



STATE OF CALIFORNIA

Department of Financial Protection and Innovation

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California Department of Financial Protection and Innovation and Federal Trade Commission Sue to Halt Los Angeles-based Mortgage Relief Scam

SACRAMENTO – A federal court today unsealed a [joint complaint](#) by the California Department of Financial Protection and Innovation (DFPI) and the Federal Trade Commission (FTC) against a recidivist mortgage assistance relief scam. The complaint alleges that defendants Roger Scott Dyer and Dominic Ahiga (a.k.a. Michael Dominic Grinnell) falsely promised to reduce homeowners’ mortgage payments and prevent foreclosures, defrauding distressed homeowners out of millions of dollars in the process. The court issued a temporary restraining order to halt the scheme and freeze assets, and appointed a receiver to assist with taking over the defendants’ businesses and administer any potential relief for victims.

“Illegal mortgage relief assistance schemes prey on the most vulnerable homeowners and are a significant threat to the generational wealth that home ownership provides for consumers,” said DFPI Commissioner Clothilde Hewlett. “The DFPI has taken strong, decisive action against the companies behind this scheme using the California Consumer Financial Protection Law to put a stop to their illegal activities and protect not only California consumers, but also consumers nationwide.”

“At a time when millions of Americans were dealing with a pandemic and struggling to pay their mortgages, defendants preyed on consumers with false promises of mortgage assistance relief” said Samuel Levine, Director of the FTC’s Bureau of Consumer Protection. “We are excited to build on our relationship with California’s DFPI in this case and will continue to work with our state partners to shut down schemes that take advantage of consumers experiencing financial hardship.”

In the joint complaint, FTC and DFPI allege that the defendants, doing business through multiple entities located in the Los Angeles, California, area since 2018, deceived hundreds of homeowners nationwide into paying for fraudulent mortgage modification services. In exchange for unlawful and high up-front monthly fees, the defendants promised financially distressed homeowners that they would negotiate with mortgage companies to lower their interest rates, monthly payments, or principal amounts. Instead, defendants pocketed the borrowers’ payments, which the complaint estimates total at least \$6.3 million.

Today's filing marks the first joint FTC and DFPI action that relies in part on the enforcement powers of the [California Consumer Financial Protection Law](#) (CCFPL), enacted in 2020. The joint complaint alleges that the defendants and their companies violated the CCFPL, as well as the Federal Trade Commission Act, the FTC's Mortgage Assistance Relief Services Rule (the MARS Rule or Regulation O), the Telemarketing Sales Rule, and the Covid-19 Consumer Protection Act.

The defendants conducted business through a number of entities and trade names, including:

- Amstar Service Group;
- Atlantic Pacific Service;
- Home Matters USA;
- Golden Home Services America;
- Academy Home Services;
- Green Equitable Solutions;
- South West Consulting Enterprises, Inc.;
- Apex Consulting & Associates, Inc.;
- Infocom Entertainment Ltd, Inc.; and
- Home Relief Service of America.

The defendants and these businesses have been the subject of prior law enforcement actions by the states of Ohio, Washington, Oregon, Connecticut, and North Carolina, as well as action by the State Bar of California.

In addition to regulating debt-relief companies, mortgage lenders, and servicers, the DFPI licenses and regulates state-chartered banks and credit unions, money transmitters, the offer and sale of securities and franchises, broker-dealers and investment advisers, nonbank installment lenders, payday lenders, escrow companies, Property Assessed Clean Energy (PACE) program administrators, debt collectors, credit repair and consumer credit reporting companies, and more.

NOTE: The DFPI and FTC file complaints when they have reason to believe that the law has been or is being violated and it appears that an enforcement proceeding serves the public interest. The case will be decided by the court.

The DFPI encourages consumers who have experienced unfair, unlawful, deceptive, and abusive practices from a financial service provider to file a complaint with the Department online: <https://dfpi.ca.gov/file-a-complaint/>.

For more information about the DFPI, visit their website at <https://dfpi.ca.gov/>.

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