



2010 report, "*Foreclosure Rescue Scams: A Nightmare Complicating the American Dream*," NCRC addresses concerns surrounding foreclosure prevention rescue scams. The research study revealed that the insidious practice of foreclosure modification scams has become more prevalent with the increase of foreclosures. Scammers prey on desperate and vulnerable homeowners and con them into believing that they will receive a loan modification that significantly lowers their payment, or some other foreclosure prevention outcome, often for a fee and without any real service being provided.

On information and belief, Respondent, Adrian Cronauer is an active member of the District of Columbia bar with an office located at 910 17<sup>th</sup> Street NW, Suite 800, Washington, DC. In addition, NCRC has determined that Respondent holds an inactive license in Pennsylvania, but Respondent does not appear to be licensed to practice law in any other licensing jurisdiction in the United States.

The National Community Reinvestment Coalition (NCRC) submits this Complaint on behalf of its membership, as well as, known and unknown thousands of vulnerable American homeowners affected by this unethical and unlawful scheme. NCRC respectfully requests that the District of Columbia Bar Counsel take immediate action against Respondent.

#### SUMMARY OF COMPLAINT

This complaint follows NCRC's obtaining knowledge that intentionally misleading information has been mailed, broadcast, emailed and communicated to consumers under the name of Respondent, Adrian Cronauer, for a fee, to engage in various loan modification, foreclosure prevention and debt related services. Thus far, NCRC has been contacted by over a dozen homeowners around the country who received unsolicited phone calls or correspondence, viewed television commercials, or were otherwise contacted by the Cronauer Law Center. To date, NCRC has counseled homeowners from the following states concerning Respondent's deceptive communications and practices: Alabama, Delaware, Georgia, Illinois, Maryland, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oregon, Tennessee and Virginia. In addition, Respondent and his associates purport to maintain offices in California and the District of Columbia. Several homeowners have informed NCRC that follow-up phone calls and emails are not answered or returned and some homeowners report being harassed by repeated phone calls and threats of higher fees if money is not sent. These homeowners received similar communications, and called the same phone numbers appearing in the commercial or on the material. NCRC respectfully requests that the Respondent be found in violation of the District of Columbia Rules of Professional Responsibility as follows:

**(1) Rule 8.4 MISCONDUCT.**

Under this rule, it is professional misconduct for a lawyer to violate, or attempt to violate the Rules of Professional Conduct, either directly or by assisting or inducing others to do so. This Rule is also violated where a lawyer engages in “conduct involving dishonesty, fraud, deceit, or misrepresentation.”

NCRC became aware of Respondent’s practices from a Maryland homeowner who received a letter (Exhibit A) suggesting that the recipient had been “*pre-determined to be eligible for mortgage assistance/loan modification*” and that the offer was “*in conjunction with the U.S. Government’s HAMP (Home Affordable Modification Program) guidelines.*” The letter urged recipients who had experienced, “financial hardship,” “negative equity”, “late mortgage payments” or “loss of job or income” to call “Within 30 Days of Notice Date.”

At the suggestion of NCRC staff, the Maryland homeowner called the telephone number provided and was advised by a party identified as “Ryan,” that the Respondent, Cronauer Law Center, might be able to obtain a new or modified loan for the homeowner and that no credit check was required. Ryan reportedly then provided the homeowner with an email address and phone number for follow-up contact. The email address provided was [rali@attorneysassistant.com](mailto:rali@attorneysassistant.com) and the phone number given was 800-360 6960 extension 6007. This phone number appears on Respondent’s letterhead, email correspondence ( Exhibit B) and the Cronauer Law Website ([www.cronauerlawcenter.com](http://www.cronauerlawcenter.com)).The Maryland homeowner was advised that the fee for this service was between two thousand five-hundred (\$2500) and four thousand dollars ( \$4000) and was to be made upfront. When confronted about the illegality of these fees, “Ryan” reportedly advised the homeowner that the fees were permitted because they were fully refundable. Based on NCRC’s subsequent investigation, other homeowners were also led to believe that upfront payment was permissible because it was refundable.

This representation is a direct violation of the Mortgage Assistance Relief Services Rule (MARS) (16 C.F.R. Part 322: Mortgage Assistance Relief Services; Final Rule and Statement of Basis and Purpose, FTC File No. R911003), and does not meet the attorney exemption to that rule. The attorney exemption provides that attorneys are generally exempt from the rule if they meet three conditions: they are engaged in the practice of law, they are licensed in the state where the consumer or the dwelling is located, and they are complying with state laws and regulations governing attorney conduct related to the rule. To be exempt from the advance fee ban, attorneys must meet a fourth requirement – they must place any fees they collect in a client trust account and abide by state laws and regulations covering such accounts. There is no indication that any payment made to Respondent has been placed in trust accounts as required by this rule.

In sum, Respondent has violated Rule 8.4 because Respondent’s actions, and those of non-lawyers identified to be associated with Respondent are engaged in dishonest, fraudulent, deceitful conduct and have misrepresented themselves to thousands of homeowners via television, electronic and written communication and telephone conversations.

## (2) Rule 5.5—Unauthorized Practice.

This rule prohibits the practice of law that “violates the regulation of the legal profession in that jurisdiction”, or assisting another, “who is not a member of the bar in the performance of activity that constitutes the unauthorized practice of law. The official comment to this rule states that the rule pertains to both District of Columbia Bar members practicing in jurisdictions where they are not licensed and also applies to the unauthorized practice of law by nonmembers.

As noted above, despite the fact that Respondent is not actively licensed outside the District of Columbia, communications bearing his name and firm name have been sent to homeowners throughout the country. Two examples are attached hereto as Exhibits C and D. Further, statements made to homeowners are not in compliance with state laws and regulations governing attorney conduct, including provisions related to rules requiring that lawyer advertising not be deceptive, false or misleading. In Maryland, an attorney advertisement must identify the firm name or a lawyer by name (Maryland Rules of Professional Conduct 7.2). Exhibit A, referenced above, states, at the bottom of the page, and in the smallest font, that it is a “Legal Advertisement”. Yet, there is no mention anywhere on the page of the identity of the attorney sending the advertisement, or the jurisdiction(s) in which such attorney(s) hold a license. Again, this document has been sent to homeowners in jurisdictions in which the Respondent does not appear to be licensed. Upon researching the attorney licensing records for the State of Maryland, (<http://www.courts.state.md.us/cpf/attylist.html>), the attorney, Respondent Adrian Cronauer is not licensed to practice in the State of Maryland, where both the property and the homeowner are located.

The Exhibit B attached calls upon a Georgia homeowner to make two payments of \$500 and \$800 respectively, totaling \$1,300 by automatic clearing house payment. By doing so, Respondent has gained personal information concerning the homeowner’s bank account. Some homeowners documents were emailed from a person known as “Shelby Ammann”, identified as “Legal Assistant/ Senior Mortgage Analyst” from email address: [s.ammann@attorneysassistant.com](mailto:s.ammann@attorneysassistant.com).

Exhibit D attached hereto identifies “attorneysassistant.com” and “The Law Center” to be associated with an Irvine, California company that provides, “TV Mail & Live Transfer from homeowners” and the company is seeking “Modification Agents” for its “Modification Law Firm.” Thus, Respondent appears to be associated with an entity engaged in recruiting loan modification “agents.” Below Mr./Ms. Ammann’s signature appears the following language:

*Cronauer Law Center is part of a network of real estate-consumer protection law group (sic) based in Washington, D.C. was (sic) founded with a firm insight into assisting and representing individuals in real estate and finance. Years of experience along with a thorough understanding of state and federal guidelines and laws have made us into one of the most elite, trustworthy and well established law firms. We are a full service consumer protection law firm that provides affordable nationwide representation to*

*clients in need of assistance with: restructuring your current mortgage and foreclosure defense (emphasis added).*

Respondent's conduct constitutes the unauthorized practice of law in jurisdictions in which Respondent does not hold a license and Respondent is also enabling the unauthorized practice of law by non-lawyers.

### **(3) Rule 5.7—Responsibilities Regarding Law-Related Services**

A lawyer shall be subject to the Rules of Professional Conduct with respect to the provision of law-related services if the law-related services are provided: (1) by the lawyer in circumstances that are not distinct from the lawyer's provision of legal services to clients; or (2) in other circumstances by an entity controlled by the lawyer individually or with others if the lawyer fails to take reasonable measures to assure that a person obtaining the law-related services knows that the services are not legal services and that the protections of the client-lawyer relationship do not exist. This Rule provides that the term law-related services denotes services that might reasonably be performed in conjunction with and in substance are related to the provision of legal services, and that are not prohibited as unauthorized practice of law when provided by a nonlawyer.

According to Respondent's website ([www.cronauerlawcenter.com](http://www.cronauerlawcenter.com)), Respondent's law practice "specializes in areas of loan modification, foreclosure defense, debt settlement, Bankruptcy, Short Sale and debt related legal services...." The public rightfully expects integrity and expertise from those who hold themselves out as professionals able to prevent or minimize the consequences of foreclosure. Loan modification services involve changing the terms of complex legal documents and engaging in negotiations with loan servicers, lenders and others in the real estate industry on behalf of homeowners. Legitimate practitioners include lawyers and nonlawyers such as highly skilled housing counselors receiving training approved by the United States Department of Housing and Urban Development (HUD), or other recognized certification. NCRC is a leader in providing counseling and training HUD approved housing counselors through its Housing Counseling Network program. Providing advice and counseling concerning mortgage loan modification and other alternatives to foreclosure falls into the category of "law-related services...provided by the lawyer in circumstances that are not distinct from the lawyer's provision of legal services...."

### **(4) Rule 7.1—Communications Concerning a Lawyer's Services**

This rule provides that lawyers shall not make false or misleading communications about the lawyer or the lawyer's services. The Rule deems a communication to be false or misleading if it: "(1) Contains a material misrepresentation of fact or law, or omits a fact necessary to make the statement considered as a whole not materially misleading; or (2) Contains an assertion about the lawyer or the lawyer's services that cannot be substantiated."

Homeowners have received emails providing a telephone number of 800-360-6960, the same number appearing on the Cronauer Law Center website ([www.cronauerlawcenter.com](http://www.cronauerlawcenter.com)). Below

the signature block on these emails appears the logos of 16 current and defunct large financial institutions, none of which, based on information and belief, have any affiliation with the Cronauer Law Center. These logos give the appearance of an endorsement by the financial institutions depicted. (Exhibit E).

Notwithstanding Respondent's claim of "specializing" in loan modification and related services, the Respondent's listing with the Disciplinary Board of the Supreme Court of Pennsylvania ([www.padisciplinaryboard.org](http://www.padisciplinaryboard.org)) contains the following representation: "I do not maintain Professional Liability Insurance because I do not have private clients and have no possible exposure to malpractice actions". (Court of Pennsylvania ([www.padisciplinaryboard.org](http://www.padisciplinaryboard.org))). This representation made to the Supreme Court of Pennsylvania, asserting the lack of private clients is blatantly inconsistent with the representation of maintaining "a full service consumer protection law firm..." as stated on Respondent's website. These inconsistencies suggest false or misleading communications in violation of Rule 7.1.

Attached as Exhibit E is a an email sent to a homeowner bearing the "credentials" of the Cronauer Law Center, identifying Adrian Cronauer, and a link to Respondent's District of Columbia Bar membership. Moreover, inasmuch as the letter received by the homeowner does not identify any attorney name or law firm affiliation, the letter violates Maryland (and other) Attorney Rules of Professional Conduct. Maryland Rule 7.2 (Advertising) expressly mandates that:

*Any communication made pursuant to this Rule shall include the name of at least one lawyer responsible for its content. (<http://www.law.cornell.edu/ethics/md/code/>)*

Respondent's representations of being qualified to practice law "nationwide" in states in which he is not licensed, along with the representations of loan modification, foreclosure defense and related expertise are false and misleading and violate Rule 7.1

Tragically, thousands of dollars have been paid by homeowners communicating with Respondent. Funds have been transferred through the electronic fund transfer process. Some homeowners have been harassed and threatened that the fees will increase if not paid by a certain date. In more than one instance, homeowners have been asked to provide sensitive, private financial information, including social security numbers. Homeowners also received an email on Cronauer Law Center letterhead purporting to be an "Attorney-Client: Mortgage Modification Service Agreement. The letter agreement (Exhibit F) states:

*Client retains Attorney to represent Client in connection with Client's request for modification of the terms of a mortgage loan...(referred to herein as "Lender")....based on the information provided by Client, Attorney will prepare and submit a loan modification request to the Lender on behalf of Client. If the Lender accepts the loan modification request, Attorney will use its best efforts to negotiate reasonable terms of a settlement with the Lender.*

The signature page of this document bears the purported signature of Adrian Cronauer, above the typed words "Cronauer Law Center Attorney at Law".

Respondent's misrepresentations and unfair practices have caused, are causing and are likely to continue to cause substantial injury to clients and prospective clients who rely on the false/misleading representations made by the Respondent. Consumers are deceived, and tricked into providing the Respondent with substantial sums of money, as well as, mortgage loan information and other personal financial information, including: bank accounts and social security numbers. Further, it is NCRC's contention that the Respondent has provided little, if any, benefit to "clients" who have relied upon Respondent for assistance.

### **(5) Rule 5.3—Responsibilities Regarding Nonlawyer Assistants**

This rule governs nonlawyers employed or retained by or associated with a lawyer:

A lawyer having direct supervisory authority over the nonlawyer shall make reasonable efforts to ensure that the person's conduct is compatible with the professional obligations of the lawyer; and a lawyer shall be responsible for conduct of such a person that would be a violation of the Rules of Professional Conduct if engaged in by a lawyer if:

- (1) The lawyer requests or, with knowledge of the specific conduct, ratifies the conduct involved; or
- (2) The lawyer has direct supervisory authority over the person...and knows of the conduct at a time when its consequences can be avoided or mitigated but fails to take reasonable remedial action.

Homeowners have received correspondence from, or on behalf of Respondent, through the actions of non-attorneys, based in California or elsewhere. Respondent appears to maintain an office only in the District of Columbia, yet the cited documentation suggests that unsupervised "modification agents" are being recruited in California. These practices demonstrate Respondent's failure to supervise nonlawyers associated with his law practice.

Finally, retuning to Rule 8.4 (cited above), Comment 3 to this rule provides that a lawyer violates this rule by conduct that is: "offensive, abusive, or harassing that seriously interferes with the administration of justice. Such conduct may include words or actions that manifest bias or prejudice based upon race, sex, religion, national origin, disability, age, sexual orientation, or socioeconomic status."

Respondents' chronic violations of the District of Columbia Rules of Professional Responsibility, including, but not limited to, ongoing deception and misrepresentation, practicing law without a license, and violation of laws pertaining to the collection of fees have interfered with and, if not abated, will continue to interfere with the administration of justice by impeding various


federal, state and local loan modification and foreclosure prevention programs and initiatives. As noted in the NCRC report on scams cited above, protected classes are disproportionately impacted by the predatory practices of the scammer. While Respondent has communicated with homeowners' representative of all Americans, many of these communications have been received by the most vulnerable homeowners, including minorities and Older Americans nationwide.

CONCLUSION

- (1) Respondents' misrepresentations and unfair practices have caused, are causing and are likely to cause substantial injury to clients and potential clients. The misleading practices of Respondent facilitate misinformed consumer choices nationwide, through deception and dishonesty.
- (2) NCRC believes that Respondent's practices violate the District of Columbia Rules of Responsibility and numerous laws designed to protect clients and the community from the predatory and deceptive practices of the Respondent.
- (3) NCRC is requesting that Bar Counsel investigate this complaint; to advise Respondent that his practices are in gross violation of the law, and the Rules of Professional Responsibility and to discipline and disbar the Respondent or impose any other sanctions it deems equitable and just.
- (4) I HEREBY CERTIFY TO THE OFFICE OF BAR COUNSEL THAT THE STATEMENTS IN THE FOREGOING COMPLAINT ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE.

**Dated:** June 4, 2012

Respectfully submitted,  
National Community Reinvestment Coalition

By: 

John Taylor, President & CEO  
National Community Reinvestment Coalition  
727 15<sup>th</sup> Street, NW  
Suite 900  
Washington, DC 20005



Control: ZBF374325

Notice: 010-M  
Notice Date: March 08, 2012

Form #: MOD- 1275034  
Year: 2012

To Call For Assistance:  
800-239-5230

Contact:  
Administrative Office

11 15



**Must Respond Within 30 Days of Notice Date**

**1. Why are you getting this notice?**

PLEASE READ ENTIRE DOCUMENT CAREFULLY

Based on your mortgage payment status, your property located at [REDACTED] with your mortgage amount of \$ [REDACTED], has been pre-determined to be eligible for mortgage assistance/loan modification. This offer is in conjunction with the U.S. Government's HAMP (Home Affordable Modification Program) guidelines. People who qualify for the program may receive:

- \* Lower/reasonable monthly mortgage payments based on current income status
- \* Reduced interest rates on mortgage note
- \* Reduced principal balance on mortgage note (if applicable)

However, due to the government program deadlines, time is limited. It is extremely important that you contact us today in order to take advantage of this opportunity

**2. What steps should you take?**

If you have experienced one of the following:

- \* Financial hardship
- \* Negative equity
- \* Late mortgage payments
- \* Loss of job or income

Please call, 800-239-5230 and confirm eligibility

**3. Must Respond Within 30 Days of Notice Date**

**CALL US TODAY TOLL FREE: (800) 239-5230**

Se Habla Espanol

PLEASE REFERENCE THE FORM # LISTED ABOVE WHEN SPEAKING WITH YOUR CONSULTANT  
BUSINESS HOURS: Monday - Friday 10 AM EST - 10 PM EST

**Fax back to 1-888-880-9710 to receive a call back within 24 hours**

Best time to call: \_\_\_\_\_ Phone: \_\_\_\_\_ Name: \_\_\_\_\_

This product or service has not been approved or endorsed by any government agency and this offer is not being made by an agency of government.

Legal Advertisement

# CRONAUER LAW CENTER

910 17<sup>TH</sup> STREET, NW, SUITE 800  
WASHINGTON, D.C. 20006  
(800) 360-6960

Date: 3/27/2012

Borrower: [REDACTED]

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Co-Borrower: [REDACTED]

---

Address: [REDACTED]

---

[REDACTED]

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RE: Attorney-Client: Mortgage Modification Service Agreement  
Our File Number: 378023

	NAME OF LENDER	LOAN ACCOUNT	MONTHLY PAYMENT
FIRST MTG:	[REDACTED]		1195
SECOND MTG:	[REDACTED]		368

This Agreement for Legal Services sets forth our agreement concerning the professional services we will provide and our fees for those services (the "Agreement"). Please read this Agreement carefully before signing and returning it to us. If you do not understand any portion of this Agreement or the Standard Terms, or if you have any questions, please contact us at your earliest convenience. If you have no questions regarding the terms below, please sign and return the Agreement to us by fax, and mail us the original signed document.

Cronauer Law Center (referred to herein as the "Attorney") and you (referred to herein as the "Client") hereby agree that Attorney will provide services to Client on the terms set forth below:

- 1. Scope of Services.** Client retains Attorney to represent Client in connection with Client's request for modification of the terms of a mortgage loan that Client has with the financial institution identified above (referred to herein as the "Lender") secured by Client's residence, located at the address stated above (referred to herein as the "Property"). Based on information provided by Client, Attorney will prepare and submit a loan modification request to the Lender on behalf of Client. If the Lender accepts the loan modification request, Attorney will use its best efforts to negotiate reasonable terms of a settlement with the lender.
- 2. Limited Representation for Loan Modification Only:** Attorney will be representing Client for loan modification only. Attorney's representation does not include independent or related matters that may arise during the loan modification process. Attorney will not represent Client in any other capacity besides loan modification. This means Attorney will not be representing Client for bankruptcy proceedings or other litigation, short sales, negotiations with lenders besides the Lender identified herein, other debts (such as credit card debts, medical bills, and other unsecured debts), or any other matter or proceedings in addition to loan modification with regard to the Property. If Client requests Attorney to represent Client for other matters besides loan modification, such as but not limited to debt settlement and resolution, additional fees may be required and a separate written agreement must be signed by Client and Attorney.
- 3. Use of Outside Services for Modification.** Please note that Attorney reserves the right to use special counsel, associate attorneys, mortgage professionals, contractors, assistants, paralegals, and/or law clerks to perform

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# CRONAUER LAW CENTER

910 17<sup>TH</sup> STREET, NW, SUITE 800  
WASHINGTON, D.C. 20006  
(800) 360-6960

Date: 3/27/2012

Borrower: \_\_\_\_\_  
Co-Borrower: \_\_\_\_\_  
Address: \_\_\_\_\_  
VALDOSTA, GA 31605

RE: Attorney-Client: Mortgage Modification Service Agreement  
Our File Number: 378023

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FIRST MTG:	_____	_____	1195
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**Cronauer Law Center**  
 910 17th Street, NW, Suite 800  
 Washington, D.C. 20006  
 (800) 516-7951

**Third Party Authorization and Agreement to Release  
 (To be Completed Separately for BOTH FIRST AND SECOND Loan)**

Borrower Name:	[REDACTED]	Co-Borrower:	[REDACTED]
Social Security #:	[REDACTED]	Social Security #:	[REDACTED]
Subject Property Address:	[REDACTED]	Phone #:	[REDACTED]
City/State/Zip: ELIZABETH, NC 27909			
1 <sup>st</sup> Mortgage:	[REDACTED]	Loan #:	[REDACTED]
2 <sup>nd</sup> Mortgage:	[REDACTED]	Loan #:	[REDACTED]

For the purpose of assisting in a forensic audit or pursuing and negotiating a loss mitigation alternative, I do hereby authorize to release or otherwise provide to Cronauer Law Center including staff, and \_\_\_\_\_, whose address for receipt is in care of Expert Processing Center the following: Public and non-public personal financial information contained in my loan account which may include, but is not limited to; loan balances, final payoff statement, loan status, payment history, payment activity, and/or property information.

We, the lender/mortgage servicer, will take reasonable steps to verify the identity of the 3<sup>rd</sup> party authorized above, but will have no responsibility or liability to verify the true identity of the requestor when he/she asks to discuss my account or seeks information about my account. In addition, we, the lender/mortgage servicer, shall not have any responsibility or liability for what the requestor may do with the information he/she obtains concerning my account.

I do hereby indemnify and forever hold harmless the lender/mortgage servicer, from all actions and causes of actions, suits, claims, attorney fees, or demands against the lender/mortgage servicer which I and/or my heirs may have resulting from the lender/mortgage servicer discussing my loan account and/or providing any information concerning my loan account to the above named requestor or person identifying themselves to be that requestor.

**If you agree to this Authorization and the terms of the Release as stated above, please sign and date, and return this form to Cronauer Law Center.**

NOTE: No information concerning your account can or will be provided until we have received this executed document.

\_\_\_\_\_  
 Client/Borrower Name (Please Print)

\_\_\_\_\_  
 Client/Co-Borrower Name (Please Print)

\_\_\_\_\_  
 Client/Borrower Signature

\_\_\_\_\_  
 Client/Co-Borrower Signature

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Date

Ex. E

Please click on the link to view our website: [www.cronauerlawcenter.com](http://www.cronauerlawcenter.com)

Shelby Taylor Amman – Legal Assistant/Sr. Mortgage Analyst

T: 800.360.6960 x 2016 | F: 800.610.0332

Email: [s.ammann@attorneysassistant.com](mailto:s.ammann@attorneysassistant.com)

Please consider the environment before printing this email.

**NOTICE:** Nothing in this e-mail shall create an attorney-client relationship. Nothing sent to this law office via e-mail shall constitute an attorney-client relationship. Nothing contained in this e-mail shall be construed to be a guarantee or prediction of result. This e-mail and any attachments thereto may contain information which is privileged and confidential, and is intended for the sole use of the recipient(s) named above. Any use of the information contained herein (including, but not limited to, total or partial reproduction, communication or distribution in any form) by persons other than the designated recipient(s) is strictly prohibited. If you have received this e-mail in error, please notify the sender either by telephone or by e-mail and delete the material from any computer. Thank you for your cooperation.



Cronauer Law Center  
910 17th St. N.W. Suite #800  
Washington, D.C. 20006



**Robert Strupp**

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**From:** [REDACTED]  
**Sent:** Tuesday, March 27, 2012 4:22 PM  
**To:** Robert Strupp  
**Subject:** Fw: RETAINER Offer  
**Attachments:** CLC\_ModificationService ([REDACTED])

--- On Tue, 3/27/12, Shelby Ammann <[s.ammann@attorneysassistant.com](mailto:s.ammann@attorneysassistant.com)> wrote:

**From:** Shelby Ammann <[s.ammann@attorneysassistant.com](mailto:s.ammann@attorneysassistant.com)>  
**Subject:** RETAINER  
**To:** [REDACTED]  
**Date:** Tuesday, March 27, 2012, 11:16 AM

Here is the new retainer with SPS for 2<sup>nd</sup> lien holder.

Cronauer Law Center is part of a network of real estate-consumer protection law group based in Washington, D.C. was founded with a firm insight into assisting and representing individuals in real estate and finance. Years of experience along with a thorough understanding of state & federal guidelines and laws have made us into one of the most elite, trustworthy and well established law firms. We are a full-service consumer protection law firm that provides affordable nationwide representation to clients in need of assistance with: restructuring your current mortgage and foreclosure defense.

**Forensic Loan Audit to your loan Does you signed?**

Cronauer Law Center, Inc. provides the most flexible and accurate Forensic Loan Audit™ solution and modification litigation support available anywhere for home owners and attorneys seeking litigation opportunities and work-out plans for their clients. Our mortgage audit service and expert auditors provide thorough manual forensics examinations capturing violations NO SOFTWARE can catch!!! Additionally, the company reverse engineers all loan parameters, so ALL VIOLATIONS of Federal, State, County and Municipal Code are revealed along their severity and the specific code in violation. The result of our mortgage audit services is a detailed comprehensive analysis that reveals ALL RESPA, TILA, HOEPA, ECOA, GLB, FDCPA Violations and More in an easy-to-read format. All infractions of State Lending Fairness Guidelines and Predatory Lending laws are applied.

**Credentials:**

**University: University of Pittsburgh**

**University: American University, Washington, D.C.**

**University: MA Media Studies, NewSchool for Social Research**

**Law School: JD, University of Pennsylvania**

**Administrator: Board of Governors, New School for Social Research**

**Adrian Cronauer** [http://www.dcbar.org/find\\_a\\_member/index.cfm](http://www.dcbar.org/find_a_member/index.cfm)