

FILED

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING

2010 JAN 15 PM 3: 08

COMMONWEALTH OF PENNSYLVANIA	:	PA DEPT OF BANKING
DEPARTMENT OF BANKING, BUREAU	:	Docket No. : 100006 (ENF-ORD)
OF COMPLIANCE, INVESTIGATION	:	
AND LICENSING,	:	
	:	
v.	:	
	:	
AMERICAN MITIGATION LAW	:	
GROUP, INC.	:	

ORDER

WHEREAS, the Department of Banking (the "Department") is the Commonwealth of Pennsylvania's administrative agency authorized and empowered to administer and enforce the Mortgage Licensing Act, 7 Pa. C.S. § 6101 *et seq.*; and

WHEREAS, the Bureau of Compliance, Investigation and Licensing (the "Bureau") is primarily responsible for administering and enforcing the Mortgage Licensing Act for the Department; and

WHEREAS, the Mortgage Licensing Act amended the Mortgage Act on August 5, 2009. *See* 7 Pa. C.S. § 6101 *et seq.*, amended by Act 31 of 2009, H.B. 1654 (P.N. 2448); and

WHEREAS, American Mitigation Law Group, Inc. maintains a website, www.amlloanmodification.com (the "Website"); and

WHEREAS, the Website advertises that American Mitigation Law Group, Inc. is in mortgage loan modification business. *See* Exhibit A; and

WHEREAS, the Website has a page dedicated to loan modifications in Pennsylvania. *See* Exhibit B; and

WHEREAS, the Pennsylvania-dedicated page on the Website specifically solicits Pennsylvania consumers to contact American Mitigation Law Group, Inc. for a mortgage loan modification. *See* Exhibit B; and

WHEREAS, the Website also states that American Mitigation Law Group, Inc. mitigates mortgage loans in Pennsylvania with no advance fees. *See* Exhibit C; and

WHEREAS, the Mortgage Licensing Act applies to any mortgage loan that is “(i) negotiated, offered or otherwise transacted within this Commonwealth, in whole or in part, whether by the ultimate lender *or any other person*; (ii) made or executed within this Commonwealth; or (iii) notwithstanding the place of execution, secured by real property located in this Commonwealth.” 7 Pa. C.S. § 6135(1) (emphasis added); and

WHEREAS, Section 6102 of the Mortgage Licensing Act defines “mortgage loan business” as “[t]he business of advertising, causing to be advertised, soliciting, negotiating or arranging in the ordinary course of business or offering to make or making mortgage loans.” 7 Pa. C.S. § 6102; and

WHEREAS, Section 6102 of the Mortgage Licensing Act defines a “first mortgage loan” as a loan which is “(1) made primarily for personal, family or household use; and (2) secured by any first lien mortgage, deed of trust, or equivalent consensual security interest on a dwelling or on residential real estate.” 7 Pa. C.S. § 6102; and

WHEREAS, Section 6102 of the Mortgage Licensing Act defines a “secondary mortgage loan” as “(1) made primarily for personal, family or household use; and (2) secured by any secondary lien mortgage, deed of trust, or equivalent consensual security interest on a dwelling or on residential real estate.” 7 Pa. C.S. § 6102; and

WHEREAS, Section 6102 of the Mortgage Licensing Act defines a "mortgage loan" as "[a] first or secondary mortgage loan, or both, as the context may require." 7 Pa. C.S. § 6102; and

WHEREAS, Section 6102 of the Mortgage Licensing Act defines a "mortgage originator" as "(1) [a]n individual [who] takes a mortgage loan application or offers or negotiates terms of a mortgage loan for compensation or gain." 7 Pa. C.S. § 6102; and

WHEREAS, by advertising the loan modification business to Pennsylvania consumers, American Mitigation Law Group, Inc. has engaged in the "mortgage loan business" as defined in the Mortgage Licensing Act; and

WHEREAS, Section 6111(a) of the Mortgage Licensing Act provides that ". . . no person shall engage in the mortgage loan business in this Commonwealth without being licensed as a mortgage broker, mortgage lender, mortgage loan correspondent or mortgage originator as provided under this chapter. A mortgage originator may not engage in the mortgage loan business unless the mortgage originator is employed and supervised by a licensed mortgage broker, mortgage lender or mortgage loan correspondent. . ." 7 Pa. C.S. § 6111(a); and

WHEREAS, American Mitigation Law Group, Inc. does not meet any of the exceptions to licensure in Sections 6111(b) and 6112 of the Mortgage Licensing Act. *See* 7 Pa. C.S. § 6111(b), 6112; and

WHEREAS, American Mitigation Law Group, Inc. is not licensed to engage in the mortgage loan business in Pennsylvania; and

WHEREAS, American Mitigation Law Group, Inc. has violated the Mortgage Licensing Act by engaging in the mortgage loan business in Pennsylvania without a license; and

WHEREAS, Section 6138(a)(4) of the Mortgage Licensing Act provides the Department with authority to issue orders as may be necessary for the proper conduct of the mortgage loan business and the enforcement of the Mortgage Licensing Act. 7 Pa. C.S. § 6138(a)(4); and

WHEREAS, Section 6140(a) of the Mortgage Licensing Act provides, in relevant part that “[a] person subject to the provisions of this chapter and not licensed by the department who violates any provision of this chapter or who commits any action which would subject a license to suspension, revocation or nonrenewal under section 6139 (relating to suspension, revocation or refusal) may be fined by the department up to \$10,000 for each offense.” 7 Pa. C.S. § 6140(a); and

AND NOW, THEREFORE, since American Mitigation Law Group, Inc. has engaged in unlicensed activity, the Bureau, pursuant to its authority referenced above hereby imposes the following Order:

1. Loan Origination. Upon the effective date of this Order, American Mitigation Law Group, Inc. and any and all officers, members, managers, employees, independent contractors or agents of American Mitigation Law Group, Inc. shall cease and desist from engaging in the mortgage loan business subject to the Mortgage Licensing Act, including, but not limited to, advertising (including website advertising), accepting applications and negotiating mortgage loans and mortgage loan modifications in Pennsylvania or to Pennsylvania consumers, unless and until such time that American Mitigation Law Group, Inc. and all loan originators as defined by the Mortgage Licensing Act are licensed by the Department pursuant to the Mortgage Licensing Act.

2. Pipeline Report. Upon the effective date of this Order, American Mitigation Law Group, Inc. shall provide a list of Pennsylvania consumers who American Mitigation Law

Group, Inc. has worked with in order to negotiate mortgage loan modifications (the "Pipeline Report"). The Pipeline Report shall include, but is not limited to:

- a. The names, addresses and phone numbers of consumers that have responded to American Mitigation Law Group, Inc.'s advertisements or that American Mitigation Law Group, Inc. has as clients; and
- b. The amount of fees collected from the consumers; and
- c. The current rate, term and payment of the consumers' loans; and
- d. The proposed rate, term and payment of the loans subsequent to the loan modification; and
- e. The current status and/or resolution of the loan modification.

The list shall be sent to John Talalai, Administrator, Compliance Division, at jtalalai@state.pa.us, by 5:00 PM eastern time on the effective date of this Order.

3. Advertising. Upon the effective date of this Order, American Mitigation Law Group, Inc. shall provide a list of any other websites or copies of any other advertising that American Mitigation Law Group, Inc. utilizes including, but not limited to, mail solicitations. The information shall be sent to John Talalai, Administrator, Compliance Division, at jtalalai@state.pa.us, by 5:00 PM eastern time on the effective date of this Order.

4. Contact Information. Upon the effective date of this Order, American Mitigation Law Group, Inc. shall provide a list of all owners, officers and employees of American Mitigation Law Group, Inc. The list shall include the name, address telephone number and position of these individuals. The information shall be sent to John Talalai, Administrator, Compliance Division, at jtalalai@state.pa.us, by 5:00 PM eastern time on the effective date of this Order.

5. Non-prohibited Conduct. Nothing in this Order shall prevent American Mitigation Law Group, Inc. from negotiating loan modifications for consumers listed on the Pipeline Report if the consumers listed on the Pipeline Report provided the consumer wants American Mitigation Law Group, Inc. to proceed on his/her behalf.

6. Reservation of Rights. Nothing in this Order shall prevent the Bureau from taking any further administrative action as deemed necessary including, but not limited to imposing fines pursuant to Section 6140(a) or (b) of the Mortgage Licensing Act or seeking restitution for consumers.

IT IS SO ORDERED.

~~John Palalai~~, Administrator
Department of Banking,
Bureau of Compliance, Investigation and Licensing

1-15-2010
(Date)

EXHIBIT A

American Mitigation Law Group, Inc. A Professional Law Company

Need Help Fast? (866) 297-7243

Home Loan Modification Program

GETTING HELP RESOURCES ABOUT NO ADVANCE FEES LOAN MODIFICATION



- Avoid Foreclosure with a loan modification program
- Lower Your Monthly Payment
- Pay Only For Work We Complete

Loan Modification Services Available From AMLC

Residential Commercial Auto

No Advance Fees! We are a performance-based company. Our unique system allows you to pay only after contracted service level work has been completed toward your mortgage.

Mortgage Modification Our home loan modification program process has a proven track record of success for homeowners across the country. Call us for your free consultation to determine if you...

COMPLIMENTARY CONSULTATION

First Name * _____

Last Name * _____

Email * _____

Phone * _____

Property State * Pennsylvania v

Mortgage Balance * _____

Credit Card Debt _____

How Far Behind? * Please Select v

Get Consultation

* required field for loan modification program assistance

No Advance Fees!

We are a performance-based company. Our unique system allows you to pay only after contracted service level work has been completed toward your mortgage modification.

Mortgage Modification

Our home loan modification program process has a proven track record of success for homeowners across the country. Call us for your free consultation to determine if you can save money.

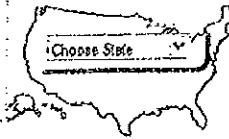
Get Consultation

* required field for loan modification program assistance

"We could not recommend a better company to help anyone through such a difficult time. There was no feeling of someone looking down on you because you got into a bind. They understood and did all they had to do to help." Chris and Mike H.



Loan Modification is available in many states



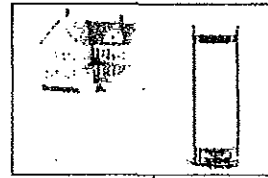
Loan Mitigation Blog

Follow along with our blog for fresh advice and news surrounding loan modifications and short sales.

Home Loan Modification Requires Immediate Action.

If you are struggling to pay your mortgage every month or have missed payments (one or more), you should seek help fast. Our services are designed to help people before it's too late.

Many people let the problem grow beyond something they can control. Don't let that be you. Contact us today and we'll explain the loss mitigation process and how a loan modification program benefits you.



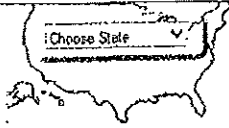
Loan Modification Program Assistance - You Can Overcome Your Hardships

It's no secret that the mortgage market is struggling. Unfortunately, homeowners like yourself have fallen victim to turbulent times. As a result, loan modifications and short sales are growing in popularity and lenders have responded by working with loan mitigation specialists to reach workout agreements.

Mortgage modification programs are your chance to avoid the problems so many others have fallen victim to. The foreclosure market grows every day. People are unable to afford their monthly mortgage payments and are losing their homes. This doesn't have to be you.

Mortgage Modification Can Stop the Worrying and Fix Your Loan For Good

If you're up at night worrying about your mortgage and what you can do about it, American Mitigation Law Group is an ally you can't do without. We will clearly discuss your options for mortgage mitigation and what we can do. Lenders



Loan Modification Program Assistance - You Can Overcome Your Hardships

It's no secret that the mortgage market is struggling. Unfortunately, homeowners like yourself have fallen victim to turbulent times. As a result, loan modifications and short sales are growing in popularity and lenders have responded by working with loan mitigation specialists to reach workout agreements.

Mortgage modification programs are your chance to avoid the problems so many others have fallen victim to. The foreclosure market grows every day. People are unable to afford their monthly mortgage payments and are losing their homes. This doesn't have to be you.

Mortgage Modification Can Stop the Worrying and Fix Your Loan For Good

If you're up at night worrying about your mortgage and what you can do about it, American Mitigation Law Group is an ally you can't do without. We will clearly discuss your options for mortgage mitigation and what we can do. Lenders have financial incentive to actively pursue a home loan modification or short sale. We know what it takes to get it done.

You can apply online or call us for immediate assistance.

Loan Mitigation Blog

Follow along with our blog for fresh advice and news surrounding loan modifications and short sales.

Feel free to leave comments. We appreciate your feedback and are happy to answer any questions you may have about the mortgage mitigation process.

Visit our loan modification blog



California Loan Modification and Loan Mitigation
AMLG works with a lot of state residents and has achieved great results for many people that have allowed them to keep their home. Learn more about our California loan modification efforts and how you can save money every month

Home Loan Modification | Apply Now | Loss Mitigation Programs | Download Forms | Contact | Privacy Policy

*AMLG mitigates files with No Advance Fees in the following states:
Alaska, Arkansas, California, Connecticut, Georgia, Hawaii, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Washington D.C., West Virginia, Wisconsin, Wyoming.

EXHIBIT B

American Mitigation
Law Group, Inc.
A Professional Law Company

Call us: (866) 297-7243

Loan Modification Specialists

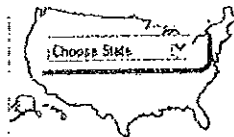
GETTING HELP

RESOURCES

ABOUT



Loan Modification is available in many states



No Advance Fees

Have you been asked to pay thousands of dollars without

Pennsylvania Loan Modification and Short Sale

Short Sales and Loan Modifications in Philadelphia, Pittsburgh and other PA areas

Pennsylvania has one of the larger number of foreclosures in the country but that's largely in part because the state is so highly populated. The rate of foreclosure is actually in the bottom third of all states. While that's good news for the state as a whole, there are still thousands of people in need of assistance. Fortunately, there are options.

Homeowners throughout the country are turning to solutions like loan modification and short sale. AMLG can represent you in negotiations with your lender. We have a long collection track that



Apply for help in PA

First Name: _____

Last Name: _____

Phone: _____

Email: _____

Property State: _____

Pennsylvania

Balance Due on Your Loan: _____

No Advance Fees

Have you been asked to pay thousands of dollars without seeing any results? At AMLG, our work requires **NO ADVANCE FEES**. First, we do the work, then you pay.



Quick Links For Loss Mitigation Assistance

- ➔ Getting a loan modification
- ➔ What is loss mitigation?
- ➔ Freq. Asked Questions
- ➔ Apply now

Find Popular Lenders

We work with all the top lenders and many more. Find yours.

Choose Lender

Loss Mitigation Blog

Follow along with our blog for fresh advice and news regarding loan modifications

Solutions like loan modification and short sale. AMLG can represent you in negotiations with your lender. We have a loss mitigation team that knows how to present your case and make sure you get a solution you are satisfied with for the future.

Get Help Now!

Your best chance of a successful loan modification or short sale comes by being proactive and seeking help as early as possible. As soon as you think there may be a problem, get help. Explore your options. We're happy to recommend a course of action and get you back on track.

Pennsylvania Housing Outlook

With so many people living in the state, Pennsylvania will have some of the higher foreclosure numbers in the country, but in terms of percentages of households, it's much better off than other states. The bigger cities like Philadelphia, Pittsburgh and Allentown as well as their surrounding areas will continue to have their share of problems and thousands of homeowners will continue needing help. If you are one of these people, don't wait another second. Fill out and submit the form above or call us for immediate assistance.

Choose Another State
AL | AK | AZ | AR | CA | CO | CT | DE | DC | FL | GA | HI | IL | IN | IA | KS | KY | LA | ME | MD | MA | MI | MN | MS | MO | MT | NE | NH | NJ | NM | NY | NC | ND | OH | OK | OR | PA | RI | SC | SD | TN | TX | UT | VT | VA | WA | WI | WY

Property State
Pennsylvania

Balance Due on Your Loan:

How Far Behind On Your Mortgage?

Please Select

Credit Card and Other Unsecured Debt



EXHIBIT C

<http://www.amlgloanmodification.com/contact/>

*AMLG mitigates fees with No Advance Fees in the following states:

Alaska, Arkansas, California, Connecticut, Georgia, Hawaii, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Washington D.C., West Virginia, Wisconsin, Wyoming.

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING

FILED

2010 JAN 15 PM 3:08

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING, BUREAU
OF COMPLIANCE, INVESTIGATION
AND LICENSING

Docket No. 100006 (ENF-ORD)

v.

AMERICAN MITIGATION LAW
GROUP, INC.

CERTIFICATE OF SERVICE

I hereby certify that I have this day served a copy of the foregoing Order upon the parties below, who constitute the only parties of record in this proceeding, in accordance with the requirements of 1 Pa. Code §§ 33.35, 33.36 and 33.37:

BY CERTIFIED AND FIRST CLASS MAIL AND FASCIMILE

American Mitigation Law Group, Inc.
241 12th Street, Suite F
Del Mar, CA 92014
Fax (858) 481-6820

Dated this 15th day of January, 2010.

Lauren A. Sassani
Assistant Counsel
Attorney I.D. # 203016
FOR: Commonwealth of Pennsylvania
Department of Banking
17 North Second Street, Suite 1300
Harrisburg, PA 17101
(717) 787-1471