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CENTRAL DIST. OF CALIF.  
SANTA ANA

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14 **UNITED STATES DISTRICT COURT**  
15 **CENTRAL DISTRICT OF CALIFORNIA**  
16

17 Federal Trade Commission,  
18 Plaintiff,  
19 v.

20 Federal Loan Modification  
Law Center, LLP  
21 and  
22 Anz & Associates, PLC  
23 and  
24 LegalTurn, Inc., a.k.a. Legal Turn, Inc.  
25 and  
26 Federal Loan Modification, LLC  
27 and  
28 Nabile "Bill" Anz

Case No. SACV09 -401 CJC (MLGx)

1 and  
 2 Boaz Minitzer  
 3 and  
 4 Jeffrey Broughton  
 5 Defendants.

7 Plaintiff, the Federal Trade Commission (“FTC”), for its complaint alleges:

8 1. The FTC brings this action under Section 13(b) of the Federal Trade  
 9 Commission Act (“FTC Act”), 15 U.S.C. § 53(b), to obtain temporary,  
 10 preliminary, and permanent injunctive relief, rescission or reformation of contracts,  
 11 restitution, disgorgement of ill-gotten monies, and other equitable relief for  
 12 Defendants’ acts or practices in violation of Section 5(a) of the FTC Act, 15 U.S.C.  
 13 § 45(a).

14 **JURISDICTION AND VENUE**

15 2. This Court has subject matter jurisdiction pursuant to 28 U.S.C.  
 16 §§ 1331, 1337(a), and 1345, and 15 U.S.C. §§ 45(a) and 53(b).

17 3. Venue is proper in this District under 28 U.S.C. § 1391(b) and (c), and  
 18 15 U.S.C. § 53(b).

19 **PLAINTIFF**

20 4. Plaintiff FTC is an independent agency of the United States  
 21 Government created by statute. 15 U.S.C. § 41 *et seq.* The FTC is charged, *inter*  
 22 *alia*, with enforcement of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a), which  
 23 prohibits unfair or deceptive acts or practices in or affecting commerce. The FTC  
 24 is authorized to initiate federal district court proceedings, by its own attorneys, to  
 25 enjoin violations of the FTC Act and to secure such equitable relief as may be  
 26 appropriate in each case, including restitution and disgorgement. 15 U.S.C.  
 27 § 53(b).

**DEFENDANTS**

1  
2 5. Federal Loan Modification Law Center, LLP (“FLM Law Center”),  
3 formerly known as Anz & Hilmoe, LLP and presently doing business as FLM Law  
4 Center, Federal Loan Modification, and Federal Loan Modification Law Center, is  
5 a California limited liability partnership with its principal place of business at 9460  
6 Balboa Boulevard, Northridge, CA 90048. At all times material to this Complaint,  
7 FLM Law Center, acting alone or in concert with others, has advertised, marketed,  
8 and/or sold purported mortgage loan modification services to consumers  
9 throughout the United States. FLM Law Center transacts or has transacted  
10 business in the Central District of California.

11 6. Anz & Associates, PLC (“Anz & Associates”), is a California  
12 professional law corporation with its principal place of business at 9460 Balboa  
13 Boulevard, Northridge, CA 91325. At all times material to this Complaint, Anz &  
14 Associates, acting alone or in concert with others, has advertised, marketed, and/or  
15 sold purported mortgage loan modification services to consumers throughout the  
16 United States. Anz & Associates transacts or has transacted business in the Central  
17 District of California.

18 7. LegalTurn Inc., also known as Legal Turn Inc. (“LegalTurn”), is a  
19 California corporation with its principal place of business at 6420 Wilshire  
20 Boulevard, Suite 200, Los Angeles, CA 90048. LegalTurn, which purports to be a  
21 legal referral network, at all times material to this Complaint, has received credit  
22 card payments from and has paid refunds to customers who have purchased  
23 purported mortgage loan modification services from Defendants. LegalTurn  
24 transacts or has transacted business in the Central District of California.

25 8. Federal Loan Modification, LLC (“Federal Loan Modification”) is a  
26 California limited liability company with its principal place of business at 6420  
27 Wilshire Boulevard, Suite 200, Los Angeles, CA 90048. Federal Loan  
28 Modification, acting alone or in concert with others, has advertised, marketed,



























