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## **FTC Charges Foreclosure Prevention and Loan Modification Marketers with Contempt**

The Federal Trade Commission has filed a civil contempt action charging a deceptive mortgage foreclosure rescue and loan modification operation with violating a 2001 court order. Many homeowners paid the defendants up to \$5,500 in advance and ultimately lost their homes to foreclosure. The FTC has asked the court to halt the unlawful practices, freeze the defendants' assets, and seek compensation for victims.

According to papers the FTC filed with the court, the defendants told consumers that they would stop foreclosures. They claimed they were "100% successful and had never lost a customer's home to foreclosure" and advised consumers to pay them instead of making mortgage payments. They also claimed that they would negotiate modified mortgages with lower interest rates, monthly payments, and principal balances. The FTC charged that, in fact, they obtained few, if any, loan modifications for customers.

The defendants also claimed that their selectivity in choosing customers helped them succeed, but they took on nearly every consumer willing to pay, according to the FTC. In addition, the defendants falsely claimed that they would provide experienced real estate attorneys who would represent customers nationwide, and would review consumers' loan documents to look for fraud and other lending violations.

According to the FTC, Bryan D'Antonio and three companies he controls, The Rodis Law Group Inc., America's Law Group Inc., and The Financial Group Inc., doing business as Tax Relief ASAP, violated a 2001 order that banned D'Antonio from telemarketing and misrepresenting material facts about goods or services. The FTC obtained the order against D'Antonio and his former company, Data Medical Capital Inc., for operating a work-at-home medical billing opportunity scheme. D'Antonio pleaded guilty to mail fraud for his involvement in the scam and served almost three years in prison.

The FTC also has asked the court to permanently ban D'Antonio from selling mortgage products or services, including foreclosure prevention and loan modification services, and to renew the 2001 order's provisions banning D'Antonio from selling business ventures, employment opportunities or work-at-home opportunities, and from telemarketing.

For more information about this matter and to learn how you can get free loan assistance from counselors certified by the government, call toll-free at 1-888-308-0934.

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 1,500 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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