



Federal Trade Commission Protecting America's Consumers

For Release: 06/17/2010

FTC Settlement Orders Ban More Than A Dozen Marketers from Selling Mortgage Relief Services; Repeat Offender Ordered to Pay \$11.4 Million for Contempt

As part of the agency's continuing crackdown on scams that prey on financially distressed homeowners, the Federal Trade Commission announced legal actions against more than a dozen marketers accused of pitching bogus mortgage modification or foreclosure relief services.

FTC settlement orders ban 16 marketers from the mortgage modification or foreclosure relief business. The promoter of a similar scam has been ordered to pay \$11.4 million for flouting a previous court order. And, in a new action, the FTC has charged another online marketing operation with masquerading as a government mortgage assistance program.

The FTC settled with the following defendants, all of whom charged consumers up-front fees and made false promises that they could get their loans modified or prevent foreclosure:

Making Home Affordable. The FTC alleged that the defendants impersonated MakingHomeAffordable.gov, a federal government Web site that helps eligible homeowners refinance or modify their mortgages. Defendants Sean Cantkier, Michael Haller, Alan LeSturgeon, Greg Rivera, Lisa Roye, and Jeffrey Altmire bought advertising links on the results pages of Internet search engines, and consumers looking for "making home affordable" were diverted to commercial Web sites that pitched loan modification services or sold consumers' personal information to marketers of such services. (7/10/2009 release <http://www.ftc.gov/opa/2009/07/homeafford.shtm>) The defendants will have to give up their ill-gotten gains, ranging from \$1,523 to \$29,179. Separately, the Commission authorized and the court approved the addition of two counts to the complaint against Scot Lady and dismissed Kean Lee Lim as a defendant. The documents were filed in the U.S. District Court for the District of Columbia.

Federal Loan Modification Law Center. Defendants Nabile ("Bill") Anz, Federal Loan Modification Law Center LLP, Anz & Associates PLC, Venture Legal Support PLC, and Jeffrey Broughton settled FTC charges that they hawked their so-called "Federal Loan Modification program" in a national advertising campaign targeting financially distressed homeowners. They charged up to \$3,000, much of which they required up-front, but Federal Loan Modification often failed to live up to the promised results, according to the FTC's complaint. (06/26/2009 release <http://www.ftc.gov/opa/2009/06/fedloanmod.shtm>) In addition to the ban on selling mortgage relief services, the settlement order against Anz, Federal Loan Modification Law Center, Anz & Associates, and Venture Legal Support imposes a \$10.8 million judgment, and the order against Broughton imposes a \$11.1 million judgment. The judgments are suspended based on their inability to pay. The full judgments will become due immediately if they are found to have misrepresented their financial condition or receive any money from the remaining defendants. The order was filed in the U.S. District Court for the Central District of California. The FTC continues to pursue its case against five other defendants.

Apply2Save. Derek R. Oberholtzer, Apply2Save Inc., and Sleeping Giant Media Works, Inc. allegedly charged consumers up to \$995 in advance for promised mortgage loan modification services. Once they were paid, they often failed to answer or return consumers' telephone calls and sometimes falsely blamed delays on lenders, even though they had made little or no effort to contact lenders, the FTC charged. Most consumers who got loan modifications or avoided foreclosure did so only through their own efforts. (7/15/2009 release <http://www.ftc.gov/opa/2009/07/loanlies.shtm>) The defendants have filed for bankruptcy. The order imposes a judgment of more than \$4 million, which is suspended based on their inability to pay. The full judgment will become due immediately if they are found to have misrepresented their financial condition. The order was filed in the U.S. District Court for the District of Idaho.

New Hope Modifications. Brian Mammoccio and Donna Fisher have settled charges that they falsely claimed they could obtain mortgage loan modifications for consumers in all or virtually all cases, falsely promised a money-back guarantee, and masqueraded as part of the federally-endorsed HOPE NOW Alliance mortgage assistance network. According to the FTC complaint, in many cases, after consumers paid up-front fees, the defendants failed to return their phone calls, or falsely told them that negotiations were proceeding smoothly. In many instances, consumers learned from their lenders that the

defendants had not contacted them. (3/24/2009 release <http://www.ftc.gov/opa/2009/03/newhope.shtm>)

In addition to the ban on selling mortgage relief services, the settlement order imposes a judgment of almost \$3.9 million, which will be suspended when the defendants surrender their assets as specified in the order. The full judgment will become due immediately if they are found to have misrepresented their financial condition. The order was filed in the U.S. District Court for the District of New Jersey.

The \$11.4 million contempt order against **Bryan D'Antonio** and three companies he controls, **The Rodis Law Group Inc., America's Law Group Inc., and The Financial Group Inc.**, came at the request of the FTC, which charged that operators of the scam had falsely claimed they would stop foreclosures and negotiate lower mortgage interest rates, monthly payments, and principal balances. Promoters of the scam claimed a 100 percent success rate and wrongly advised consumers to pay them instead of making mortgage payments. The FTC alleged that homeowners got few, if any, loan modifications, and many people lost their homes to foreclosure after paying them up to \$5,500. The operators also falsely claimed that attorneys would check consumers' loan documents for fraud and other lending violations that they would use as leverage in negotiating loan modifications, according to the complaint.

In May 2009, the FTC charged the defendants with violating a 2001 order that banned D'Antonio from telemarketing and misleading consumers about goods or services. The FTC obtained the 2001 order against D'Antonio and his former company, Data Medical Capital Inc., for operating a work-at-home medical billing opportunity scheme. D'Antonio also pleaded guilty to mail fraud for his involvement in that scam and served almost three years in prison. In addition to the financial sanctions against D'Antonio and the three companies, the court barred him from making misleading statements about refunds, exchanges, and total costs or quantity. The FTC has collected more than \$1 million from the defendants' available assets thus far, and will refer the remainder of the \$11.4 million judgment to the Department of the Treasury for collection. The FTC has set up a consumer information line at 1-888-398-8205.

Fedmortgageloans.com. The FTC has charged Dominant Leads LLC, MAD TJ Holdings LLC, James Rambadt, Thomas Hayes, and James Kane with misrepresenting that the mortgage assistance and debt relief programs they are marketing are affiliated with the federal or state government, and that consumers may be eligible for a federal or state loan modification or debt relief program. Some of the defendants' Web sites use logos similar to the federal government's MakingHomeAffordable.gov logo, and many of their sites feature official government agency seals or logos and links to federal government Web sites. When consumers seeking mortgage assistance or debt relief services call the toll-free numbers on the defendants' Web sites, they are connected to other companies that sell supposed mortgage assistance relief or debt relief services for a fee. The FTC seeks to stop the defendants' illegal practices and make them forfeit their ill-gotten gains. The complaint was filed in the U.S. District Court for the District of Columbia on June 16, 2010.

The Commission votes were unanimous in these actions.

The Federal Trade Commission is a member of the interagency Financial Fraud Enforcement Task Force. For more information on the task force, go to www.stopfraud.gov.

NOTE: The Commission authorizes the filing of a complaint when it has "reason to believe" that the law has been or is being violated, and it appears to the Commission that a proceeding is in the public interest. The complaint is not a finding or ruling that the defendants have actually violated the law. Stipulated court orders are for settlement purposes only and do not necessarily constitute an admission by the defendants of a law violation. Stipulated orders have the full force of law when signed by the judge.

The Federal Trade Commission works for consumers to prevent fraudulent, deceptive, and unfair business practices and to provide information to help spot, stop, and avoid them. To file a complaint in English or Spanish, visit the FTC's online [Complaint Assistant](#) or call 1-877-FTC-HELP (1-877-382-4357). The FTC enters complaints into Consumer Sentinel, a secure, online database available to more than 1,800 civil and criminal law enforcement agencies in the U.S. and abroad. The FTC's Web site provides free information on a variety of [consumer topics](#).

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Related Items:

[Federal Trade Commission v. Sean Cantkier, Scot Lady, Jeffrey Altmire, Michael Haller, Lisa Roye, Alan Lestourgeon, Kean Lee Lim, Greg Rivera, and Neil Sperry.](#)

[Formerly FTC v. One or More Unknown Parties Misrepresenting Their Affiliation With the Making Home Affordable Program]

(United States District Court District of Columbia)

Civil Action No. 09-CV-00894

FTC File No. 092 3147

[Federal Trade Commission, Plaintiff, v. Federal Loan Modification Law Center, LLP; Anz & Associates, PLC; Venture Legal Support, PLC, LegalTurn, Inc., also known as Legal Turn, Inc.; Federal Loan Modification, LLC; Federal Loan Modifications, SBSC Corporation, also doing business as Federal Loan Modification, Nabile "Bill" Anz; Boaz Minitzer; Jeffrey Broughton, Steven Oscherowitz, Legal Turn, LLC, MGO Capital, Defendants](#)

(United States District Court for the Central District of California)

Civil Action No. SA-CV-09-401-CJC (MLGx)

FTC File No. 092 3070

[Federal Trade Commission v. Apply2Save, Inc. a corporation, Sleeping Giant Media Works, Inc, a corporation, and Derek R. Oberholtzer, individually and as an officer of Apply2Save, Inc., and Sleeping Giant Media Works, Inc.](#)

(United States District Court for the District of Idaho)

FTC File No. 092 3117

[Federal Trade Commission v. New Hope Property LLC, also dba New Hope Modifications LLC, Brian Mammoccio, and Donna Fisher](#)

(United States District Court for the District of New Jersey)

FTC File No. 092 3068

FTC v. Data Medical Capital, Inc., et al.

(Central District of California, Southern Division)
Civil Action No. SA-CV-99-1266 AHS (EEx)
FTC File No. X000001

Federal Trade Commission, Plaintiff v. Dominant Leads, LLC, Mad TJ Holdings, LLC, James Rambadt, Thomas Hayes, and James Kane, Defendants.

(United States District Court for the District of Columbia)
Case No. 1:10-cv-00997
FTC File No. 102 3152

Consumer Information:

- [Money Matters: Your Home](#)
- [A Note to Homeowners](#)
- [Foreclosure Rescue Scams: Another Potential Stress for Homeowners in Distress](#)
- [Mortgage Payments Sending You Reeling? Here's What to Do](#)
- [Knee Deep in Debt](#)

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