRG\\$ SYSTEMS HAS A SOLUTION](#)

#### Search

search...

#### Language

 [Español](#)

#### Files

#### Who is Online ?

We have 5 guests and 6 members online



#### WHAT IS PRG\$ SYSTEMS?

PRG\$SYSTEM was founded by Pablo Rodolfo Gonzales in Chula Vista California. For more than thirty years he has specialized in Real Estate as a private investor. He would like to thank you for your interest in this incredible opportunity to work together to benefit you and your family to obtain a better future for your home.

Due to today's real estate crisis many financial institutions, banks and especially you as a homeowner are hurting as a result of the increasing number of homes being foreclosed. This year alone the number of foreclosures have doubled from the previous years and the foreclosure rates are dramatically sky rocketing!

#### "HOW DID YOU GET INTO THIS MESS"



When you purchased your home the bank informed you that your loan had an adjustable rate, meaning that if the interest rates drop, so would your payments. But this did not turn out that way. Interest rates went up and your payments increased so much that now you are unable to keep up...so you are unable refinance or sell.

#### PRG\$ SYSTEMS HAS A SOLUTION



#### "SHORT PAY OFF"

A short payoff sale is generally defined by loan loss mitigation professionals, as "a sale in which a lender allows the property securing a mortgage or deed of trust loan to be sold for less than the existing loan balance, due to factors such as the borrower's financial circumstances, the property's physical condition, and local real estate market conditions." You have probably tried to make arrangements with your bank without a positive response from their end. The reason is that banks are regulated by a federal law called: FAIR HOUSING LENDING, under this regulation the banks cannot give you any special treatment or discounts because if they do, they must offer the same exact discount to all of their borrowers, of which they can turn around and file a law suit against the bank, causing them to lose millions of dollars.

The second reason is that when you bought your home you signed a very important document called DEED OF TRUST. In this document you agreed to be one hundred percent responsible for your payments and if you stop paying, the bank has all the rights to foreclose.

In our system, we will negotiate the non-performing note of your home with the bank at a discount of a maximum of sixty five percent of the FAIR MARKET VALUE (F.M.V). Even if you are one, two, three and up to six months late, with this we could reduce your mortgage almost by half and your new payments could be lower. Now you could gain equity in your home, something that you did not have before with this system.

You don't have to leave your home during our negotiations. You will have possession of your home at all times, giving you and your family the peace of mind that you deserve.

#### CONTACT US

#### PRG\$ SYSTEMS

183 BROADWAY STREET CHULA VISTA, CA 91910

[Watch information video](#)

**PLEASE ACT TODAY, DON'T LOSE YOUR HOUSE  
CALL YOUR PERSONAL CONSULTANT AT**

Toll Free 1-866-690-5963

619 616-2310

FAX 619 616-2351

## **PRG\$ Systems**

**Transform Default and  
Foreclosure into Equity and  
Lower Payments.**

FAQS

- [HOW DID YOU GET INTO THIS MESS ?](#)
- [PRG\\$ SYSTEMS HAS A SOLUTION](#)

Search

search...

News

[WSJ.com: What's News US](#)

[Friends Agrees to Takeover](#)

U.K. insurer Friends Provident said it has agreed to be acquired by restructuring firm Resolution in a £1.86 billion deal, as it posted a wider net loss for the first half of the year.

- ✉ Email this
- Save to del.icio.us
- Digg This!
- Share on Facebook

[Stocks Drop as Financials Fall](#)

Stocks sank further into doldrums as the recently surging financial sector began to sputter.

- ✉ Email this
- Save to del.icio.us
- Digg This!
- Share on Facebook

[Cities Tolerate Homeless Camps](#)

With local shelters at capacity, several U.S. cities are accommodating the homeless and their encampments, instead of dispersing them.

- ✉ Email this
- Save to del.icio.us
- Digg This!
- Share on Facebook

Language

[Español](#)

About Us...



*Transform Default and Foreclosure into Equity and Lower Payments*

**WHAT IS PRG\$ SYSTEMS?**

PRG\$ SYSTEMS was founded by Pablo Rodolfo Gonzales in Chula Vista California. For more than thirty years he has specialized in Real Estate as a private investor. He would like to thank you for your interest in this incredible opportunity to work together to benefit you and your family to obtain a better future for your home. Due to today's real estate crisis many financial institutions, banks and especially you as a homeowner are hurting as a result of the increasing number of homes being foreclosed. This year alone the number of foreclosures have doubled from the previous years and the foreclosure rates are dramatically sky rocketing!

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**CONTACT US**

**PRG\$ SYSTEMS**

**183 BROADWAY STREET  
CHULA VISTA, CA 91910**



**Watch Information Video**

**PLEASE ACT TODAY, DON'T LOSE YOUR HOUSE  
CALL YOUR PERSONAL CONSULTANT AT  
Toll Free 1-866-690-5963  
619 616-2310  
FAX 619 616-2351**

[Version en Español](#)

**PRG\$ SYSTEMS HAS A SOLUTION**

**"SHORT PAY OFF"**

*A short payoff sale is generally defined by loan loss mitigation professionals, as "a sale in which a lender allows the property securing a mortgage or deed of trust loan to be sold for less than the existing loan balance, due to factors such as the borrower's financial circumstances, the property's physical condition, and local real estate market conditions." You have probably tried to make arrangements with your bank without a positive response from their end. The reason is that banks are regulated by a federal law called: FAIR HOUSING LENDING, under this regulation the banks cannot give you any special treatment or discounts because if they do, they must offer the same exact discount to all of their borrowers, of which they can turn around and file a law suit against the bank, causing them to lose millions of dollars.*

*The second reason is that when you bought your home you signed a very important document called DEED OF TRUST. In this document you agreed to be one hundred percent responsible for your payments and if you stop paying, the bank has all the rights to foreclose.*

*In our system, we will negotiate the non-performing note of your home with the bank at a discount of a maximum of sixty five percent of the FAIR MARKET VALUE (F.M.V). Even if you are one, two, three and up to six months late, with this we could reduce your mortgage almost by half and your new payments could be lower. Now you could gain equity in your home, something that you did not have before with this system.*

*You don't have to leave your home during our negotiations. You will have possession of your home at all times, giving you and your family the peace of mind that you deserve.*



**REVISEMYLOAN.COM**



*EDMUND G. BROWN JR.*  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



300 SOUTH SPRING STREET, SUITE 1702  
LOS ANGELES, CA 90013

Public: (213) 897-2000  
Telephone: (213) 897-5548  
Facsimile: (213) 897-4951  
E-Mail: Benjamin.Diehl@doj.ca.gov

August 12, 2009

ReviseMyLoan.com/  
Mortgage Outreach Services  
5101 Cox Road, Suite 200  
Glen Allen, VA 23002

Dana Alexander Keith  
4640 Admiralty Way, Suite 715  
Marina Del Rey, CA 90292

RE: Substantiation of Advertising Claims

Dear Principal:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claims To Be Substantiated:

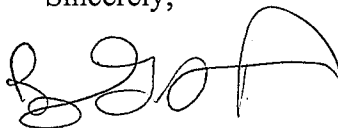
- 1) On its website, your company states: "[W]e work closely with major mortgage loan servicing companies. Many of the largest mortgage servicing companies and lenders are our clients. We currently contact thousands of their borrowers each month on the lender's behalf to process loan

modifications.” Please substantiate these claims by: identifying each mortgage loan servicing company or lender; providing information about your experience and relationship with each company; and demonstrating the benefits to consumers that have resulted from your relationship with each company.

- 2) On its website, your company states: “We’ve helped 100,000 + homeowners lower their mortgage payment” and that “[w]e have been providing services to lenders for over 20 years. We’ve helped 100,000 borrowers with more than \$37 billion in mortgage debt.” Please substantiate these claims with information showing that you have been providing services to lenders for over 20 years and that you have helped 100,000 borrowers lower their mortgage payment. Also, please provide the names and addresses of borrowers in California that you have “helped” with “mortgage debt,” the services that you performed for each borrower, and the result that you achieved for each borrower.
- 3) On its website, your company states that our services are free for consumers” and that “our services are free to the borrower with no fees charged for our loan modification assistance.” Please substantiate this claim by providing the name and address of each borrower in California for whom you have provided free services, the services performed for each borrower, and the result that you achieved for each borrower.
- 4) On its website, your company states: “A specialist will review the information you provide and call you back to present your options.” Please substantiate this claim by providing the identity of each specialist and information showing his or her experience.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee is required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



BENJAMIN G. DIEHL  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

BD:mvg

**STOP HOME  
FORECLOSURE HELP**

EDMUND G. BROWN JR.  
Attorney General

State of California  
DEPARTMENT OF JUSTICE



300 SOUTH SPRING STREET, SUITE 1702  
LOS ANGELES, CA 90013

Public: (213) 897-2000  
Telephone: (213) 897-5548  
Facsimile: (213) 897-4951  
E-Mail: Benjamin.Diehl@doj.ca.gov

August 12, 2009

StopHomeForeclosureHelp.com/Financial Firebird  
150 North Street Suite 40  
Pittsfield, MA 01201

RE: Substantiation of Advertising Claims

Dear Principal:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claims To Be Substantiated:

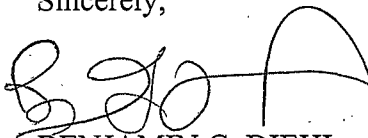
- 1) On its website, your company states: "[T]he Stop Home Foreclosure Help program helps [homeowners] choose which option or options would work best to help them avoid foreclosure given their own personal circumstances." Please substantiate these claims with information about how your company helps homeowners choose among available options and how the choice is based on the homeowners' personal circumstances.
- 2) On its website, your company states: "Stop Home Foreclosure Help tries to bring together the homeowner in foreclosure with a foreclosure avoidance specialist possessing expertise in the foreclosure prevention method they have chosen to pursue." Please substantiate the claim that the program can

perform this function. Also, please provide information identifying the foreclosure avoidance specialists and demonstrating why each person identified is a specialist.

- 3) On its website, your company states that it "uses an artificial intelligence system to help evaluate which option might best suit the situation of a specific homeowner in foreclosure." Please provide information about the system that your company uses and how it helps evaluate which option best suits the situation of particular homeowners.
- 4) On its website, your company states that "the author of . . . the artificial intelligence program makes himself available onsite when homeowner's [sic] questions cannot be fully answered by the articles, programs, or telephone assistants." Please provide information identifying the individual, demonstrating that he has answered homeowners' questions and showing that he or she is qualified to answer these questions.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee is required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



BENJAMIN G. DIEHL  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

BD:mvg

SD2008800368  
60445809.doc

**THOMAS W. DVORAK**

**EDMUND G. BROWN JR.**  
**Attorney General**

**State of California**  
**DEPARTMENT OF JUSTICE**



300 SOUTH SPRING STREET, SUITE 1702  
LOS ANGELES, CA 90013

Public: (213) 897-2000  
Telephone: (213) 897-5548  
Facsimile: (213) 897-4951  
E-Mail: Benjamin.Diehl@doj.ca.gov

August 12, 2009

Thomas W. Dvorak  
2740 E. Oakland Park Blvd. Suite 200  
Ft. Lauderdale, FL 33306

RE: Substantiation of Advertising Claims

Dear Mr. Dvorak:

I am writing regarding certain advertising for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the following advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For the claims listed below, I have noted the type of evidence this Office would consider necessary to fully and adequately substantiate the claim.

Claims To Be Substantiated:

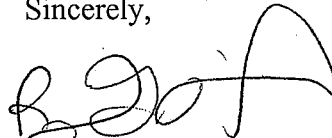
- 1) On your website, you state: "We save your home from foreclosure by doing forensic analysis on the company that gave you the mortgage and find violations that might have occurred when the mortgage was issued and use these as leverage to get a modification you can afford." Please provide information about the forensic analysis you conduct, the violations that might have occurred, the names and addresses of consumers for whom you have successfully gotten a consumer a loan modification as a result of violations found in this forensic analysis, and the violation(s) that were used as leverage in each case.
- 2) On your website, you state: "We . . . have working relationships with most finance companies already in place with our own contacts so we may work even more effectively for you." Please substantiate this

claim by providing: the name of each finance company with which you have a working relationship; the contact person for each company; and information about your experience and relationship with each company.

- 3) On your website, you state: "The Loan modifications we produce are effective since we use our own underwriters to expertly submit your modification to your financial institution in a format they understand to give you the mortgage help and foreclosure help you need." Please substantiate this claim with: information identifying the underwriters and substantiating their expertise; information about the effectiveness of your loan modification submissions, including the name and address of each consumer for whom you have obtained a loan modification; the format you use to submit the "modification" to each financial institution; and information demonstrating the way(s) in which your format is more effective than other formats in obtaining a loan modification for the consumer.
- 4) On your website, you state: "We have been able to successfully Stop Foreclosure for hundreds of clients . . ." Please provide the name and address of each client for whom you were able to successfully stop foreclosure.
- 5) On your website, you state: "Our skilled team of Negotiators and Foreclosure Litigation Attorneys is one of the best in the U.S. . ." Please provide the name of each member of this team, and provide information substantiating his or her experience.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee is required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



BENJAMIN G. DIEHL  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

BD:mvg



# **TVC FINANCIAL**

**EDMUND G. BROWN JR.**  
*Attorney General*

*State of California*  
**DEPARTMENT OF JUSTICE**



110 WEST A STREET, SUITE 1100  
SAN DIEGO, CA 92101  
P.O. BOX 85266  
SAN DIEGO, CA 92186-5266

Public: (619) 645-2001  
Telephone: (619) 645-2207  
Facsimile: (619) 645-2062  
E-Mail: [judith.fiorentini@doj.ca.gov](mailto:judith.fiorentini@doj.ca.gov)

August 12, 2009

Guillermo Valladolid  
TVC Financial  
5155 Waring Rd. # 211  
San Diego, CA 921020

RE: Substantiation of Advertising Claims

Dear Mr. Valladolid:

I am writing regarding certain Internet advertising (<http://www.tvcfinancial.com/>) for your mortgage loan modification business.

Under Business and Professions Code section 17508, the California Attorney General may require any person doing business in California to substantiate advertising claims, including claims that (1) purport to be based on factual, objective, or clinical evidence, (2) compare the product's effectiveness or safety to that of other brands or products, or (3) purport to be based on any fact. This is a formal demand under section 17508 that, no later than 20 days from receipt of this letter, you provide evidence of the facts on which the advertising claims listed below are based. In addition, after we receive your response, we may wish to arrange an in-person meeting with you to discuss the claims and evidence at issue. Failure to adequately substantiate the claims listed below may result in further action. See Business and Professions Code section 17508, subsection (c).

In your response, you should provide business records, studies, news accounts or other documents supporting each factual and/or comparative claim. You may also provide narrative responses; any documents you refer to in such responses should be included. For some of the claims listed below, I have noted the type of evidence this Office would consider necessary to adequately substantiate the claim. (We expect you to substantiate all of the claims listed below, and not just those for which I have suggested the type of evidence you should provide.)

Claims To Be Substantiated:

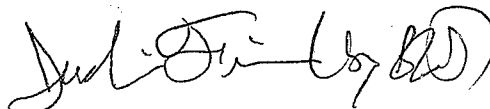
- (1) "TVC Financial is a 100% legally operating loss mitigation service provider. You should know that most companies in California offering loss mitigation services are operating illegally according to California Civil Law."

(<http://www.tvcfinancial.com> (Loan Modification tab) August 10, 2009). Provide evidence in support of your claim that TVC Financial is a 100% legally operating loss mitigation service provider. Identify any legal actions in which TVC Financial was, or is, a party. Provide evidence in support of your claim that most companies in California offering loss mitigation services are operating illegally according to California Civil Law and how you came to this conclusion.

- (2) “We work with most lending institutions and have strategic relationships with the decision makers to achieve industry best results.” (<http://www.tvcfinancial.com> (Loan Modification tab) August 10, 2009). Provide a list of the lending institutions that TVC Financial works with. Identify the names and address of the decision makers with whom TVC Financial has “strategic relationships to achieve industry best results.” Provide the names and addresses of all the customers for whom TVC Financial has achieved the “industry best results” and provide information regarding the actual results achieved for each such customer.

Thank you in advance for your cooperation with these requests. As you are undoubtedly aware, California is facing an unprecedented mortgage loan crisis. In order to protect the public, this Office is taking a hard look at a variety of advertising claims promising relief for distressed homeowners, particularly where, as here, an upfront fee may be required. I look forward to reviewing your responses and will contact you with any follow-up questions.

Sincerely,



JUDITH FIORENTINI  
Deputy Attorney General

For EDMUND G. BROWN JR.  
Attorney General

JF:



# OFFERING SOLUTIONS *To San Diego*



## SERVICES

Loan Modifications

Short Sales

Real Estate

Mortgages

Debt Settlement

Track Your Case

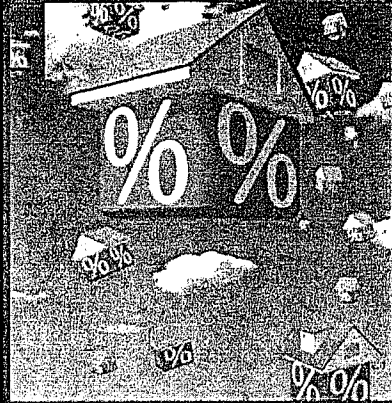
Affiliates

Agent Training

Privacy Policy

Contact Us

# Loan Modifications



## What is a Loan modification?

**Loan modification** is the process of trying to stop a home foreclosure before it occurs. Loan modification was introduced as a collaborative effort between the federal government and the mortgage industry. The program was established to help home owners that were facing the loss of their homes due to delinquent payments.

There are several options when it comes to loss mitigation and the main focus should be to keep the home owner in their home. Loss mitigation consists of two types of solutions, a loan modification plan or a repayment plan. Both of these plans must be realistic for the home owner as well as agreeable to the lending institution. Loan modification may include a partial payment of amounts in arrears and then restructure of the loan such as rate reduction, principle reduction, or term increase in order to compensate for the remainder of the amount of the loan in default. The repayment plan is a process used by lenders in which the borrower agrees to pay a set amount in addition to the monthly payment until the arrears are handled. Statistics have proven that the loss mitigation process is often better handled by a third party due to experience and the ability to deal with the lending company without a personal attachment to the situation.

## Our Professional Loan Modification Program

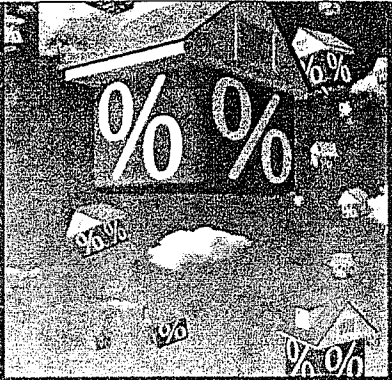
Our professional loan modification program is setup so that we work with the home owner as well as the lender to find an alternative to foreclosure. We believe loss mitigation is about keeping the home owner in their home.

## 100% Legal and Compliant

**TVC Financial is a 100% legally operating loss mitigation service provider. You should know that most companies in California offering loss mitigation services are operating illegally according to California Civil law. In order to offer loss mitigation services in that State of California the company must be approved with the Department of Real Estate and are required to obtain an Approved Advance Fee Agreement.**



**TVC Financial has taken the proper steps to become one of California's legal loss mitigation service providers. We have an Approved Advance Fee Agreement with the California Department of Real Estate. All of our negotiators are licensed under the California Department of Real Estate which is in**



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**Customized Approach**

Too many banks use a one size fits all approach with homeowners who need to modify their mortgage. Your situation is unique. You deserve to get a fair and personalized loan modification from your lender, and dont need to jump through all of the hoops associated with this type of negotiation process. We offer a Customized Approach that evaluates your financial situation and negotiates a plan that you can live with. Our goal is to help you keep your home!

We are negotiating interest rate reductions, term extensions, principal reductions, and repayment plans for hundreds of home owners each month. We work with most lending institutions and have strategic relationships with the decision makers to achieve industry best results. Our loss mitigation program is one of the best in the business because we understand how to structure successful cases.

Enroll In Our Loan Modification Program Today

Fill out our loss mitigation form and we will call you within 24hours.

[Enroll](#)

[Home](#)

Done Internet

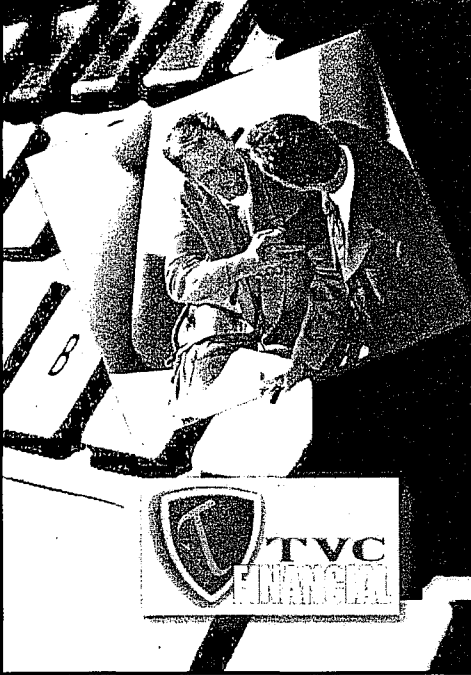
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**Our Affiliate Program**

**Why Choose to be an Affiliate?**

TVC Financial has a proven system of successful programs to offer affiliates. We can train business professionals how to market our programs to potential clients. Our one-of-a-kind, step-by-step educational program guided by business management software is designed to give you the training, support, tools and resources you need to become a successful affiliate. Our affiliates can generate immediate income in just a short period of time.

You will immediately have access to basic training modules to jump start your business. TVC Financial will help you **EARN WHILE YOU LEARN**. You'll be able to get started quickly as an Independent Contractor. Once your clients are informed of your services- someone with the **KNOWLEDGE, POWER** and **RESOURCES**, they'll gladly talk to you.

If you wish to become an affiliate or want more information about the earning potential of our Affiliate Program please contact us at (610) 268-4000.

[Current Affiliates Log In Here](#)

[Home](#)

Done Internet