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9  
10 SUPERIOR COURT OF THE STATE OF CALIFORNIA  
11 COUNTY OF LOS ANGELES

12  
13 **PEOPLE OF THE STATE OF CALIFORNIA,**

14 Plaintiff,

15 v.

16 **GARY ARNOLD EISENBERG** (DOB: 5/31/1938);  
17 **BAREL ISKIN** (DOB: 5/18/1987); **NIV ISKIN** (DOB:  
4/14/1980); **IRA ITSKOWITZ** (DOB: 2/12/1952);  
18 **REVIV KARPMAN** (DOB: 9/7/1971); **TOMER**  
**KOGMAN** (6/18/1979); **GREGG SCOTT QUINN**  
(8/19/1972); **JUAN PIERRE WASHINGTON** (DOB:  
19 9/26/1969); **AVRAHAM YECHIZKIA** (DOB:  
3/6/1976).

20 Defendants.  
21

Case No.

**FELONY COMPLAINT**

22 The ATTORNEY GENERAL OF THE STATE OF CALIFORNIA accuses defendants  
23 **GARY ARNOLD EISENBERG, BAREL ISKIN, NIV ISKIN, IRA ITSKOWITZ, REVIV**  
24 **KARPMAN, TOMER KOGMAN, GREGG SCOTT QUINN, JUAN PIERRE**  
**WASHINGTON, and AVRAHAM YECHIZKIA** of the following crimes, which are connected  
to one another in their commission:

25 **COUNT 1 - GRAND THEFT**

26 On or about March 1, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
**KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT**  
27 **QUINN**, unlawfully took property, to wit: money for mortgage loan modification services, of a  
value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED], in violation  
28 of Penal Code section 487, subdivision (a), a felony.

1 **COUNT 2 - GRAND THEFT**

2 On or about March 13, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
3 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT**  
4 **QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification  
services, of a value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED],  
in violation of Penal Code section 487, subdivision (a), a felony.

5 **COUNT 3 - GRAND THEFT**

6 On or about March 19, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
7 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT**  
8 **QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification  
services, of a value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED], in  
violation of Penal Code section 487, subdivision (a), a felony.

9 **COUNT 4 - GRAND THEFT**

10 On or about March 20, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
11 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT**  
12 **QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification  
services, of a value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED]  
[REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

13 **COUNT 5 - GRAND THEFT**

14 On or about April 10, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
15 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT**  
16 **QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification  
services, of a value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED]  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

17 **COUNT 6 - GRAND THEFT**

18 On or about April 22, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
19 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT**  
20 **QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification  
services, of a value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED]  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

21 **COUNT 7 - GRAND THEFT**

22 On or about April 23, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
23 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT**  
24 **QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification  
services, of a value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED]  
[REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

25 **COUNT 8 - GRAND THEFT**

26 On or about April 28, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
27 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT**  
28 **QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification  
services, of a value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED]  
in violation of Penal Code section 487, subdivision (a), a felony.

**COUNT 9 - GRAND THEFT**

On or about May 13, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
**KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT**  
**QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification  
services, of a value in excess of four hundred dollars (\$400) from another, to wit: Dan and  
[REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

**COUNT 10 - GRAND THEFT**

On or about May 14, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification services, of a value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

**COUNT 11 - GRAND THEFT**

On or about May 19, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification services, of a value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

**COUNT 12 - GRAND THEFT**

On or about May 21, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification services, of a value in excess of four hundred dollars (\$400) from another, to wit [REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

**COUNT 13 - GRAND THEFT**

On or about May 22, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification services, of a value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

**COUNT 14 - GRAND THEFT**

On or about June 2, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification services, of a value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

**COUNT 15 - GRAND THEFT**

On or about June 5, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification services, of a value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

**COUNT 16 - GRAND THEFT**

On or about June 12, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification services, of a value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

**COUNT 17 - GRAND THEFT**

On or about June 30, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan modification services, of a value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

1 **COUNT 18 - GRAND THEFT**

2 On or about July 1, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
3 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, GARY ARNOLD**  
4 **EISENBERG , IRA ITSKOWITZ, and GREGG SCOTT QUINN**, unlawfully took property,  
to wit: money for fictitious mortgage loan modification services, of a value in excess of four  
hundred dollars (\$400) from another, to wit: [REDACTED] in violation of Penal Code section  
487, subdivision (a), a felony.

5 **COUNT 19 - GRAND THEFT**

6 On or about July 8, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
7 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
8 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

9 **COUNT 20 - GRAND THEFT**

10 On or about July 9, 2008, in the County of Los Angeles, defendants, **NIV ISKIN, REVIV**  
11 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, GARY ARNOLD**  
12 **EISENBERG , IRA ITSKOWITZ, and GREGG SCOTT QUINN**, unlawfully took property,  
to wit: money for fictitious mortgage loan modification services, of a value in excess of four  
hundred dollars (\$400) from another, to wit: [REDACTED], in violation of Penal Code  
section 487, subdivision (a), a felony.

13 **COUNT 21 - GRAND THEFT**

14 On or about July 11, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
15 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
16 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

17 **COUNT 22 - GRAND THEFT**

18 On or about July 14, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
19 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
20 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

21 **COUNT 23 - GRAND THEFT**

22 On or about July 18, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
23 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
24 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

25 **COUNT 24 - GRAND THEFT**

26 On or about July 23, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
27 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, GARY ARNOLD**  
28 **EISENBERG , IRA ITSKOWITZ, and GREGG SCOTT QUINN**, unlawfully took property,  
to wit: money for fictitious mortgage loan modification services, of a value in excess of four  
hundred dollars (\$400) from another, to wit: [REDACTED], in violation of Penal Code section  
487, subdivision (a), a felony.

**COUNT 25 - GRAND THEFT**

On or about July 25, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
**KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**

1 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
2 modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

3 **COUNT 26 - GRAND THEFT**

4 On or about July 30, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
5 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
6 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

7 **COUNT 27 - GRAND THEFT**

8 On or about August 12, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
9 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
10 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

11 **COUNT 28 - GRAND THEFT**

12 On or about August 18, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
13 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, GREGG SCOTT QUINN**  
14 **and GARY ARNOLD EISENBERG**, unlawfully took property, to wit: money for fictitious  
mortgage loan modification services, of a value in excess of four hundred dollars (\$400) from  
another, to wit: [REDACTED], in violation of Penal Code section 487, subdivision (a), a  
felony.

15 **COUNT 29 - GRAND THEFT**

16 On or about August 20, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
17 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
18 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

19 **COUNT 30 - GRAND THEFT**

20 On or about August 20, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
21 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
22 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

23 **COUNT 31 - GRAND THEFT**

24 On or about August 23, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
25 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
26 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

27 **COUNT 32 - GRAND THEFT**

28 On or about August 25, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
**KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
**GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

1 **COUNT 33 - GRAND THEFT**

2 On or about August 26, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
3 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
4 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

5 **COUNT 34 - GRAND THEFT**

6 On or about September 2, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
7 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
8 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED] in violation of Penal Code section 487, subdivision (a), a  
felony.

9 **COUNT 35 - GRAND THEFT**

10 On or about September 17, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
11 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
12 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

13 **COUNT 36 - GRAND THEFT**

14 On or about September 24, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
15 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
16 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

17 **COUNT 37 - GRAND THEFT**

18 On or about September 24, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
19 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, BARELI SKIN and JUAN**  
20 **PIERRE WASHINGTON**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

21 **COUNT 38 - GRAND THEFT**

22 On or about October 8, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
23 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, GARY ARNOLD**  
24 **EISENBERG , IRA ITSKOWITZ, and GREGG SCOTT QUINN**, unlawfully took property,  
25 to wit: money for fictitious mortgage loan modification services, of a value in excess of four  
hundred dollars (\$400) from another, to wit: [REDACTED], in violation of Penal Code section  
487, subdivision (a), a felony.

26 **COUNT 39 - GRAND THEFT**

27 On or about October 10, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
28 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
**GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

**COUNT 40 - GRAND THEFT**

On or about October 17, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
**KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
**GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan

1 modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
2 [REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

3 **COUNT 41 - GRAND THEFT**

4 On or about October 23, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
5 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
6 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
7 modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
8 [REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

9 **COUNT 42 - GRAND THEFT**

10 On or about October 27, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
11 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, GARY ARNOLD**  
12 **EISENBERG, IRA ITSKOWITZ, and GREGG SCOTT QUINN**, unlawfully took property,  
13 to wit: money for fictitious mortgage loan modification services, of a value in excess of four  
14 hundred dollars (\$400) from another, to wit: [REDACTED], in violation of  
15 Penal Code section 487, subdivision (a), a felony.

16 **COUNT 43 - GRAND THEFT**

17 On or about October 29, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
18 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
19 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
20 modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
21 [REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

22 **COUNT 44 - GRAND THEFT**

23 On or about November 11, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
24 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
25 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
26 modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
27 [REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

28 **COUNT 45 - GRAND THEFT**

On or about November 18, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
**KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, GARY ARNOLD**  
**EISENBERG, IRA ITSKOWITZ, and GREGG SCOTT QUINN**, unlawfully took property,  
to wit: money for fictitious mortgage loan modification services, of a value in excess of four  
hundred dollars (\$400) from another, to wit: [REDACTED] in violation of Penal Code section 487,  
subdivision (a), a felony.

**COUNT 46 - GRAND THEFT**

On or about December 3, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
**KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
**GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

**COUNT 47 - GRAND THEFT**

On or about December 5, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
**KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, BARELI SKIN and JUAN**  
**PIERRE WASHINGTON**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

1 **COUNT 48 - GRAND THEFT**

2 On or about December 5, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
3 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
4 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

5 **COUNT 49 - GRAND THEFT**

6 On or about December 9, 2008, in the County of Los Angeles, defendants, **NIV ISKIN, REVIV**  
7 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
8 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

9 **COUNT 50 - GRAND THEFT**

10 On or about December 10, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
11 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, GARY ARNOLD**  
12 **EISENBERG, IRA ITSKOWITZ, and GREGG SCOTT QUINN**, unlawfully took property,  
to wit: money for fictitious mortgage loan modification services, of a value in excess of four  
hundred dollars (\$400) from another, to wit: [REDACTED] in violation of Penal Code section  
487, subdivision (a), a felony.

13 **COUNT 51 - GRAND THEFT**

14 On or about December 15, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
15 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, IRA ITSKOWITZ, and**  
16 **GREGG SCOTT QUINN**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
[REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

17 **COUNT 52 - GRAND THEFT**

18 On or about December 15, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
19 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, GARY ARNOLD**  
20 **EISENBERG, IRA ITSKOWITZ, and GREGG SCOTT QUINN**, unlawfully took property,  
to wit: money for fictitious mortgage loan modification services, of a value in excess of four  
hundred dollars (\$400) from another, to wit: [REDACTED], in violation of  
Penal Code section 487, subdivision (a), a felony.

21 **COUNT 53 - GRAND THEFT**

22 On or about December 30, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
23 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, GARY ARNOLD**  
24 **EISENBERG, IRA ITSKOWITZ, and GREGG SCOTT QUINN**, unlawfully took property,  
to wit: money for fictitious mortgage loan modification services, of a value in excess of four  
hundred dollars (\$400) from another, to wit: [REDACTED], in violation of Penal  
Code section 487, subdivision (a), a felony.

25 **COUNT 54 - GRAND THEFT**

26 On or about January 15, 2009, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
27 **KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, GARY ARNOLD**  
28 **EISENBERG, and IRA ITSKOWITZ**, unlawfully took property, to wit: money for fictitious  
mortgage loan modification services, of a value in excess of four hundred dollars (\$400) from  
another, to wit: [REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

**COUNT 55 - GRAND THEFT**

On or about January 27, 2009, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
**KARPMAN, TOMER KOGMAN, AVRAHAM YECHIZKIA, and IRA ITSKOPWITZ,**



1 unlawfully took property, to wit: money for fictitious mortgage loan modification services, of a  
2 value in excess of four hundred dollars (\$400) from another, to wit: [REDACTED] in violation of  
Penal Code section 487, subdivision (a), a felony.

3 **COUNT 56 - GRAND THEFT**

4 On or about March 9, 2009, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
5 **KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA**, unlawfully took property,  
to wit: money for fictitious mortgage loan modification services, of a value in excess of four  
hundred dollars (\$400) from another, to wit: [REDACTED], in violation of Penal Code  
section 487, subdivision (a), a felony.

6 **COUNT 57 - GRAND THEFT**

7 On or about May 5, 2009, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
8 **KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA**, unlawfully took property,  
to wit: money for fictitious mortgage loan modification services, of a value in excess of four  
hundred dollars (\$400) from another, to wit: [REDACTED], in violation of Penal Code section  
487, subdivision (a), a felony.

10 **COUNT 58 - GRAND THEFT**

11 Beginning on or about April 1, 2008, and continuing to on or about December 31, 2008, in the  
County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN,**  
12 **AVRAHAM YECHIZKIA and BAREL ISKIN**, unlawfully took property, to wit: money for  
fictitious mortgage loan modification services, of a value in excess of four hundred dollars (\$400)  
from another, to wit: homeowners referred by affiliate [REDACTED], in violation of Penal  
Code section 487, subdivision (a), a felony.

14 **COUNT 59 - GRAND THEFT**

15 Beginning on or about May 1, 2008, and continuing to on or about August 31, 2008, in the  
County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN,**  
16 **AVRAHAM YECHIZKIA, BAREL ISKIN, and GREGG SCOTT QUINN**, unlawfully took  
property, to wit: money for fictitious mortgage loan modification services, of a value in excess of  
four hundred dollars (\$400) from another, to wit: homeowners referred by affiliate [REDACTED]  
17 [REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

18 **COUNT 60 - GRAND THEFT**

19 Beginning on or about September 1, 2008, and continuing to on or about December 31, 2008, in  
the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER**  
20 **KOGMAN, AVRAHAM YECHIZKIA, BARELI SKIN and JUAN PIERRE**  
**WASHINGTON**, unlawfully took property, to wit: money for fictitious mortgage loan  
modification services, of a value in excess of four hundred dollars (\$400) from another, to wit:  
21 homeowners referred by affiliate [REDACTED], in violation of Penal Code section 487,  
subdivision (a), a felony.

22 **COUNT 61 - GRAND THEFT**

23 Beginning on or about October 1, 2008, and continuing to on or about February 28, 2009, in the  
County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN,**  
24 **AVRAHAM YECHIZKIA, BAREL ISKIN and JUAN PIERRE WASHINGTON**,  
unlawfully took property, to wit: money for fictitious mortgage loan modification services, of a  
25 value in excess of four hundred dollars (\$400) from another, to wit: homeowners referred by  
affiliate Steve Southwood, in violation of Penal Code section 487, subdivision (a), a felony.

26 **COUNT 62 - GRAND THEFT**

27 Beginning on or about October 1, 2008, and continuing to on or about November 30, 2008, in the  
County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN,**  
28 **AVRAHAM YECHIZKIA, BAREL ISKIN and JUAN PIERRE WASHINGTON**,

1 unlawfully took property, to wit: money for fictitious mortgage loan modification services, of a  
2 value in excess of four hundred dollars (\$400) from another, to wit: homeowners referred by  
affiliate [REDACTED], in violation of Penal Code section 487, subdivision (a), a felony.

3 **COUNT 63 - GRAND THEFT**

4 Beginning on or about December 1, 2008, and continuing to on or about January 31, 2009, in the  
County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN,**  
5 **AVRAHAM YECHIZKIA, BAREL ISKIN and JUAN PIERRE WASHINGTON,**  
unlawfully took property, to wit: money for fictitious mortgage loan modification services, of a  
6 value in excess of four hundred dollars (\$400) from another, to wit: homeowners referred by  
affiliate [REDACTED] in violation of Penal Code section 487, subdivision (a), a felony.

7 **COUNT 64 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

8 On or about April 10, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
**KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure  
9 consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge,  
collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as  
10 defined by Civil Code section 1695.1 to wit: [REDACTED] before fully  
performing each and every service contracted, or otherwise represented, to be performed in  
violation of Civil Code section 2945.4, subdivision (a), a felony.

11 **COUNT 65 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

12 On or about April 22, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
**KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure  
13 consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge,  
collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as  
14 defined by Civil Code section 1695.1 to wit: [REDACTED] before fully performing  
each and every service contracted, or otherwise represented, to be performed in violation of Civil  
15 Code section 2945.4, subdivision (a), a felony.

16 **COUNT 66 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

17 On or about April 29, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
**KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure  
18 consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge,  
collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as  
19 defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and  
every service contracted, or otherwise represented, to be performed in violation of Civil Code  
20 section 2945.4, subdivision (a), a felony.

21 **COUNT 67 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

22 On or about May 13, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
**KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure  
23 consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge,  
collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as  
24 defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and  
every service contracted, or otherwise represented, to be performed in violation of Civil Code  
section 2945.4, subdivision (a), a felony.

25 **COUNT 68 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

26 On or about May 19, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
**KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure  
27 consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge,  
collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as  
28 defined by Civil Code section 1695.1 to wit: [REDACTED], before fully  
performing each and every service contracted, or otherwise represented, to be performed in

violation of Civil Code section 2945.4, subdivision (a), a felony.

**COUNT 69 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

On or about May 21, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge, collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and every service contracted, or otherwise represented, to be performed in violation of Civil Code section 2945.4, subdivision (a), a felony.

**COUNT 70 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

On or about June 24, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge, collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and every service contracted, or otherwise represented, to be performed in violation of Civil Code section 2945.4, subdivision (a), a felony.

**COUNT 71 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

On or about June 25, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge, collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and every service contracted, or otherwise represented, to be performed in violation of Civil Code section 2945.4, subdivision (a), a felony.

**COUNT 72 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

On or about June 27, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge, collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and every service contracted, or otherwise represented, to be performed in violation of Civil Code section 2945.4, subdivision (a), a felony.

**COUNT 73 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

On or about July 11, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge, collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as defined by Civil Code section 1695.1 to wit: [REDACTED] before fully performing each and every service contracted, or otherwise represented, to be performed in violation of Civil Code section 2945.4, subdivision (a), a felony.

**COUNT 74 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

On or about July 15, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge, collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and every service contracted, or otherwise represented, to be performed in violation of Civil Code section 2945.4, subdivision (a), a felony.

1 **COUNT 75 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

2 On or about July 23, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
3 **KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure  
4 consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge,  
5 collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as  
defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and  
every service contracted, or otherwise represented, to be performed in violation of Civil Code  
section 2945.4, subdivision (a), a felony.

6 **COUNT 76 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

7 On or about July 25, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
8 **KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure  
9 consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge,  
collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as  
defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and every  
service contracted, or otherwise represented, to be performed in violation of Civil Code section  
2945.4, subdivision (a), a felony.

10 **COUNT 77 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

11 On or about July 30, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
12 **KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure  
13 consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge,  
14 collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as  
defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing  
each and every service contracted, or otherwise represented, to be performed in violation of Civil  
Code section 2945.4, subdivision (a), a felony.

15 **COUNT 78 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

16 On or about August 26, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
17 **KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure  
18 consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge,  
collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as  
defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and every  
service contracted, or otherwise represented, to be performed in violation of Civil Code section  
2945.4, subdivision (a), a felony.

19 **COUNT 79 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

20 On or about September 2, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
21 **KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure  
22 consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge,  
23 collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as  
defined by Civil Code section 1695.1 to wit: [REDACTED], before fully  
performing each and every service contracted, or otherwise represented, to be performed in  
violation of Civil Code section 2945.4, subdivision (a), a felony.

24 **COUNT 80 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

25 On or about September 17, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
26 **KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure  
27 consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge,  
28 collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as  
defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and  
every service contracted, or otherwise represented, to be performed in violation of Civil Code  
section 2945.4, subdivision (a), a felony.

**COUNT 81 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

On or about October 10, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge, collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as defined by Civil Code section 1695.1 to wit: [REDACTED] before fully performing each and every service contracted, or otherwise represented, to be performed in violation of Civil Code section 2945.4, subdivision (a), a felony.

**COUNT 82 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

On or about October 17, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge, collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and every service contracted, or otherwise represented, to be performed in violation of Civil Code section 2945.4, subdivision (a), a felony.

**COUNT 83 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

On or about October 23, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge, collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and every service contracted, or otherwise represented, to be performed in violation of Civil Code section 2945.4, subdivision (a), a felony.

**COUNT 84 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

On or about October 30, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge, collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as defined by Civil Code section 1695.1 to wit: [REDACTED] before fully performing each and every service contracted, or otherwise represented, to be performed in violation of Civil Code section 2945.4, subdivision (a), a felony.

**COUNT 85 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

On or about November 7, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge, collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as defined by Civil Code section 1695.1 to wit: [REDACTED] before fully performing each and every service contracted, or otherwise represented, to be performed in violation of Civil Code section 2945.4, subdivision (a), a felony.

**COUNT 86 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

On or about November 10, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge, collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and every service contracted, or otherwise represented, to be performed in violation of Civil Code section 2945.4, subdivision (a), a felony.

1 **COUNT 87 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

2 On or about November 13, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
3 **KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure  
4 consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge,  
5 collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as  
defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and  
every service contracted, or otherwise represented, to be performed in violation of Civil Code  
section 2945.4, subdivision (a), a felony.

6 **COUNT 88 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

7 On or about December 3, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
8 **KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure  
9 consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge,  
collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as  
defined by Civil Code section 1695.1 to wit: [REDACTED] before fully performing each and  
every service contracted, or otherwise represented, to be performed in violation of Civil Code  
section 2945.4, subdivision (a), a felony.

10 **COUNT 89 - FORECLOSURE CONSULTANT –PROHIBITED ACTS**

11 On or about December 15, 2008, in the County of Los Angeles, defendants **NIV ISKIN, REVIV**  
12 **KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** being foreclosure  
13 consultants as defined by Civil Code section 2945.1 did unlawfully claim, demand, charge,  
14 collect, or receive compensation to wit: money, from the owner of a residence in foreclosure as  
defined by Civil Code section 1695.1 to wit: [REDACTED], before fully performing each and  
every service contracted, or otherwise represented, to be performed in violation of Civil Code  
section 2945.4, subdivision (a), a felony.

15 **COUNT 90 – TAX EVASION – FALSE RETURN**

16 On or about April 15, 2009, in the county of Los Angeles, defendant **NIV ISKIN** did willfully  
17 and unlawfully file a false or fraudulent personal income tax return with the intent to evade taxes  
imposed by Revenue and Tax section 17041 for tax year 2008, to wit: form 540 for Niv Iskin for  
tax year 2008, in violation of Revenue and Taxation Code section 19705, a felony.

18 **COUNT 91 – TAX EVASION – FALSE RETURN**

19 On or about February 22, 2009, in the county of Los Angeles, defendant **REVIV KARPMAN**  
20 did willfully and unlawfully file a false or fraudulent personal income tax return with the intent to  
evade taxes imposed by Revenue and Tax section 17041 for tax year 2008, to wit: form 540 for  
Reviv Karpman for tax year 2008, in violation of Revenue and Taxation Code section 19705, a  
felony.

21 **COUNT 92 – TAX EVASION – FALSE RETURN**

22 On or about May 15, 2009, in the county of Los Angeles, defendant **TOMER KOGMAN** did  
23 willfully and unlawfully file a false or fraudulent personal income tax return with the intent to  
evade taxes imposed by Revenue and Tax section 17041 for tax year 2008, to wit: form 540 for  
Tomer Kogman for tax year 2008, in violation of Revenue and Taxation Code section 19705, a  
felony.

24 **COUNT 93 – TAX EVASION – FALSE RETURN**

25 On or about June 15, 2009, in the county of Los Angeles, defendant **AVRAHAM AVI**  
26 **YECHIZKIA** did willfully and unlawfully file a false or fraudulent personal income tax return  
27 with the intent to evade taxes imposed by Revenue and Tax section 17041 for tax year 2008, to  
28 wit: form 540 for Avraham Avi Yechizkia for tax year 2008, in violation of Revenue and  
Taxation Code section 19705, a felony.

**COUNT 94 – TAX EVASION – FAILURE TO FILE**

On or about March 15, 2009, in the county of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM AVI YECHIZKIA** did willfully and unlawfully fail to file a corporate income tax return with the intent to evade taxes imposed by Revenue and Tax section 17041 for tax year 2008, to wit: form 540 for Mason Capital Group, LLC for tax year 2008, in violation of Revenue and Taxation Code section 19706, a felony.

**COUNT 95 – TAX EVASION – FAILURE TO FILE**

On or about March 15, 2009, in the county of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM AVI YECHIZKIA** did willfully and unlawfully fail to file a corporate income tax return with the intent to evade taxes imposed by Revenue and Tax section 17041 for tax year 2008, to wit: form 540 for American Financial Group, LLC for tax year 2008, in violation of Revenue and Taxation Code section 19706, a felony.

**COUNT 96 – TAX EVASION – FAILURE TO FILE**

On or about March 15, 2009, in the county of Los Angeles, defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM AVI YECHIZKIA** did willfully and unlawfully fail to file a corporate income tax return with the intent to evade taxes imposed by Revenue and Tax section 17041 for tax year 2008, to wit: form 540 for Gretchen Fox and Associates, LLC for tax year 2008, in violation of Revenue and Taxation Code section 19706, a felony.

**COUNT 97 – CONSPIRACY**

On and between January 1, 2008 and June 30, 2009, in the County of Los Angeles defendants **GARY ARNOLD EISENBERG, BAREL ISKIN, NIV ISKIN, IRA ITSKOWITZ, REVIV KARPMAN, TOMER KOGMAN, GREGG SCOTT QUINN, JUAN PIERRE WASHINGTON, and AVRAHAM YECHIZKIA** did unlawfully conspire together and with another person and persons whose identity is unknown to commit a crime in violation of Section 182 subdivision (a)(1) of the Penal Code, to wit: grand theft, in violation of Section 487 subdivision (a) of the Penal Code, a felony; that pursuant to and for the purpose of carrying out the objectives and purposes of the aforesaid conspiracy, the said defendants committed the following overt act and acts at and in the County of Los Angeles:

OVERT ACT 1: Between January 2008 and June 2009, **GARY ARNOLD EISENBERG, BAREL ISKIN, NIV ISKIN, IRA ITSKOWITZ, REVIV KARPMAN, TOMER KOGMAN, GREGG SCOTT QUINN, JUAN PIERRE WASHINGTON, and AVRAHAM YECHIZKIA** dba Mason Capital Group, LLC and American Financial Group and Planning, LLC engaged in, or caused others to engage in, telemarketing to fraudulently induce homeowners to pay for loan modification services.

OVERT ACT 2: Between January 2008 and June 2009, **GARY ARNOLD EISENBERG, BAREL ISKIN, NIV ISKIN, IRA ITSKOWITZ, REVIV KARPMAN, TOMER KOGMAN, GREGG SCOTT QUINN, JUAN PIERRE WASHINGTON, and AVRAHAM YECHIZKIA** falsely represented, or caused others to falsely represent, in written and oral statements that Gretchen Fox and Associates, LLC was an independent company with attorneys who negotiated loan modifications on behalf of homeowners.

OVERT ACT 3: Between November and December 2008, **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** employed suspended attorney A. Bryan Diaz, in part, to give the appearance of having legal counsel for homeowners.

1 OVERT ACT 4: Between January 2008 and June 2009, **GARY ARNOLD EISENBERG,**  
2 **BAREL ISKIN , NIV ISKIN, IRA ITSKOWITZ, REVIV KARPMAN, TOMER**  
3 **KOGMAN, GREGG SCOTT QUINN, JUAN PIERRE WASHINGTON, and AVRAHAM**  
4 **YECHIZKIA** falsely represented, or caused others to falsely represent, in written and oral  
statements a high rate of success and expertise in obtaining loan modifications.

5 OVERT ACT 5: Between January 2008 and June 2009, **NIV ISKIN, REVIV KARPMAN,**  
6 **TOMER KOGMAN, and AVRAHAM YECHIZKIA,** offered a 100% guaranteed refund to  
7 induce homeowners to pay for loan modification services but routinely avoided making refunds  
by (1) evading demands for a refund, (2) changing business names, (3) voiding the refund  
guarantee if homeowners contacted their lender, or (4) making a deceptive reinstatement offer in  
satisfaction of the guarantee.

8 OVERT ACT 6: Between January 2008 and June 2009, **TOMER KOGMAN** created and  
9 maintained, or caused others to create and maintain, the following websites to fraudulently induce  
10 homeowners to pay for loan modification services: [www.masoncapitalgroup.org](http://www.masoncapitalgroup.org),  
[www.gretchenfox.org](http://www.gretchenfox.org), and [www.afgtoday.com](http://www.afgtoday.com).

11 OVERT ACT 7: Between January 2008 and May 2009, **TOMER KOGMAN** created or caused  
12 others to create E-mail blasts sent to thousands of homeowners to fraudulently induce them to pay  
13 for loan modification services.

14 OVERT ACT 8: On November 8, 2004, **NIV ISKIN, REVIV KARPMAN, TOMER**  
15 **KOGMAN, and AVRAHAM YECHIZKIA** obtained New Mexico Public Regulation  
Commission Certificate of Organization #2518397 for Gretchen Fox and Associates, LLC.

16 OVERT ACT 9: On April 24, 2007, **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN,**  
17 **and AVRAHAM YECHIZKIA** obtained New Mexico Public Regulation Commission  
Certificate of Organization #2870210 for Mason Capital Group, LLC.

18 OVERT ACT 10: On April 7, 2008, **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN,**  
19 **and AVRAHAM YECHIZKIA** obtained City of Los Angeles business permit #002326917-  
20 0001-01 for Mason Capital Group, LLC, 18375 Ventura Boulevard #354, Tarzana, California.

21 OVERT ACT 11: On October 8, 2008, **NIV ISKIN, REVIV KARPMAN, TOMER**  
22 **KOGMAN, and AVRAHAM YECHIZKIA** filed, or caused to be filed, an application for  
23 registration as a foreign limited liability company for Gretchen Fox and Associates, LLC with the  
California Secretary of State but failed to comply with registration requirements and were not  
issued an identification number for doing business in California.

24 OVERT ACT 12: On October 14, 2008, **NIV ISKIN, REVIV KARPMAN, TOMER**  
25 **KOGMAN, and AVRAHAM YECHIZKIA** obtained New Mexico Public Regulation  
26 Commission Certificate of Organization #4094256 for American Financial Group and Planning,  
LLC.

27 OVERT ACT 13; On December 4, 2008, **NIV ISKIN, REVIV KARPMAN, TOMER**  
28 **KOGMAN, and AVRAHAM YECHIZKIA** filed, or caused to be filed, Articles of  
Incorporation for American Financial Group and Planning, LLC with the California Secretary of



1 State but failed to comply with registration requirements for a foreign limited liability company  
2 and were not issued an identification number for doing business in California.

3 OVERT ACT 14: Between January 2008 and June 2009, **NIV ISKIN, REVIV KARPMAN,**  
4 **TOMER KOGMAN, and AVRAHAM YECHIZKIA** used the following postal boxes for  
5 delivery of money and correspondence for Mason Capital Group, LLC, American Financial  
6 Group and Planning, LLC, and Gretchen Fox and Associates, LLC received from homeowners  
for loan modification services: 4942 Balboa Boulevard #614, Encino; 18375 Ventura Boulevard  
#354, Tarzana; and 7210 Jordon Avenue #C42 and C44, Canoga Park.

7 OVERT ACT 15: Between January 2008 and March 2009, **NIV ISKIN, REVIV KARPMAN,**  
8 **TOMER KOGMAN, and AVRAHAM YECHIZKIA** dba Mason Capital Group, LLC, used  
9 Bank of America account [REDACTED] for the deposit,  
withdrawal, and transfer of funds fraudulently obtained from homeowners for loan modification  
services.

10 OVERT ACT 16: Between January 2008 and May 2009, **NIV ISKIN, REVIV KARPMAN,**  
11 **TOMER KOGMAN, and AVRAHAM YECHIZKIA** dba Gretchen Fox and Associates, LLC,  
12 used Bank of America account [REDACTED] for the deposit, withdrawal, and  
transfer of funds fraudulently obtained from homeowners for loan modification services.

13 OVERT ACT 17: Between January and June 2008, **NIV ISKIN** dba Quick Cash Lending, LLC  
14 and National Credit Services held Group ISO account [REDACTED],  
15 respectively, for processing and settlement of credit card payments fraudulently obtained from  
homeowners for loan modification services.

16 OVERT ACT 18: Between January and August 2008, **TOMER KOGMAN** dba Money Tree  
17 Lending, LLC held American Express account [REDACTED] for processing and settlement of  
credit card payments fraudulently obtained from homeowners for loan modification services.

18 OVERT ACT 19: Between July 2008 and June 2009, **REVIV KARPMAN**, dba Mason Capital  
19 Group, LLC opened Group ISO account [REDACTED] and American Express account [REDACTED]  
20 [REDACTED] for processing and settlement of credit card payments fraudulently obtained from  
homeowners for loan modification services.

21 OVERT ACT 20: Between October 2008 and June 2009, **NIV ISKIN, REVIV KARPMAN,**  
22 **TOMER KOGMAN, and AVRAHAM YECHIZKIA** dba American Financial Group and  
23 Planning, LLC, used Bank of America account [REDACTED] for the deposit,  
withdrawal, and transfer of funds fraudulently obtained from homeowners for loan modification  
services.

24 OVERT ACT 21: Between April 2008 and January 2009, **REVIV KARPMAN** withdrew  
25 \$179,326 in funds fraudulently obtained from homeowners for loan modification services from  
26 Mason Capital Group, LLC, Bank of America account [REDACTED] for his personal use.

27 OVERT ACT 22: Between April 2008 and January 2009, **NIV ISKIN** withdrew \$148,506 in  
28 funds fraudulently obtained from homeowners for loan modification services from Mason Capital  
Group, LLC, Bank of America account [REDACTED] for his personal use.

OVERT ACT 23: Between April 2008 and January 2009, \$144,786 in funds fraudulently obtained for loan modification services was deposited into Bank of America account [REDACTED] held by **TOMER KOGMAN** dba E-PAGE, LLC for his personal use.

OVERT ACT 24: Between April 2008 and January 2009, \$134,228 in funds fraudulently obtained for loan modification services was deposited into Bank of America account [REDACTED] held by **AVRAHAM YECHIZKIA** dba Moneytree LLC for his personal use.

OVERT ACT 25: Between January 2008 and March 2009, **GARY ARNOLD EISENBERG** received \$96,965 in funds fraudulently obtained from homeowners for loan modification services as payment for telemarketing sales commissions and bonuses.

OVERT ACT 26: Between January 2008 and May 2009, **BAREL ISKIN** received \$53,801 in funds fraudulently obtained from homeowners for loan modification services as payment for his salary as affiliate sales manager.

OVERT ACT 27: Between February 2008 and January 2009, **GREGG SCOTT QUINN** received \$74,257 in funds fraudulently obtained from homeowners for loan modification services as payment for his salary as a sales manager.

OVERT ACT 28: Between July 2008 and February 2009, **IRA ITSKOWITZ** received \$43,239 in funds fraudulently obtained from homeowners for loan modification services as payment for his salary as a sales manager.

OVERT ACT 29: Between September 2008 and May 2009, **JUAN PIERRE WASHINGTON** received \$21,489 in funds fraudulently obtained from homeowners for loan modification services as payment for sales commissions and salary as an assistant affiliate sales manager.

#### **FIRST SPECIAL ALLEGATION – EXCESSIVE TAKING**

It is further alleged that the property taken by Defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** in the commission of the felonies alleged in counts 1 through 63 and 97 which property Defendant intended to take, was of a value in excess of \$1,300,000 within the meaning of Penal Code section 12022.6, subdivision (a)(3).

#### **SECOND SPECIAL ALLEGATION - AGGRAVATED WHITE-COLLAR CRIME**

It is further alleged that Defendants **NIV ISKIN, REVIV KARPMAN, TOMER KOGMAN, and AVRAHAM YECHIZKIA** committed two or more related felonies, to wit: counts 1 through 63 and 97, a material element of which is fraud, involving a pattern of related felony conduct and the taking of more than \$500,000 within the meaning of Penal Code section 186.11, subdivision (a) subsection (2).

#### **THIRD SPECIAL ALLEGATION – PRISON PRIOR**

It is further alleged pursuant to Penal Code Section 667.5, subdivision (b) that defendant **IRA ITSKOWITZ**, has suffered the following prior conviction(s):

<u>Court Case</u>	<u>Code/Statute</u>	<u>Conviction</u>	<u>County</u>	<u>State</u>	<u>Court Type</u>
99CR2080	18 U.S.C.A. §§ 1341, 1343	7/13/01	San Diego	CA	Federal
99CR2147	18 U.S.C.A. §§ 1341, 1343	7/13/01	San Diego	CA	Federal

1 and that a term was served as described in Penal Code section 667.5 for said offense(s), and that  
2 said defendant did not remain free of prison custody for, and did commit an offense resulting in a  
3 felony conviction, during a period of five years subsequent to the conclusion of said term.

4 **FOURTH SPECIAL ALLEGATION – PRISON PRIOR**

5 It is further alleged pursuant to Penal Code Section 667.5, subdivision (b) that defendant **GARY**  
6 **ARNOLD EISENBERG**, has suffered the following prior conviction:

<u>Court Case</u>	<u>Code/Statute</u>	<u>Conviction</u>	<u>County</u>	<u>State</u>	<u>Court Type</u>
2:02-cr-00897-R	18 U.S.C.A. §§ 1341	12/16/02	Los Angeles	CA	Federal

7 and that a term was served as described in Penal Code section 667.5 for said offense(s), and that  
8 said defendant did not remain free of prison custody for, and did commit an offense resulting in a  
9 felony conviction. during a period of five years subsequent to the conclusion of said term.  
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