



JOHN W. SUTHERS  
Attorney General

CYNTHIA H. COFFMAN  
Chief Deputy Attorney General

DANIEL D. DOMENICO  
Solicitor General

STATE OF COLORADO  
DEPARTMENT OF LAW

OFFICE OF THE ATTORNEY GENERAL

STATE SERVICES BUILDING  
1525 Sherman Street - 7th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

November 18, 2008

*Via facsimile to 1-201-541-6636 and U. S. Mail*

Samuel Cohen, President and Owner  
Davis Mitigation, Inc. d/b/a  
Davis Foreclosure Assistance, Inc.  
95 Cedar Lane, Suite #5.  
Englewood, NJ 07631

**NOTICE OF VIOLATION OF THE COLORADO  
CONSUMER PROTECTION ACT**

Dear Mr. Cohen:

This letter is intended to serve as NOTICE that the Colorado Attorney General has cause to believe that Davis Mitigation, Inc. d/b/a Davis Foreclosure Assistance, Inc., a New Jersey company, has engaged in, or is currently engaging in, deceptive trade practices in the state of Colorado as defined in § 6-1-105 of the Colorado Consumer Protection Act, §§ 6-1-101 to 1120, C.R.S. (2008).

Our review of Davis Mitigation, Inc. d/b/a Davis Foreclosure Assistance, Inc.'s business practices and documents reflect violations of the Colorado Foreclosure Protection Act, ("the Act"), §§ 6-1-1101 through 1120, C.R.S. (copy enclosed). For example, the "Working Agreement" entered into between Davis Mitigation, Inc. d/b/a Davis Foreclosure Assistance, Inc. and Colorado residents Christopher and Nicole Miller, regarding their property located at 1039 Sequoia, Craig, CO, violates numerous provisions of the Act, including but not limited to, § 6-1-1107(1)(a) regarding the collection of fees in advance; § 6-1-1106(1)(b) regarding the choice of law; and, § 6-1-1104 and 1105 mandating the inclusion of specific contract provisions. Based on the above, I am requesting that your company issue a full refund of the \$1200 fee paid by the Millers immediately. The check may be sent to the Attorney General's Office for remittal to the consumers.

Violations of the Colorado Consumer Protection Act are subject to civil penalties of \$2,000 per violation or \$10,000 per violation if the consumer victim is a Senior, 60 years of age or older. In addition, violations of the Colorado Foreclosure Protection Act are subject to criminal penalties of up to one year imprisonment and a fine of \$25,000 or both.

This letter constitutes a demand by the Colorado Attorney General's Office that your company immediately **CEASE AND DESIST** the marketing, soliciting or provision of foreclosure consulting services to Colorado residents unless and until Davis Mitigation, Inc. d/b/a Davis Foreclosure Assistance, Inc. is in full compliance with all provisions of the Colorado Consumer Protection Act, including all provisions of the Colorado Foreclosure Protection Act. In order to conclude the Attorney General's investigation, please acknowledge receipt of this Notice, and your agreement to cease the above-described activities, by signing where provided below and returning the signed original document to the above address by **November 25, 2008**.

Failure to submit the signed acknowledgement of this Cease and Desist Notice and agreement to comply with the laws of the State of Colorado may result in further enforcement action by the Colorado Attorney General's Office.

Sincerely,

FOR THE ATTORNEY GENERAL



CLAIRE M. LARGESSE  
Assistant Attorney General  
Consumer Protection Section  
Phone 303-866-4468  
Fax 303-866-4916

**ACKNOWLEDGEMENT**

I, SAMUEL COHEN, PRESIDENT, DAVIS MITIGATION, INC. d/b/a DAVIS FORECLOSURE ASSISTANCE, Inc., a New Jersey company, acknowledge that I have received the above notice and advisement. I hereby certify that Davis Foreclosure Assistance, Inc. agrees to **CEASE & DESIST** advertising and/or providing foreclosure consulting services to Colorado residents unless and until Davis Mitigation, Inc. d/b/a Davis Foreclosure Assistance, Inc. is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-101 *et seq.*, C.R.S. (2007) including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of Davis Mitigation, Inc. d/b/a Davis Foreclosure Assistance, Inc.

Signature Cohen

Title President

Print Name Sam Cohen

Company Name Davis Mitigation Inc  
(DBA Davis Foreclosure Assistance)

Date: 11-17-08

Enclosure



**JOHN W. SUTHERS**  
Attorney General  
**CYNTHIA H. COFFMAN**  
Chief Deputy Attorney General  
**DANIEL D. DOMENICO**  
Solicitor General

**STATE OF COLORADO**  
**DEPARTMENT OF LAW**  
OFFICE OF THE ATTORNEY GENERAL

**STATE SERVICES BUILDING**  
1525 Sherman Street - 7th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

September 22, 2008

*Via facsimile to 904-619-3369 and U. S. Mail*

Robert Dallavia, Director and Registered Agent  
American Financial Corporation d/b/a  
National Foreclosure Counseling Services Corp.  
8212 White Falls Blvd. #112  
Jacksonville, FL 32256

**NOTICE OF VIOLATION OF THE COLORADO**  
**CONSUMER PROTECTION ACT**

Dear Mr. Dallavia:

This letter is intended to serve as **NOTICE** that the Colorado Attorney General has cause to believe that American Financial Corporation d/b/a National Foreclosure Counseling Services Corp., a Delaware company with a principal place of business in Florida, has engaged in, or is currently engaging in, deceptive trade practices in the state of Colorado as defined in § 6-1-105 of the Colorado Consumer Protection Act, §§ 6-1-101 to 1120, C.R.S. (2008).

Specifically, our review of the business practices and documents of National Foreclosure Counseling Services Corp. reflect violations of the Colorado Foreclosure Protection Act, §§ 6-1-1101 through 1120, C.R.S. (copy enclosed). Violations of the Colorado Consumer Protection Act are subject to civil penalties of \$2,000 per violation or \$10,000 per violation if the consumer victim is a Senior, 60 years of age or older. In addition, violations of the Colorado Foreclosure Protection Act are subject to criminal penalties of up to one year imprisonment and a fine of \$25,000 or both.

This letter constitutes a demand by the Colorado Attorney General's Office that your company immediately **CEASE AND DESIST** the marketing, soliciting or provision of foreclosure consulting services to Colorado residents unless and until National Foreclosure Counseling Services Corp. is in full compliance with all provisions of the Colorado Consumer Protection Act, including all provisions of the Colorado Foreclosure Protection Act. In order to conclude the Attorney General's investigation, please acknowledge receipt of this Notice, and your agreement to cease the above-described

activities, by signing where provided below and returning the signed original document to the above address by **October 2, 2008**.

Failure to submit the signed acknowledgement of this Cease and Desist Notice and agreement to comply with the laws of the State of Colorado may result in further enforcement action by the Colorado Attorney General's Office.

Sincerely,

FOR THE ATTORNEY GENERAL



CLAIRE M. LARGESSE  
Assistant Attorney General  
Consumer Protection Section  
Phone 303-866-4468  
Fax 303-866-4916

**ACKNOWLEDGEMENT**

I, ROBERT DALLAVIA, DIRECTOR of AMERICAN FINANCIAL CORPORATION D/B/A NATIONAL FORECLOSURE COUNSELING SERVICES CORP., a Delaware company, acknowledge that I have received the above notice and advisement. I hereby certify that National Foreclosure Counseling Services Corp. agrees to **CEASE & DESIST** advertising and/or providing foreclosure consulting services to Colorado residents unless and until National Foreclosure Counseling Services Corp. is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-101 *et seq.*, C.R.S. (2007) including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of American Financial Corporation d/b/a National Foreclosure Counseling Services Corp.

Bob Dallavia  
Signature

Director  
Title

Bob Dallavia  
Print Name

NFCS  
Company Name

Date: 11-3-08

Enclosure



**JOHN W. SUTHERS**  
Attorney General  
**CYNTHIA H. COFFMAN**  
Chief Deputy Attorney General  
**DANIEL D. DOMENICO**  
Solicitor General

**STATE OF COLORADO**  
**DEPARTMENT OF LAW**  
OFFICE OF THE ATTORNEY GENERAL

**STATE SERVICES BUILDING**  
1525 Sherman Street - 7th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

September 12, 2008

*Via facsimile to 206-350-5018 and U. S. Mail*

Brian Mammoccio, CEO  
New Hope Modifications, LLC  
440 Benigno Boulevard  
Bellmawr, NJ 08031

**NOTICE OF VIOLATION OF THE COLORADO**  
**CONSUMER PROTECTION ACT**

Dear Mr. Mammoccio:

This letter is intended to serve as **NOTICE** that the Colorado Attorney General has cause to believe that New Hope Modifications, LLC, a New Jersey company, has engaged in, or is currently engaging in, deceptive trade practices in the state of Colorado as defined in § 6-1-105 of the Colorado Consumer Protection Act, §§ 6-1-101 to 1120, C.R.S. (2008).

Specifically, our review of New Hope Modifications, LLC's business practices and documents reflect violations of the Colorado Foreclosure Protection Act, §§ 6-1-1101 through 1120, C.R.S. (copy enclosed). Violations of the Colorado Consumer Protection Act are subject to civil penalties of \$2,000 per violation or \$10,000 per violation if the consumer victim is a Senior, 60 years of age or older. In addition, violations of the Colorado Foreclosure Protection Act are subject to criminal penalties of up to one year imprisonment and a fine of \$25,000 or both.

This letter constitutes a demand by the Colorado Attorney General's Office that your company immediately **CEASE AND DESIST** the marketing, soliciting or provision of foreclosure consulting services to Colorado residents unless and until New Hope Modifications, LLC is in full compliance with all provisions of the Colorado Consumer Protection Act, including all provisions of the Colorado Foreclosure Protection Act. In order to conclude the Attorney General's investigation, please acknowledge receipt of this Notice, and your agreement to cease the above-described activities, by signing where provided below and returning the signed original document to the above address by **September 22, 2008**.

Page 2  
New Hope Modifications, LLC  
Cease and Desist Notice

Failure to submit the signed acknowledgement of this Cease and Desist Notice and agreement to comply with the laws of the State of Colorado may result in further enforcement action by the Colorado Attorney General's Office.

Sincerely,

FOR THE ATTORNEY GENERAL



CLAIRE M. LARGESSE  
Assistant Attorney General  
Consumer Protection Section  
Phone 303-866-4468  
Fax 303-866-4916

**ACKNOWLEDGEMENT**

I, BRIAN MAMMOCCIO, CHIEF EXECUTIVE OFFICER, NEW HOPE MODIFICATIONS, LLC, a New Jersey company, acknowledge that I have received the above notice and advisement. I hereby certify that New Hope Modifications, LLC agrees to **CEASE & DESIST** advertising and/or providing foreclosure consulting services to Colorado residents unless and until New Hope Modifications, LLC is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-101 *et seq.*, C.R.S. (2007) including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of New Hope Modifications, LLC.

Brian Mammoccio  
Signature

CEO  
Title

Brian J MAMMOCCIO  
Print Name

NEW HOPE Property  
Company Name

Date: 9/25/08

Enclosure



**JOHN W. SUTHERS**  
Attorney General  
**CYNTHIA H. COFFMAN**  
Chief Deputy Attorney General  
**DANIEL D. DOMENICO**  
Solicitor General

**STATE OF COLORADO**  
**DEPARTMENT OF LAW**  
**OFFICE OF THE ATTORNEY GENERAL**

**STATE SERVICES BUILDING**  
1525 Sherman Street - 7th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

July 17, 2008

*Via facsimile to 623-772-1227 and U. S. Mail*

Mr. Paul Helbert, Owner  
Crisis Management, LLC  
6006 N 83<sup>rd</sup> Ave., Ste. 100  
Glendale, AZ 85303

**NOTICE OF VIOLATION OF THE COLORADO**  
**CONSUMER PROTECTION ACT**

Dear Mr. Helbert:

This letter is intended to serve as **NOTICE** that the Colorado Attorney General has cause to believe that **Crisis Management, LLC** ("Crisis Management") has engaged in, or is currently engaging in, deceptive trade practices in the state of Colorado as defined in §6-1-105 of the Colorado Consumer Protection Act, §§ 6-1-101 thru 1120, C.R.S.

Specifically, our review of the Crisis Management's business practices and documents reflect numerous violations of the Colorado Foreclosure Protection Act, §§ 6-1-1101 through 1120, C.R.S. (Copy enclosed). The statute prohibits several current practices, such as the receipt of compensation from a homeowner before services have been fully performed. The law also requires the inclusion of specific disclosures, notices, and other consumer protections in all Foreclosure Consultant contracts with Colorado residents. The Crisis Management "**Agreement to Provide Service**" provided to your clients does not comply with the statutory requirements.

Violations of the Colorado Consumer Protection Act are subject to penalties of \$2,000 per violation or \$10,000 per violation if the consumer victim is a Senior, 60 years of age or older. In addition, violations of the Colorado Foreclosure Protection Act are subject to additional criminal penalties of up to one year imprisonment and a fine of \$25,000 or both.

This letter constitutes a demand by the Colorado Attorney General's Office that your company immediately **CEASE AND DESIST** the marketing, soliciting or provision of foreclosure consulting services to Colorado residents unless and until Crisis Management is in full compliance with all provisions of the Colorado Consumer Protection Act, including all provisions of the Colorado Foreclosure Protection Act. In order to conclude the Attorney

General's investigation, please acknowledge receipt of this Notice, and your agreement to cease the above-described activities, by signing where provided below and returning the signed original document to this office by mail to the above address by July 24, 2008 or by fax to 303-866-4916.

Failure to submit the signed acknowledgement of this Cease and Desist Notice and agreement to comply with the laws of the State of Colorado may result in further enforcement action by the Colorado Attorney General's Office.

Sincerely,

FOR THE ATTORNEY GENERAL



CLAIRE M. LARGESSE  
Assistant Attorney General  
Consumer Protection Section  
Phone 303-866-4468  
Fax 303-866-4916

**ACKNOWLEDGEMENT**

I, Paul Helbert, Owner of Crisis Management, LLC, acknowledge that I have received the above-contained notice and advisement. I hereby certify that Crisis Management, LLC agrees to **CEASE & DESIST** advertising and/or providing foreclosure consulting services to Colorado residents unless and until Crisis Management, LLC is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-101 *et seq.*, C.R.S., including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of Crisis Management, LLC.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Company Name

Date: \_\_\_\_\_

General's investigation, please acknowledge receipt of this Notice, and your agreement to cease the above-described activities, by signing where provided below and returning the signed original document to this office by mail to the above address by July 24, 2008 or by fax to 303-866-4916.

Failure to submit the signed acknowledgement of this Cease and Desist Notice and agreement to comply with the laws of the State of Colorado may result in further enforcement action by the Colorado Attorney General's Office.

Sincerely,

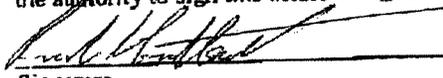
FOR THE ATTORNEY GENERAL



CLAIRE M. LARGESSE  
Assistant Attorney General  
Consumer Protection Section  
Phone 303-866-4468  
Fax 303-866-4916

**ACKNOWLEDGEMENT**

I, Paul Helbert, Owner of Crisis Management, LLC, acknowledge that I have received the above-contained notice and advisement. I hereby certify that Crisis Management, LLC agrees to **CEASE & DESIST** advertising and/or providing foreclosure consulting services to Colorado residents unless and until Crisis Management, LLC is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-101 *et seq.*, C.R.S., including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of Crisis Management, LLC.

	<u>CEO</u>
Signature	Title
<u>Paul Helbert</u>	<u>Crisis Management</u>
Print Name	Company Name
	Date: <u>7-17-08</u>



**JOHN W. SUTHERS**  
Attorney General  
**CYNTHIA H. COFFMAN**  
Chief Deputy Attorney General  
**DANIEL D. DOMENICO**  
Solicitor General

**STATE OF COLORADO**  
**DEPARTMENT OF LAW**  
**OFFICE OF THE ATTORNEY GENERAL**

**STATE SERVICES BUILDING**  
1525 Sherman Street - 7th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

July 2, 2008

*Via email to ed@ejd.com and U. S.P.S.*

Edward Davidson, Esquire  
CEO  
The Debt Advocacy Center, LLC  
The Rockefeller Building  
614 W. Superior Ave., Ste. 815  
Cleveland, OH 44113-1349

**NOTICE OF VIOLATION OF THE COLORADO**  
**CONSUMER PROTECTION ACT**

Dear Mr. Davidson:

This letter is intended to serve as **NOTICE** that the Colorado Attorney General has cause to believe that The Debt Advocacy Center, LLC (“DAC”) has engaged in, or is currently engaging in, deceptive trade practices in the state of Colorado as defined in §6-1-105 of the Colorado Consumer Protection Act, §6-1-101 thru 1120, C.R.S. (2007).

Specifically, our review of the DAC business practices and documents reflect numerous violations of the Colorado Foreclosure Protection Act, § 6-1-1101 through 1120, C.R.S. (2007) (Copy enclosed). The statute prohibits several current practices, such as the receipt of compensation from a homeowner before services have been fully performed. The law also requires the inclusion of specific disclosures, notices, and other consumer protections in all Foreclosure Consultant contracts with Colorado residents. The DAC “Working Agreement” and other documents provided to DAC clients who are Colorado residents do not comply with the statutory requirements.

Violations of the Colorado Consumer Protection Act are subject to penalties of \$2,000 per violation or \$10,000 per violation if the consumer victim is a Senior, 60 years of age or older. In addition, violations of the Colorado Foreclosure Protection Act are subject to additional criminal penalties of up to one year imprisonment and a fine of \$25,000 or both.

This letter constitutes a demand by the Colorado Attorney General’s Office that your company immediately **CEASE AND DESIST** the marketing, soliciting or provision of foreclosure consulting services to Colorado residents unless and until DAC is in full

compliance with all provisions of the Colorado Consumer Protection Act, including all provisions of the Colorado Foreclosure Protection Act. In order to conclude the Attorney General's investigation, please acknowledge receipt of this Notice, and your agreement to cease the above-described activities, by signing where provided below and returning the signed original document to this office by mail to the above address by **July 16, 2008**.

Failure to submit the signed acknowledgement of this Cease and Desist Notice and agreement to comply with the laws of the State of Colorado may result in further enforcement action by the Colorado Attorney General's Office.

Sincerely,

FOR THE ATTORNEY GENERAL



CLAIRE M. LARGESSE  
Assistant Attorney General  
Consumer Protection Section  
Phone 303-866-4468  
Fax 303-866-4916

**ACKNOWLEDGEMENT**

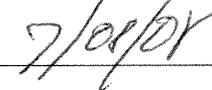
I, Edward Davidson, CEO of The Debt Advocacy Center, LLC, a/k/a "DAC", acknowledge that I have received the above-contained notice and advisement. I hereby certify that The Debt Advocacy Center, LLC agrees to **CEASE & DESIST** advertising and/or providing foreclosure consulting services to Colorado residents unless and until The Debt Advocacy Center, LLC is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-101 *et seq.*, C.R.S. (2007) including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of The Debt Advocacy Center, LLC.

  
\_\_\_\_\_  
Signature

  
\_\_\_\_\_  
Title

  
\_\_\_\_\_  
Print Name

  
\_\_\_\_\_  
Company Name

Date:   
\_\_\_\_\_

Enclosure



**JOHN W. SUTHERS**  
Attorney General

**CYNTHIA H. COFFMAN**  
Chief Deputy Attorney General

**DANIEL D. DOMENICO**  
Solicitor General

**STATE OF COLORADO**  
**DEPARTMENT OF LAW**

**OFFICE OF THE ATTORNEY GENERAL**

**STATE SERVICES BUILDING**  
1525 Sherman Street - 7th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

June 24, 2008

*Via U. S. Mail and E-Mail*

Mr. Michael Trimarco, President  
Home Assure, LLC  
Consumer Advertising and Marketing  
350 5<sup>th</sup> Avenue, Suite 5906  
New York, NY 10018

**NOTICE OF VIOLATION OF THE COLORADO**  
**CONSUMER PROTECTION ACT**

Dear Mr. Trimarco:

This letter is intended to serve as **NOTICE** that the Colorado Attorney General has cause to believe that Home Assure, LLC (“Home Assure”) has engaged in, or is currently engaging in, deceptive trade practices in the state of Colorado as defined in §6-1-105 of the Colorado Consumer Protection Act, §6-1-101 thru 1120, C.R.S. (2007).

Specifically, our review of the Home Assure business practices and documents reflect numerous violations of the Colorado Foreclosure Protection Act, § § 6-1-1101 through 1120, C.R.S. (2007) (Copy enclosed). The statute prohibits several current practices, such as the receipt of compensation from a homeowner before services have been fully performed. The law also requires the inclusion of specific disclosures, notices, and other consumer protections in all Foreclosure Consultant contracts with Colorado residents. The Home Assure “Working Agreement” and other documents provided to your clients do not comply with the statutory requirements.

Violations of the Colorado Consumer Protection Act are subject to penalties of \$2,000 per violation or \$10,000 per violation if the consumer victim is a Senior, 60 years of age or older. In addition, violations of the Colorado Foreclosure Protection Act are subject to additional criminal penalties of up to one year imprisonment and a fine of \$25,000 or both.

This letter constitutes a demand by the Colorado Attorney General’s Office that your company immediately **CEASE AND DESIST** the marketing, soliciting or provision of foreclosure consulting services to Colorado residents unless and until Home Assure is in full compliance with all provisions of the Colorado Consumer Protection Act, including all

provisions of the Colorado Foreclosure Protection Act. In order to conclude the Attorney General's investigation, please acknowledge receipt of this Notice, and your agreement to cease the above-described activities, by signing where provided below and returning the signed original document to this office by mail to the above address by **July 1, 2008**.

Failure to submit the signed acknowledgement of this Cease and Desist Notice and agreement to comply with the laws of the State of Colorado may result in further enforcement action by the Colorado Attorney General's Office.

Sincerely,

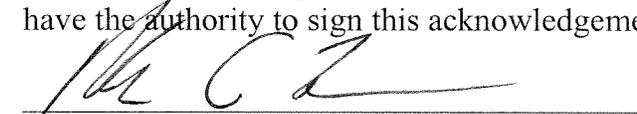
FOR THE ATTORNEY GENERAL



CLAIRE M. LARGESSE  
Assistant Attorney General  
Consumer Protection Section  
Phone 303-866-4468  
Fax 303-866-4916

**ACKNOWLEDGEMENT**

I, Michael Trimarco, President of Home Assure, LLC, acknowledge that I have received the above-contained notice and advisement. I hereby certify that Home Assure, LLC agrees to **CEASE & DESIST** advertising and/or providing foreclosure consulting services to Colorado residents unless and until Home Assure, LLC is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-101 *et seq.*, C.R.S. (2007) including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of Home Assure, LLC.



Signature

President

Title

Michael Trimarco

Print Name

Home ASSURE LLC

Company Name

Date: 7/1/08

Enclosure



**JOHN W. SUTHERS**  
Attorney General

**CYNTHIA H. COFFMAN**  
Chief Deputy Attorney General

**DANIEL D. DOMENICO**  
Solicitor General

**STATE OF COLORADO**  
**DEPARTMENT OF LAW**

**OFFICE OF THE ATTORNEY GENERAL**

**STATE SERVICES BUILDING**  
1525 Sherman Street - 7th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

July 7, 2008

*Via email to [Omar@FranklinEquityCorp.com](mailto:Omar@FranklinEquityCorp.com) and U.S.P.S.*

A. Omar Pacheco, Owner  
Franklin Equity Corporation  
1201 E. Warner Ave.  
Santa Anna, CA 92705

**NOTICE OF VIOLATION OF THE COLORADO**  
**CONSUMER PROTECTION ACT**

Dear Mr. Pacheco:

This letter is intended to serve as **NOTICE** that the Colorado Attorney General has cause to believe that **Franklin Equity Corporation** has engaged in, or is currently engaging in, deceptive trade practices in the state of Colorado as defined in §6-1-105 of the Colorado Consumer Protection Act, §6-1-101 thru 1120, C.R.S. (2008).

Specifically, our review of Franklin Equity Corporation's business practices and documents reflect numerous violations of the Colorado Foreclosure Protection Act, § § 6-1-1101 through 1120, C.R.S. (2008) (Copy enclosed). The statute prohibits several current practices, such as the receipt of compensation from a homeowner before all services have been fully performed. The law also requires the inclusion of specific disclosures, notices, and other consumer protections in all Foreclosure Consultant contracts with Colorado residents. The "**Working Agreement**" and other documents provided to Franklin Equity Corporation's clients who are Colorado residents do not comply with the statutory requirements.

Violations of the Colorado Consumer Protection Act are subject to penalties of \$2,000 per violation or \$10,000 per violation if the consumer victim is a Senior, 60 years of age or older. In addition, violations of the Colorado Foreclosure Protection Act are subject to additional criminal penalties of up to one year imprisonment and a fine of \$25,000 or both.

This letter constitutes a demand by the Colorado Attorney General's Office that your company immediately **CEASE AND DESIST** the marketing, soliciting or provision of foreclosure consulting services to Colorado residents unless and until Franklin Equity Corporation is in full compliance with all provisions of the Colorado Consumer Protection

Act, including all provisions of the Colorado Foreclosure Protection Act. In order to conclude the Attorney General's investigation, please acknowledge receipt of this Notice, and your agreement to cease the above-described activities, by signing where provided below and returning the signed original document to this office by mail to the above address by July 17, 2008.

Failure to submit the signed acknowledgement of this Cease and Desist Notice and agreement to comply with the laws of the State of Colorado may result in further enforcement action by the Colorado Attorney General's Office.

Sincerely,

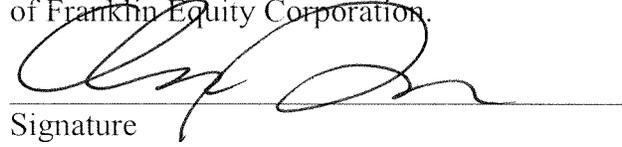
FOR THE ATTORNEY GENERAL



CLAIRE M. LARGESSE  
Assistant Attorney General  
Consumer Protection Section  
Phone 303-866-4468  
Fax 303-866-4916

**ACKNOWLEDGEMENT**

I, A. Omar Pacheco, Owner of Franklin Equity Corporation, acknowledge that I have received the above-contained notice and advisement. I hereby certify that Franklin Equity Corporation agrees to **CEASE & DESIST** advertising and/or providing foreclosure consulting services to Colorado residents unless and until Franklin Equity Corporation is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-1101 *et seq.*, C.R.S. (2008) including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of Franklin Equity Corporation.

 \_\_\_\_\_  
Signature CEO \_\_\_\_\_  
Title

A. OMAR PACHECO \_\_\_\_\_ FRANKLIN EQUITY CORP. \_\_\_\_\_  
Print Name Company Name

Date: 7/9/08 \_\_\_\_\_

Enclosure



JOHN W. SUTHERS  
Attorney General

CYNTHIA H. COFFMAN  
Chief Deputy Attorney General

DANIEL D. DOMENICO  
Solicitor General

**STATE OF COLORADO  
DEPARTMENT OF LAW**

OFFICE OF THE ATTORNEY GENERAL

STATE SERVICES BUILDING  
1525 Sherman Street - 7th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

January 22, 2008

*Via U. S. Mail*

Mr. Nathan J. Sheridan, President and Registered Agent  
Community First Finance, a California corporation  
22974 El Toro Rd., Ste. 300  
Lake Forest, CA 92630

**NOTICE OF VIOLATION OF THE COLORADO  
CONSUMER PROTECTION ACT**

Dear Mr. Sheridan:

This letter is intended to serve as **NOTICE** that the Colorado Attorney General has cause to believe that Community First Finance, a California corporation, has engaged in, or is currently engaging in, deceptive trade practices in the state of Colorado as defined in §6-1-105 of the Colorado Consumer Protection Act, §6-1-101 thru 1120, C.R.S. (2007).

Specifically, our review of Community First Finance's business practices and documents reflect numerous violations of the Colorado Foreclosure Protection Act, § § 6-1-1101 through 1120, C.R.S. (2007) (Copy enclosed). The statute prohibits several current practices, such as the receipt of compensation from a homeowner before services have been fully performed. The law also requires the inclusion of specific disclosures, notices, and other consumer protections in all Foreclosure Consultant contracts with Colorado residents. The Community First Finance "Consultant Agreement," "Client Fee Contract" and other documents provided to your clients do not comply with the statutory requirements.

Violations of the Colorado Consumer Protection Act are subject to penalties of \$2,000 per violation or \$10,000 per violation if the consumer victim is a Senior, 60 years of age or older. In addition, violations of the Colorado Foreclosure Protection Act are subject to additional criminal penalties of up to one year imprisonment and a fine of \$25,000 or both.

This letter constitutes a demand by the Colorado Attorney General's Office that your company immediately **CEASE AND DESIST** the marketing, soliciting or provision of foreclosure consulting services to Colorado residents unless and until Denver Home Rescue is in full compliance with all provisions of the Colorado Consumer Protection Act, including all provisions of the Colorado Foreclosure Protection Act. In order to conclude the Attorney

General's investigation, please acknowledge receipt of this Notice, and your agreement to cease the above-described activities, by signing where provided below and returning the signed original document to this office by mail to the above address by **February 1, 2008**.

Failure to submit the signed acknowledgement of this Cease and Desist Notice and agreement to comply with the laws of the State of Colorado may result in further enforcement action by the Colorado Attorney General's Office.

Sincerely,

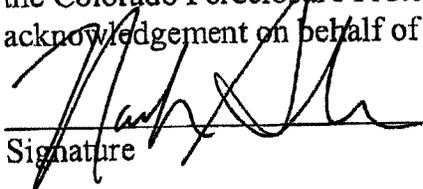
FOR THE ATTORNEY GENERAL



CLAIRE M. LARGESSE  
Assistant Attorney General  
Consumer Protection Section  
Phone 303-866-4468  
Fax 303-866-4916

**ACKNOWLEDGEMENT**

I, Nathan J. Sheridan, President and Registered Agent of Community First Finance, a California corporation, acknowledge that I have received the above-contained notice and advisement. I hereby certify that Community First Finance agrees to **CEASE & DESIST** advertising and/or providing foreclosure consulting services to Colorado residents unless and until Community First Finance is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-101 *et seq.*, C.R.S. (2007) including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of Community First Finance.

  
\_\_\_\_\_  
Signature

PRESIDENT  
\_\_\_\_\_  
Title

NATHAN SHERIDAN  
\_\_\_\_\_  
Print Name

COMMUNITY FIRST FINANCE  
\_\_\_\_\_  
Company Name

Date: 1/29/08  
\_\_\_\_\_

Enclosure



**JOHN W. SUTHERS**  
Attorney General

**CYNTHIA H. COFFMAN**  
Chief Deputy Attorney General

**DANIEL D. DOMENICO**  
Solicitor General

**STATE OF COLORADO**  
**DEPARTMENT OF LAW**

**OFFICE OF THE ATTORNEY GENERAL**

**STATE SERVICES BUILDING**  
1525 Sherman Street - 5th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

December 18, 2006

*Via U. S. Mail*

Mr. Jeff Segal  
Owner/Manager/Member  
Freedom Foreclosure Prevention Services, LLC  
a/k/a "FFPS"  
4059 East Pinon Way  
Higley, Arizona 85236-5251

**NOTICE OF VIOLATIONS OF THE COLORADO CONSUMER PROTECTION ACT**

Dear Mr. Segal:

This letter is intended to serve as **NOTICE** that the Colorado Attorney General has cause to believe that Freedom Foreclosure Prevention Services ("FFPS") has engaged in, or is currently engaging in, deceptive trade practices in the state of Colorado as defined in §6-1-105 of the Colorado Consumer Protection Act, §6-1-101 thru 1120, C.R.S. (2006).

Specifically, our review of FFPS business practices and documents reflect numerous violations of the Colorado Foreclosure Protection Act, Sections 6-1-1101 thru 1120, C.R.S. (2006) (Copy enclosed). The statute prohibits several current FFPS practices, such as the receipt of compensation from a homeowner before services have been fully performed. The law also requires the inclusion of specific disclosures, notices, and other consumer protections in all Foreclosure Consultant contracts with Colorado residents. The FFPS "Working Agreement" and other documents provided to FFPS clients do not comply with the statutory requirements.

Violations of the Colorado Consumer Protection Act are subject to penalties of \$2,000 per violation or \$10,000 per violation if the consumer victim is a Senior, 60 years of age or older. In addition, violations of the Colorado Foreclosure Protection Act are subject to additional criminal penalties of up to one year imprisonment and a fine of \$25,000 or both.

This letter constitutes a demand by the Colorado Attorney General's Office that your company immediately **CEASE AND DESIST** the marketing, soliciting or provision of FFPS foreclosure consulting services to Colorado residents unless and until FFPS is in full compliance with all provisions of the Colorado Consumer Protection Act, including all provisions of the Colorado Foreclosure Protection Act. In order to conclude the Attorney General's investigation,

please acknowledge receipt of this Notice, and your agreement to cease the above-described activities, by signing where provided below and returning the signed document to this office by **fax to (303) 866-4916 by December 28, 2006.** In addition, the signed original must be returned to this office by mail to the above address by **December 28, 2006.**

This office will continue to monitor consumer complaints to ensure your compliance with this demand.

Failure to submit the signed acknowledgement of this Cease and Desist Notice and agreement to comply with the laws of the State of Colorado may result in further enforcement action by the Colorado Attorney General's Office.

Sincerely,

FOR THE ATTORNEY GENERAL



CLAIRE M. LARGESSE  
Assistant Attorney General  
Consumer Protection Section  
Business Regulation Unit  
Phone 303-866-4468  
Fax 303-866-4916

**ACKNOWLEDGEMENT**

I, Jeff Segal, Owner/Manager/Member, Freedom Foreclosure Prevention Services, LLC a/k/a FFPS, acknowledge that I have received the above-contained notice and advisement. I hereby certify that Freedom Foreclosure Prevention Services, LLC agrees to **CEASE & DESIST** advertising and/or providing foreclosure consulting services to Colorado residents unless and until Freedom Foreclosure Prevention Services, LLC is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-101 *et seq.*, C.R.S. (2006) including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of Freedom Foreclosure Prevention Services LLC.

Jeff Segal  
Signature

President  
Title

Jeff Segal  
Print Name

Freedom Foreclosure Prevention Services LLC  
Company Name

Date: 12/22/06



**STATE OF COLORADO**  
**DEPARTMENT OF LAW**  
**OFFICE OF THE ATTORNEY GENERAL**

**STATE SERVICES BUILDING**  
1525 Sherman Street - 5th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

**JOHN W. SUTHERS**  
Attorney General

**CYNTHIA H. COFFMAN**  
Chief Deputy Attorney General

**DANIEL D. DOMENICO**  
Solicitor General

October 17, 2006

Kristian Hendel, Owner  
American Foreclosure Specialists, LLC  
aka "AFS"  
10314 North 138th East Avenue, Suite 103  
Owasso, OK 74055

*Via U. S. Mail*

**NOTICE OF VIOLATIONS OF THE COLORADO CONSUMER PROTECTION ACT**

Dear Mr. Hendel:

This letter is intended to serve as **NOTICE** that the Colorado Attorney General has received complaints regarding the business practices of American Foreclosure Specialists, LLC ("AFS") in Colorado.

The business practices and contracts of AFS appear to violate the Colorado Foreclosure Protection Act, Sections 6-1-1101-1120, C.R.S. (2006) (Copy enclosed). This statute prohibits several current AFS practices such as the receipt of compensation from a homeowner before services have been fully performed. The law also requires the inclusion of specific disclosures, notices, and other consumer protections in all Foreclosure Consultant contracts with Colorado residents.

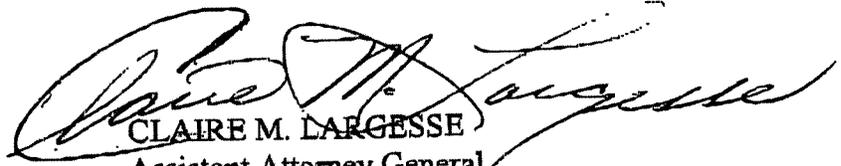
Violations of the Colorado Consumer Protection Act are subject to penalties of \$2,000 per violation or \$10,000 if the consumer victim is a Senior, 60 years of age or older. Violations of the Colorado Foreclosure Protection Act are subject to additional criminal penalties of up to one year imprisonment and a fine of \$25,000 or both.

This letter constitutes a demand by the Colorado Attorney General's Office that your company immediately **CEASE AND DESIST** the provision of foreclosure consulting services to Colorado residents that are in violation of the law. In order to conclude the Attorney General's investigation, please acknowledge receipt of this Notice, and your agreement to cease the above-described activities, by signing where provided below and returning the signed document to this office by mail or fax to (303) 866-4916 by **October 25, 2006**.

This office will continue to monitor consumer complaints to ensure your compliance with this demand.

Sincerely,

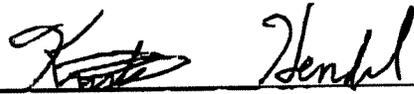
FOR THE ATTORNEY GENERAL



CLAIRE M. LARGESSE  
Assistant Attorney General  
Consumer Protection  
Business Regulation  
Phone 303-866-4468  
Fax 303-866-4916

**ACKNOWLEDGEMENT**

I, Kristian Hendel, Owner, acknowledge that I have received the above-contained notice and advisement. I hereby certify that American Foreclosure Specialists, LLC agrees to **CEASE & DESIST** advertising and/or providing foreclosure consulting services to Colorado residents unless and until American Foreclosure Specialists, LLC is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-101 *et seq.*, C.R.S. (2006) including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of American Foreclosure Specialists, LLC.

  
Signature

PARTNER  
Title

Kristian Hendel  
Print Name

AFS  
Company Name

Date: 10/20/06



**JOHN W. SUTHERS**  
Attorney General

**CYNTHIA H. COFFMAN**  
Chief Deputy Attorney General

**DANIEL D. DOMENICO**  
Solicitor General

**STATE OF COLORADO**  
**DEPARTMENT OF LAW**

**OFFICE OF THE ATTORNEY GENERAL**

**STATE SERVICES BUILDING**  
1525 Sherman Street - 5th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

October 11, 2006

Michael Stoller, Manager/Member  
Mortgage Assistance Solutions, LLC  
aka "MAS" and "Fresh Start Program"  
9454 Wilshire Blvd., Suite 500  
Beverly Hills, CA 90212

*Via U. S. Mail*

**NOTICE OF VIOLATIONS OF THE COLORADO CONSUMER PROTECTION ACT**

Dear Mr. Stoller:

This letter is intended to serve as **NOTICE** that the Colorado Attorney General has received complaints regarding advertisements disseminated by Mortgage Assistance Solutions, LLC ("MAS") in Colorado. The advertisements have been sent via direct mail to Colorado residents. A copy of one such advertisement is enclosed.

The MAS advertisements violate numerous provisions of the Colorado Consumer Protection Act, Sections 6-1-101 *et seq.*, C.R.S. (2006) and constitute Deceptive Trade Practices. Among other things, the advertisements contain false and misleading statements of fact regarding the consumer's real property such as "YOUR HOME WILL BE SOLD AT PUBLIC AUCTION IF YOU DO NOT ACT NOW, YOU MUST CALL NOW TO SAVE YOUR HOME." These statements misrepresent facts in order to create a false sense of urgency for the consumer and fail to disclose material facts to induce the consumer to enter into a transaction with MAS.

The business practices and contracts of MAS also violate the Colorado Foreclosure Protection Act, Sections 6-1-1101-1120, C.R.S. (2006)(Copy enclosed). The statute prohibits several current MAS practices such as the receipt of compensation from a homeowner before services have been fully performed. The law also requires the inclusion of specific disclosures, notices, and other consumer protections in all Foreclosure Consultant contracts with Colorado residents.

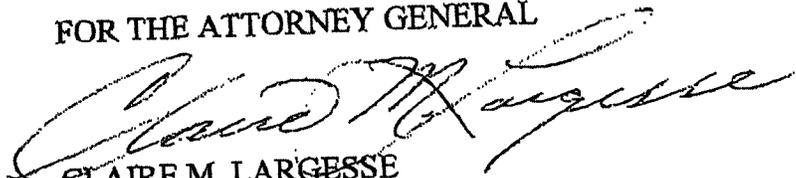
Violations of the Colorado Consumer Protection Act are subject to penalties of \$2,000 per violation or \$10,000 if the consumer victim is a Senior, 60 years of age or older. Violations of the Colorado Foreclosure Protection Act are subject to additional criminal penalties of up to one year imprisonment and a fine of \$25,000 or both.

This letter constitutes a demand by the Colorado Attorney General's Office that your company immediately **CEASE AND DESIST** the dissemination of false and misleading advertisements in Colorado and the provision of MAS foreclosure consulting services to Colorado residents. In order to conclude the Attorney General's investigation, please acknowledge receipt of this Notice, and your agreement to cease the above-described activities, by signing where provided below and returning the signed document to this office by mail or fax to (303) 866-4916 by **October 10, 2006**.

This office will continue to monitor consumer complaints to ensure your compliance with this demand.

Sincerely,

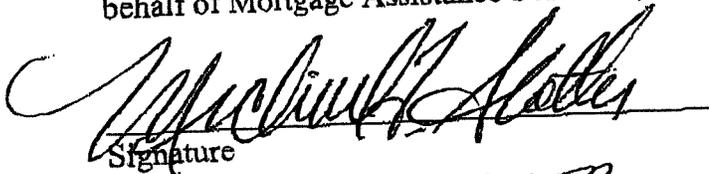
FOR THE ATTORNEY GENERAL



CLAIRE M. LARGEESSE  
Assistant Attorney General  
Consumer Protection  
Business Regulation  
Phone 303-866-4468  
Fax 303-866-4916

**ACKNOWLEDGEMENT**

I, Michael Stoller, Manager/Member of Mortgage Assistance Solutions, LLC, acknowledge that I have received the above-contained notice and advisement. I hereby certify that Mortgage Assistance Solutions, LLC agrees to **CEASE & DESIST** advertising and/or providing foreclosure consulting services to Colorado residents unless and until Mortgage Assistance Solutions, LLC is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-101 *et seq.*, C.R.S. (2006) including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of Mortgage Assistance Solutions, LLC.



Signature

MICHAEL T. STOLLER

Print Name

Manag. Member.

Title

MORTGAGE ASSISTANCE SOLUTION

Company Name

Date: 10-25-06



**JOHN W. SUTHERS**  
Attorney General

**CYNTHIA H. COFFMAN**  
Chief Deputy Attorney General

**DANIEL D. DOMENICO**  
Solicitor General

**STATE OF COLORADO**  
**DEPARTMENT OF LAW**  
OFFICE OF THE ATTORNEY GENERAL

**STATE SERVICES BUILDING**  
1525 Sherman Street - 5th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

October 20, 2006

Adolfo Quintero, General Partner for R.A.I.L. LLLP  
Managing Member of Foreclosure Assistance Solutions, LLC  
2321 Fourth Street, C112  
Santa Ana, CA 92705

**NOTICE OF VIOLATIONS OF THE COLORADO CONSUMER PROTECTION ACT**

Dear Mr. Quintero:

This letter is intended to serve as **NOTICE** that the Colorado Attorney General has received complaints regarding advertisements disseminated by Foreclosure Assistance Solutions, LLC ("FAS") in Colorado. The advertisements have been sent via direct mail to Colorado residents. A copy of one such advertisement is enclosed.

In addition to possible violations of the Colorado Consumer Protection Act, Sections 6-1-101 *et seq.*, C.R.S. (2006), FAS advertising, business practices and contracts may also violate the Colorado Foreclosure Protection Act, Sections 6-1-1101-1120, C.R.S. (2006)(Copy enclosed). That statute prohibits several current FAS practices such as the receipt of compensation from a homeowner before services have been fully performed. The law also requires the inclusion of specific disclosures, notices, and other consumer protections in all Foreclosure Consultant contracts with Colorado residents.

Violations of the Colorado Consumer Protection Act are subject to penalties of \$2,000 per violation or \$10,000 if the consumer victim is a Senior, 60 years of age or older. Violations of certain provisions of the Colorado Foreclosure Protection Act are subject to additional criminal penalties of up to one year imprisonment and a fine of \$25,000 or both.

This letter constitutes a demand by the Colorado Attorney General's Office that your company immediately **CEASE AND DESIST** the dissemination of false and misleading advertisements in Colorado and the provision of FAS foreclosure consulting services to Colorado residents. In order to conclude the Attorney General's investigation, please acknowledge receipt of this Notice, and your agreement to cease the above-described activities, by signing where provided below and returning the signed document to this office by **October 25, 2006**.

This office will continue to monitor consumer complaints to ensure your compliance with this demand.

Sincerely,

FOR THE ATTORNEY GENERAL

CLAIRE M. LARGESSE  
Assistant Attorney General  
Consumer Protection  
Business Regulation  
Phone 303-866-4468  
Fax 303-866-4916

**ACKNOWLEDGEMENT**

I, Adolfo Quintero, General Partner for R.A.I.L., LLLP, managing member of Foreclosure Assistance Solutions LLC, acknowledge that I have received the above-contained notice and advisement concerning Foreclosure Assistance Solutions LLC. I hereby certify that Foreclosure Assistance Solutions LLC agrees to **CEASE & DESIST** advertising and/or providing foreclosure consulting services to Colorado residents unless and until Foreclosure Assistance Solutions LLC is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-101 *et seq.*, C.R.S. (2006) including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of Foreclosure Assistance Solutions LLC.

 Signature	 Title
Adolfo Quintero Print Name	F.A.S. LLC Company Name
	Date: 10/25/08



**JOHN W. SUTHERS**  
Attorney General

**CYNTHIA H. COFFMAN**  
Chief Deputy Attorney General

**DANIEL D. DOMENICO**  
Solicitor General

**STATE OF COLORADO**  
**DEPARTMENT OF LAW**  
OFFICE OF THE ATTORNEY GENERAL

**STATE SERVICES BUILDING**  
1525 Sherman Street - 5th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

October 11, 2006

Whitney R. Johnson, President  
United Home Savers, LLP  
3751 SW 160th Ave., #103  
Miramar, Florida 33027

*Via Fax to 1-954-432-0592*

**NOTICE OF VIOLATIONS OF THE COLORADO CONSUMER PROTECTION ACT**

Dear Ms. Johnson:

This letter is intended to serve as **NOTICE** that the Colorado Attorney General has received complaints regarding advertisements disseminated by United Home Savers, LLP ("UHS") in Colorado. The advertisements have been sent via direct mail to Colorado residents. A copy of one such advertisement is enclosed.

The UHS advertisements violate numerous provisions of the Colorado Consumer Protection Act, Sections 6-1-101 *et seq.*, C.R.S. (2006) and constitute Deceptive Trade Practices. Among other things, the advertisements contain false and misleading statements of fact regarding the legal status of the consumer's real property such as "Your home is scheduled to be sold at auction," misrepresent facts in order to create a false sense of urgency for the consumer and fail to disclose material facts to induce the consumer to enter into a transaction with UHS.

UHS business practices and contracts violate the Colorado Foreclosure Protection Act, Sections 6-1-1101-1120, C.R.S. (2006) (Copy enclosed). The statute prohibits several current UHS practices such as the receipt of compensation from a homeowner before services have been fully performed. The law also requires the inclusion of specific disclosures, notices, and other consumer protections in all Foreclosure Consultant contracts with Colorado residents. As evidenced by the enclosed "Financial Mediation Agreement," UHS contracts do not comply with the statutory requirements.

Violations of the Colorado Consumer Protection Act are subject to penalties of \$2,000 per violation or \$10,000 if the consumer victim is a Senior, 60 years of age or older. Violations of the Colorado Foreclosure Protection Act are subject to additional criminal penalties of up to one year imprisonment and a fine of \$25,000 or both.

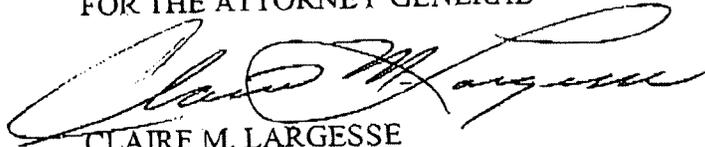
This letter constitutes a demand by the Colorado Attorney General's Office that your company immediately **CEASE AND DESIST** the dissemination of false and misleading

advertisements in Colorado and the provision of UHS foreclosure consulting services to Colorado residents. In order to conclude the Attorney General's investigation, please acknowledge receipt of this Notice, and your agreement to cease the above-described activities, by signing where provided below and returning the signed document to this office by mail or fax to (303) 866-4916 by **October 18, 2006**.

This office will continue to monitor consumer complaints to ensure your compliance with this demand.

Sincerely,

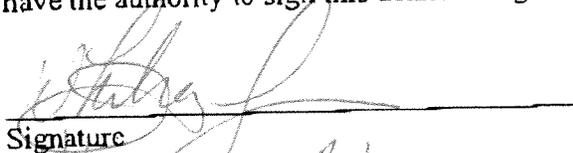
FOR THE ATTORNEY GENERAL



CLAIRE M. LARGESSE  
Assistant Attorney General  
Consumer Protection Section  
Business Regulation Unit  
Phone 303-866-4468  
Fax 303-866-4916

**ACKNOWLEDGEMENT**

I, Whitney R. Johnson, President, acknowledge that I have received the above-contained notice and advisement concerning United Home Savers, LLP. I hereby certify that United Home Savers, LLP agrees to **CEASE & DESIST** advertising and/or providing foreclosure consulting services to Colorado residents unless and until United Home Savers, LLP is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-101 *et seq.*, C.R.S. (2006) including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of United Home Savers, LLP.

  
Signature

Whitney Johnson  
Print Name

  
Title

United Home Savers, LLP  
Company Name

Date: 10/19/06



JOHN W. SUTHERS  
Attorney General

CYNTHIA H. COFFMAN  
Chief Deputy Attorney General

DANIEL D. DOMENICO  
Solicitor General

**STATE OF COLORADO  
DEPARTMENT OF LAW**

OFFICE OF THE ATTORNEY GENERAL

**STATE SERVICES BUILDING**  
1525 Sherman Street - 7th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

January 8, 2008

*Via facsimile to 720-863-2031 and U. S. Mail*

Mr. James Lyle Yarbrough  
Owner/Manager/Member  
and Registered Agent  
Denver Home Rescue, LLC  
1685 S. Colorado Blvd. Unit S-104  
Denver, Colorado 80222

**NOTICE OF VIOLATION OF THE COLORADO  
CONSUMER PROTECTION ACT**

Dear Mr. Yarbrough:

This letter is intended to serve as **NOTICE** that the Colorado Attorney General has cause to believe that Denver Home Rescue, LLC ("Denver Home Rescue") has engaged in, or is currently engaging in, deceptive trade practices in the state of Colorado as defined in §6-1-105 of the Colorado Consumer Protection Act, §6-1-101 thru 1120, C.R.S. (2007).

Specifically, our review of the Denver Home Rescue business practices and documents reflect numerous violations of the Colorado Foreclosure Protection Act, § 6-1-1101 through 1120, C.R.S. (2007) (Copy enclosed). The statute prohibits several current practices, such as the receipt of compensation from a homeowner before services have been fully performed. The law also requires the inclusion of specific disclosures, notices, and other consumer protections in all Foreclosure Consultant contracts with Colorado residents. The Denver Home Rescue "Working Agreement" and other documents provided to your clients do not comply with the statutory requirements.

Violations of the Colorado Consumer Protection Act are subject to penalties of \$2,000 per violation or \$10,000 per violation if the consumer victim is a Senior, 60 years of age or older. In addition, violations of the Colorado Foreclosure Protection Act are subject to additional criminal penalties of up to one year imprisonment and a fine of \$25,000 or both.

This letter constitutes a demand by the Colorado Attorney General's Office that your company immediately **CEASE AND DESIST** the marketing, soliciting or provision of foreclosure consulting services to Colorado residents unless and until Denver Home Rescue

is in full compliance with all provisions of the Colorado Consumer Protection Act, including all provisions of the Colorado Foreclosure Protection Act. In order to conclude the Attorney General's investigation, please acknowledge receipt of this Notice, and your agreement to cease the above-described activities, by signing where provided below and returning the signed original document to this office by mail to the above address by **January 15, 2008**.

Failure to submit the signed acknowledgement of this Cease and Desist Notice and agreement to comply with the laws of the State of Colorado may result in further enforcement action by the Colorado Attorney General's Office.

Sincerely,

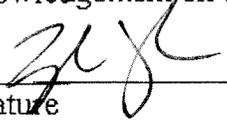
FOR THE ATTORNEY GENERAL



CLAIRE M. LARGESSE  
Assistant Attorney General  
Consumer Protection Section  
Phone 303-866-4468  
Fax 303-866-4916

**ACKNOWLEDGEMENT**

I, James Lyle Yarbrough, Owner/Manager/Member and Registered Agent of Denver Home Rescue, LLC, acknowledge that I have received the above-contained notice and advisement. I hereby certify that Denver Home Rescue, LLC agrees to **CEASE & DESIST** advertising and/or providing foreclosure consulting services to Colorado residents unless and until Denver Home Rescue, LLC is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-101 *et seq.*, C.R.S. (2007) including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of Denver Home Rescue, LLC.

  
\_\_\_\_\_  
Signature

*Manager*  
\_\_\_\_\_  
Title

*Lyle Yarbrough*  
\_\_\_\_\_  
Print Name

*Denver Home Rescue, LLC*  
\_\_\_\_\_  
Company Name

Date: *1/8/08*  
\_\_\_\_\_

Enclosure



**STATE OF COLORADO  
DEPARTMENT OF LAW**

**OFFICE OF THE ATTORNEY GENERAL**

**STATE SERVICES BUILDING**  
1525 Sherman Street • 5th Floor  
Denver, Colorado 80203  
Phone (303) 866-4500

**JOHN W. SUTHERS**  
Attorney General

**CYNTHIA H. COFFMAN**  
Chief Deputy Attorney General

**DANIEL D. DOMENICO**  
Solicitor General

August 1, 2007

Debra Behrens, President  
Mortgage Foreclosure Solutions, Inc.  
aka "MFS, Inc."  
16809 US Hwy 19 N, Ste. B  
Clearwater, Florida 33764

*Via facsimile to 727-524-780.*

**NOTICE OF VIOLATIONS OF THE COLORADO CONSUMER PROTECTION ACT**

Dear Ms. Behrens:

This letter is intended to serve as **NOTICE** that the Colorado Attorney General has received a complaint regarding the business practices of Mortgage Foreclosure Solutions, Inc. aka MFS, Inc.

The business practices and contracts of MFS, Inc. appear to violate the Colorado Consumer Protection Act, specifically the Foreclosure Protection Act, Sections 6-1-1101-1120, C.R.S. (2006) (Copy enclosed). This statute prohibits several current MFS, Inc. practices such as the receipt of compensation from a homeowner before services have been fully performed. The law also requires the inclusion of specific disclosures, cancellation notices, and other consumer protections in all Foreclosure Consultant contracts with Colorado residents.

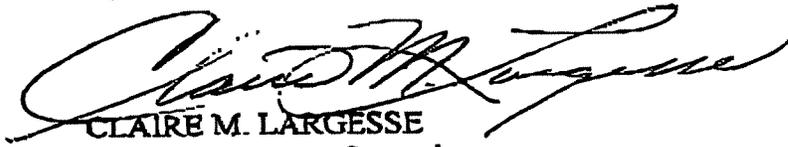
Violations of the Colorado Consumer Protection Act are subject to penalties of \$2,000 per violation or \$10,000 if the consumer victim is a Senior, 60 years of age or older. Violations of the Colorado Foreclosure Protection Act are subject to additional criminal penalties of up to one year imprisonment and a fine of \$25,000 or both.

This letter constitutes a demand by the Colorado Attorney General's Office that your company immediately **CEASE AND DESIST** the provision of foreclosure consulting services to Colorado residents that are in violation of the law. In order to conclude the Attorney General's investigation, please acknowledge receipt of this Notice, and your agreement to cease the above-described activities, by signing where provided below and returning the signed document to this office by mail or fax to (303) 866-4916 within three days.

This office will continue to monitor consumer complaints to ensure your compliance with this demand.

Sincerely,

FOR THE ATTORNEY GENERAL



CLAIRE M. LARGESSE  
Assistant Attorney General  
Consumer Protection Section  
Business Regulation Unit  
Phone 303-866-4468  
Fax 303-866-4916

ACKNOWLEDGEMENT

I, Debra Behrens, President, acknowledge that I have received the above-contained notice and advisement. I hereby certify that Mortgage Foreclosure Solutions, Inc. agrees to CEASE & DESIST advertising and/or providing foreclosure consulting services to Colorado residents unless and until Mortgage Foreclosure Solutions, Inc. is in full compliance with all requirements of the Colorado Consumer Protection Act, Section 6-16-101 et seq., C.R.S. (2006) including all provisions of the Colorado Foreclosure Protection Act. I represent that I have the authority to sign this acknowledgement on behalf of Mortgage Foreclosure Solutions, Inc.

Debra Behrens  
Signature

President  
Title

Debra Behrens  
Print Name

Mortgage Foreclosure Solutions, Inc.  
Company Name

Date: 8-1-07