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**NEWS RELEASE**

**For Immediate Release**

**April 8, 2010**

**California Company Ordered to Cease and Desist  
Mortgage Modification Solicitations in Idaho**

Boise, Idaho .... The Idaho Department of Finance announced the issuance of a [cease and desist order](#) today against California-based "Relief Law Center," stemming from alleged unlawful mortgage modification solicitations targeted to Idaho homeowners.

"[These solicitations](#) are among the most deceptive we have seen," Finance Department Director Gavin Gee said. Mailers from "Relief Law Center," also doing business as "USA Loan Auditors," were directed to Idaho homeowners and falsely represented that Idaho homeowners' mortgage loans were part of a predatory lending investigation.

Gee called the Relief Law Center's tactics "reprehensible," and said the deceptive mailer was nothing but a ploy to lure financially strapped homeowners to make a telephone call leading to a pitch for payment of \$1,200 in upfront fees. The department's investigation is continuing and Gee encouraged Idaho homeowners who have received a solicitation from Relief Law Center or USA Loan Auditors to contact the Idaho Department of Finance at (208) 332-8000 or Idaho toll-free at 1-888-346-3378.

For-profit mortgage modification companies must be licensed in Idaho. "They cannot mislead consumers or charge upfront fees," said Gee. "The department has seen too many offers of *mortgage relief* turn to *mortgage grief* for homeowners. Mortgage modification scammers don't bother to get licensed, they don't care what they say to make a sale, and they prey on distressed homeowners' vulnerabilities."

Gee said consumers trying to save their homes often end up paying a lot of money up front for mortgage modification services, and get little or nothing in return. He also cautioned homeowners who get solicited for mortgage modification services to check out the license status of the company with the department before agreeing to anything. "Legitimate mortgage modification companies will be properly licensed, will not charge upfront service fees, and will give homeowners the time to check them out."

As an alternative to fee-based mortgage modification services, Gee also encouraged homeowners to consider utilizing one or more of the many FREE foreclosure relief resources identified on the Department's website at <http://finance.idaho.gov/mortgage/foreclosureresources.aspx>. Consumers who are having trouble paying their mortgages or have received foreclosure notices should immediately contact their lenders. Additionally, if you feel you may be the target or victim of mortgage modification or foreclosure fraud, contact the department at (208) 332-8000 or Idaho toll-free at 1-888-346-3378.

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Department of Finance Press Releases, which include Financial Literacy Month Consumer Alerts, can be found on the Internet at <http://finance.idaho.gov> and may be obtained by contacting the Department at (208) 332-8000 or Idaho toll-free at 1-888-346-3378.

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