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**UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA**

**FEDERAL TRADE COMMISSION**

**Plaintiff,**

**vs.**

**FEDERAL LOAN MODIFICATION  
LAW CENTER, LLP; ANZ &  
ASSOCIATES, PLC; LEGALTURN  
INC., a.k.a. LEGAL TURN INC.;  
FEDERAL LOAN MODIFICATION,  
LLC; NABILE "BILL" ANZ; BOAZ  
MINITZER, and JEFFREY  
BROUGHTON**

**Defendants.**

Case No. SACV 9-00401-CJC(MLGx)

**TEMORARY RESTRAINING  
ORDER AND ORDER TO SHOW  
CAUSE**

1                   **I. FINDINGS OF FACT AND CONCLUSIONS OF LAW**  
2

3           Plaintiff Federal Trade Commission (“FTC”) has filed a Complaint seeking a  
4 permanent injunction and other relief pursuant to Section 13(b) of the Federal Trade  
5 Commission Act (“FTC Act”), 15 U.S.C. § 53(b), and a motion for an *ex parte*  
6 temporary restraining order pursuant to Rule 65(b) of the Federal Rules of Civil  
7 Procedure and Local Rule 65-1. This Court has considered the Complaint, exhibits,  
8 memoranda, and declarations, and now finds and concludes that:  
9

10           A. This Court has subject matter jurisdiction pursuant to 28 U.S.C. §§ 1331,  
11           1337(a) and 1245, and 15 U.S.C. §§ 45(a) and 53(b), and there is good  
12           cause to believe that it will have jurisdiction over all the parties hereto.  
13

14           B. Venue in the Central District of California is proper under 15 U.S.C. §  
15           53(b) and 28 U.S.C. § 1391(b) and (c).  
16

17           C. There is good cause to believe that Defendants Federal Loan Modification  
18           Center, LLP, Anz & Associates, PLC, LegalTurn, Inc., a.k.a. Legal Turn  
19           Inc., Federal Loan Modification, LLC, Nabile “Bill” Anz, Boaz Minitzer  
20           and Jeffrey Broughton might be engaging in, and may continue to engage  
21           in, practices that violate Section 5 of the FTC Act, 15 U.S.C. § 15.  
22

23           D. There is good cause to believe that immediate and irreparable damage to  
24           the Court’s ability to grant effective final relief in the form of permanent  
25           injunction, rescission, restitution, and disgorgement might occur from the  
26           destruction, transfer, or concealment by Defendants of their business  
27           assets and documents or records unless Defendants are immediately  
28           restrained and enjoined by order of this Court.

1  
2 E. A temporary restraining order freezing certain of the assets of the  
3 Corporate Defendants and granting other equitable relief is in the public  
4 interest.

5  
6 **II. DEFINITIONS**

7  
8 For the purposes of this Order, the following definitions shall apply:

9  
10 A. "Plaintiff" or "FTC" means the Federal Trade Commission.

11  
12 B. "Defendants" means: (A) Federal Loan Modification Law Center, LLP;  
13 (B) Anz & Associates, PLC; (C) LegalTurn, Inc., a.k.a. Legal Turn, Inc.;  
14 (D) Federal Loan Modification, LLC; (E) Nabile "Bill" Anz; (F) Boaz  
15 Minitzer; and (G) Jeffrey Broughton.

16  
17 C. "Corporate Defendants" means: (A) Federal Loan Modification Law  
18 Center, LLP; (B) Anz & Associates, PLC; (C) LegalTurn, Inc., a.k.a.  
19 Legal Turn, Inc.; and (D) Federal Loan Modification, LLC.

20  
21 D. "Mortgage loan modification or foreclosure relief service" means any  
22 service, product, or program that is represented, expressly or by  
23 implication, to assist a homeowner in any manner to: (A) obtain or arrange  
24 a modification of any term of a home loan, deed of trust, or mortgage; (B)  
25 obtain or arrange a refinancing, recapitalization, or reinstatement of a  
26 home loan, deed of trust, or mortgage; (C) obtain or arrange a pre-  
27 foreclosure sale, short sale, or deed-in-lieu of foreclosure; (D) stop,  
28 prevent, or postpone any home mortgage or deed of trust foreclosure sale;

1 (E) obtain any forbearance from any beneficiary or mortgagee; (F) obtain a  
2 loan or advance of funds that is connected to the consumer's home  
3 ownership; (G) avoid or ameliorate the impairment of the owner's credit  
4 standing, credit rating or credit profile; (H) examine, audit or evaluate any  
5 term of a home loan, deed of trust or mortgage; or (I) save the consumer's  
6 residence from foreclosure.

7  
8 E. "Assisting others" means knowingly providing any of the following goods  
9 or services to another person or entity: (A) performing customer service  
10 functions, including, but not limited to, receiving or responding to  
11 consumer complaints; (B) formulating or providing, or arranging for the  
12 formulation or provision of, any telephone sales script or any other  
13 marketing material; (C) providing names of, or assisting in the generation  
14 of, potential customers; or (D) performing marketing services of any kind.

15  
16 F. "Assets" means any legal or equitable interest in, right to, or claim to, any  
17 real or personal property, including, without limitation, chattels, goods,  
18 instruments, equipment, fixtures, general intangibles, leaseholds, mail or  
19 other deliveries, inventory, checks, notes, accounts, credits, contracts,  
20 receivables, shares of stock, and all cash, wherever located.

21  
22 G. "Person" means a natural person, organization, or other legal entity,  
23 including a corporation, partnership, proprietorship, association,  
24 cooperative, or any other group or combination acting as an entity.

25  
26 H. The term "document" is equal in scope and synonymous in meaning to the  
27 usage of the term in Federal Rule of Civil Procedure 34(a), and includes  
28 writings, drawings, graphs, charts, photographs, audio and video

1 recordings, computer records, and any other data compilations from which  
2 information can be obtained. A draft or non-identical copy is a separate  
3 document within the meaning of the term.  
4

5 **III. ORDER TO SHOW CAUSE**  
6

7 TO DEFENDANTS FEDERAL LOAN MODIFICATION LAW CENTER, LLP,  
8 ANZ & ASSOCIATES, PLC, LEGALTURN INC., a.k.a. LEGAL TURN INC.,  
9 FEDERAL LOAN MODIFICATION, LLC, NABILE "BILL" ANZ, BOAZ  
10 MINITZER, and JEFFREY BROUGHTON:  
11

12 YOU ARE HEARBY ORDERED TO SHOW CAUSE on Friday, April 24,  
13 2009 at 9 a.m. at the United States Courthouse, Courtroom 9B, Santa Ana,  
14 California, why the Court should not issue a preliminary injunction against you in  
15 this matter on the same or similar terms as those of the temporary restraining order  
16 provided herein.  
17

18 **IV. TEMPORARY RESTRAINING ORDER**  
19

20 PENDING HEARING on the above Order to Show Cause, you, your agents,  
21 servants, employees and attorneys and all those in active concert and preparation  
22 with you or them ARE HEREBY RESTRAINED OR ENJOINED from:  
23

24 A. Transferring, selling, alienating, liquidating, encumbering, pledging,  
25 leasing, loaning, assigning, concealing, dissipating, converting,  
26 withdrawing, or otherwise disposing of any assets of Corporate  
27 Defendants, wherever located, including assets held outside the United  
28 States, or incurring charges or cash advances on any credit or debit card

1 issued in the name of the Corporate Defendants. The assets affected by  
2 this paragraph shall include both existing assets and assets acquired after  
3 the effective date of this Order wherever located.  
4

5 B. Representing, or from assisting others who are representing, expressly or  
6 by implication, that any Defendant or any other person will:

- 7
- 8 1. obtain or arrange a modification of any term of a consumer's home  
9 loan, deed of trust, or mortgage, including any recapitalization or  
10 reinstatement agreement;
- 11
- 12 2. obtain or arrange a pre-foreclosure sale, short sale, or deed-in-lieu of  
13 foreclosure;
- 14
- 15 3. stop, prevent, or postpone any home mortgage foreclosure sale;
- 16
- 17 4. save any consumer's residence from foreclosure;
- 18
- 19 5. obtain or arrange lower or affordable monthly mortgage payments  
20 for any consumer;
- 21
- 22 6. obtain or arrange lower interest rates on any home loan, deed of  
23 trust, or mortgage for any consumer;
- 24
- 25 7. give a full or partial refund of any fees paid if the Defendant or any  
26 other person fails to provide a mortgage loan modification or  
27 foreclosure relief service; or  
28

1 8. negotiate the terms that any beneficiary, mortgagor, or other home-  
2 loan holder will or is likely to offer or accept to cure any  
3 delinquency or default on, or to reinstate, any mortgage, deed of  
4 trust, or other home loan.  
5

6 C. Representing, or from assisting others who are representing, expressly or  
7 by implication, that any Defendant or any other person is affiliated with,  
8 endorsed or approved by, or otherwise connected to the United States  
9 government, any governmental homeowner assistance plan, or any  
10 government agency, unit or department, including but not limited to the  
11 U.S. Department of Housing and Urban Development, the Federal  
12 Housing Administration, or the Department of Treasury;  
13

14 D. Destroying, erasing, mutilating, concealing, altering, transferring, or  
15 otherwise disposing of, in any manner, directly or indirectly, any  
16 documents or records that relate to the business practices, or business or  
17 personal finances, of Defendants, or other entity directly or indirectly  
18 under the control of Defendants;  
19

20 E. Failing to create and maintain books, records, and accounts which, in  
21 reasonable detail, accurately, fairly, and completely reflect the incomes,  
22 assets, disbursements, transactions and use of monies by any Defendant or  
23 other entity directly or indirectly under the control of any Defendants.  
24

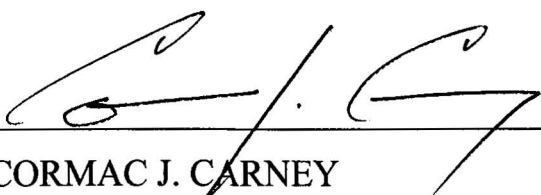
25 F. Selling, renting, leasing, transferring, or otherwise disclosing the name,  
26 address, telephone number, credit card number, bank account number, e-  
27 mail address, or other identifying information of any person who paid  
28 money to any of the Defendants for a mortgage loan modification or

1 foreclosure relief service or who were contacted or are on a list to be  
2 contacted by any of the Defendants; provided that Defendants may  
3 disclose such identifying information to a law enforcement agency or as  
4 required by any law, regulation, or court order.  
5

6 The Temporary Restraining Order granted herein shall expire on April 24,  
7 2009 at 11:59 p.m. unless within such time the Order, for good cause shown, is  
8 extended, or unless, as to any Defendant, the Defendant consents that it should be  
9 extended for a longer period of time.  
10

11 No security is required of the FTC for issuance of this restraining order. FED.  
12 R. CIV. P. 65(c). This Order to Show Cause must be served on Defendants no later  
13 than Monday, April 13, 2009. Defendants shall file any answering affidavits,  
14 pleadings, or legal memoranda with the Court and serve the same on counsel for the  
15 FTC no later than Friday, April 17, 2009. The FTC may file responsive or  
16 supplemental pleadings, materials, affidavits, or memoranda with the Court and  
17 serve the same on counsel for Defendants no later than Wednesday, April 22, 2009.  
18 The parties may modify the briefing and hearing schedule outlined in this Order by  
19 a stipulation filed with the Court no later than Friday, April 17, 2009.  
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22 IT IS SO ORDERED, this 10th day of April, 2009.  
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26 \_\_\_\_\_  
27 CORMAC J. CARNEY  
28 UNITED STATES DISTRICT JUDGE