



December 7, 2015

ATTORNEY GENERAL MADIGAN SUES CHICAGO AREA COMPANY FOR MORTGAGE RESCUE SCHEME***Company's Owner Promised Mortgage Help Then Defrauded Consumers of more than \$26,000***

Chicago — Attorney General Lisa Madigan filed suit against a Cicero company and its owner for a mortgage rescue and consumer fraud scheme that illegally charged consumers approximately \$20,000 in upfront fees that resulted in little, if any, help to stay in their homes.

The Attorney General filed suit in Cook County Circuit Court against Carrey Services, Inc. and its president Reynaldo Rojas. The lawsuit seeks to shut down the business and obtain restitution for consumers.

"Financially strapped homeowners are the most vulnerable to mortgage 'rescue' schemes," Madigan said. "In most cases, the only thing these so-called businesses accomplish is taking money from already struggling homeowners."

Madigan alleges the defendants advertised in Spanish-language newspapers and primarily targeted the Latino community with loan modification services. Madigan alleges the business owner met with consumers and made them sign various loan modification documents, but never provided the consumers with copies. In many instances, the documents were printed in English even though most consumers were Spanish-speaking.

In addition, Madigan alleges the defendants charged upfront fees that exceeded the amount allowed under state law. Then, after failing to do any work, the defendants refused to provide refunds and, in many cases, were unresponsive to mediation letters from the Attorney General's Office.

Today's lawsuit is part of Attorney General Madigan's ongoing work to protect homeowners in the mortgage foreclosure crisis. To date, the Attorney General has filed 57 lawsuits over the illegal collection of upfront fees by mortgage rescue operations or other violations of the Mortgage Rescue Fraud Act. Madigan urged homeowners struggling to stay in their homes to contact her **Homeowner Helpline**, (866) 544-7151, for guidance on avoiding foreclosure. Madigan also advised homeowners to seek help from a HUD-certified housing counselor to work out a solution with their lenders.

Homeowners can also visit the Attorney General's website, www.illinoisattorneygeneral.gov, to access her Mortgage Rescue Fraud Brochure and her Illinois Mortgage Lending Guide, a resource manual containing step-by-step instructions for those struggling to make their loan payments along with a list of HUD-certified counseling agencies that offer default counseling services. Homeowners who do not have easy Internet access can call the Attorney General's Helpline to receive the materials by mail.

Assistant Attorney General Cecilia Abundis is handling the case for Madigan's Consumer Fraud Bureau.

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