ATTORNEY GENERAL'S OFFICE PROTECTS CONSUMERS FROM FORECLOSURE RESCUE SCAMS

Attorney General Takes Action Against Advanced Fee Foreclosure Rescue Fraud

FORECLOSURE RESCUE CONSUMER INFORMATION

Foreclosure Rescue Companies prey on consumers facing foreclosure. These companies demand an up-front payment to "work" with your lender, and most never deliver the services as promised. In Michigan, the Credit Services Protection Act makes it illegal, in most cases, to take money up front in exchange for negotiating with your lender. The Attorney General's Office protects you and all Michigan consumers by enforcing the Credit Services Protection Act, and by informing Michigan consumers, through a consumer alert, about what to watch out for in order to avoid these types of scams. The consumer alert can be found at http://www.michigan.gov/ag/0,1607,7-164-34739_20942-215058--,00.html.

If you feel you may have been scammed, you should immediately file a complaint with the Attorney General's Consumer Protection Division. You can file your complaint online at: https://secure.ag.state.mi.us/complaints/foreclosure.aspx or print out the form at: http://www.michigan.gov/documents/Consumer_Complaint_Form_-_Cox_1-2-03_74916_7.pdf and mail or fax to the Consumer Protection Division at:

Consumer Protection Division
P.O. Box 30213-7713
Lansing, MI 48909
Toll Free No: 1-877-765-8388

Facsimile: 1- 517-241-3771

The Attorney General has filed criminal charges against the following Michigan based companies or individuals for committing foreclosure rescue fraud:

- Advanced Mediation Services (co-Defendant with James Klein)
- Aloe, Mark (co-Defendant with Michigan Economic Reinstatement Program)
- Elite Mortgage (co-defendant Michelle (Justice) Garbuschewski and Lisa Joboulian)
- Federal Modification Company
- Flagstone Partners (co-defendant Kavin Nafso)
- Garbuschewski, Michelle (aka Michelle Justice) co-defendants Elite Mortgage and Lisa Joboulian
- Global Financial Consulting Inc.
- Global Loan Modification (co-defendant Steven Barry Ruza)
- Home Rescue Corporation (co-defendant Christopher Martin)
- Hope4 homeowners America
- Humeniuk, Guy (co-defendant The Modification Company)
- Joboulian, Lisa (co-defendants Elite Mortgage and Michelle (Justice) Garbuschewski)
- Klein, James (co-Defendant with Advanced Mediation Services)
- LCN Mortgage (co-defendant with Isaac Modert, Aaron Teachout and Benjamin Walcott)
- Legal Researchers of Michigan
- Martin, Christopher (co-defendant Home Rescue Corporation)
- Michigan Economic Reinstatement Program (co-defendant of Mark Aloe)
- Mobile Modification aka Notary Modification (co-defendants Tonya Raisbeck and Jessica Sheldon)
- Modert, Isaac (co-defendants LCN Mortgage, Aaron Teachout and Benjamin Walcott
- Nafso, Kavin (co-defendant Flagstone Partners)
- Payment Doctors
- Raisbeck, Tonya (co-defendants Jessica Sheldon and Mobile Modifications)
- Ruza, Steven Barry (co-defendant Global Loan Modification)
- Save My Home USA
- Sheldon, Jessica (co-defendants Tonya Raisbeck and Mobile Modifications)
- Teachout, Aaron (co-defendants LCN Mortgage, Isaac Modert and Benjamin Walcott)
- The Modification Center (co-defendant Guy Humeniuk)
- Walcott, Benjamin (co-defendants LCN Mortgage, Isaac Modert and Aaron Teachout

The Attorney General's Office has served Notices of Intended Action (NIAs) on the following out-of-state companies. The NIAs allege violations of the Michigan Credit Services Protection Act, and the Michigan Consumer Protection Act:

- 1 Global Financial, Inc., Fort Lauderdale, FL
- 21st Century Legal Services and Fidelity National Legal Service, Rancho Cucamonga, CA
- Best Interest Rate Mortgage, Westmont, NJ
- Echo Loans & Financial Solutions, Foothill Ranch, CA
- Elect Group LLC, Oakland Park, FL
- Federal Home Savers, Commack, NY

- Fresh Start Home Modification, Woodbury Heights, NJ
- Hope N Housing, Norwalk, VA
- IMC Financial, Clearwater, FL
- Lifeguard Financial, Fort Lauderdale, FL
- National Modification Corp., Hauppauge, NY
- North American Relief, LLC, Costa Mesa, CA
- Peoples First Financial Inc., San Diego, CA

The Attorney General's Office also warned the following out-of-state companies that their practices may be in violation of state law and requested more information about their business practices:

- 1st Universal Lending-Palm Beach Gardens, FL
- A Fresh Start/ AFS Loan Modification Corp, Redondo Beach, CA
- All American Mortgage Assistance, Inc., Clearwater, FL
- America Home Trust, Miami, FL 33155
- American Home Solutions Group, LLC, West Palm Beach, FL
- American Homeowners Alliance, Chicago, IL
- American Foreclosure Counseling Center (AFCC)/National Foreclosure Consultants/American Financial Corp., d/b/a National Foreclosure Counseling Services Corp, Jacksonville, FL
- American Housing Authority, Laguna Hills, CA
- American Mortgage Modification Association, Washington, DC
- Apply 2 Save, Inc./Apply2Save, Coeur D'Alene, ID
- Certified Financial Group, Temecula, CA
- Chase Colby, Corona, CA
- Core Pac Solutions, Inc., Santa Ana, CA
- Elite Mortgage Solutions, Pasadena, CA
- Equity Recovery Services, Towson, MD
- Fair Lending Review, Newport Beach, CA
- Federal Loan Modification, Northridge, CA
- Financial Solution Center, Corona, CA
- Fresh Start Program/Fresh Start Mortgage Assistance, Fresh Start Mortgage Solutions, Mortgage Assistance Solutions, Mortgage Assistance Solutions Foreclosure Service, Clearwater, FL
- FundingFight.com, Inc., Funding Fight First.com, Deer Park, NY
- Homekeeper USA, Tampa, FL
- Hope 4 Solutions, Woodbury, NY
- Hope Now Modifications, LLC, Cherry Hill Twp., NJ
- Housing Assistance Law Center/Housing Assistance Law Center PA/Housing Assistance Now/Housing Assistance, Deerfiled Beach, FL
- Independent Settlement Services Legal Group, Santa Ana, CA
- Jackson Crowder Law Firm, Fountain Valley, CA
- Kirkland Young LLC, Miami Beach, FL
- Law Offices of Eric Clayman PA, Coral Springs, FL
- Lend America, Melville, NY
- Lifeline Financial-Fort Lauderdale, FL

- Loan Modification Inc, Hallendale, FL
- Loan Modification Firm Inc (The), Fort Lauderdale, FL
- National Financial Rescue Group, Los Angeles, CA
- National Home Loan Assistance Program, San Diego, CA
- National Homeowners Assistance Service, Lake Forest, CA
- National Modification Center, Encino, CA
- New Hope Loan Modification, Bellmawr, NJ
- Oceanview Investments/Oceanview Investment Services Corp., Fort Lauderdale, FL
- On Point Consumer Law Center, Corona, CA
- Pope & Associates/Pope Mortgage and Associates/Pope Financial Center, Ontario, CA 91761
- Rescue Loan Modifications, St Peter, MN
- Safety Financial, Delray Beach, FL
- Savemtg.com, Gaithersburg, MD
- Stratton & Feinstein, Palm Beach Gardens, FL
- United Home Savers LLC, Largo, FL
- US Foreclosure Relief/Homeowners Legal Assistance/Pomery & Associates, Anaheim, CA
- US Homeowners Relief, Inc., Irvine, CA
- US Foreclosure Services, Poquoson, VA
- US Foreclosure Solutions, Oviedo, FL
- US Mortgage Funding, Boca Raton, FL
- USMAC Law Group, Aliso Viejo, CA