

ORDER SUMMARY – Case Number: C-12-1054-13-CO01

Name(s): Homeowners Defense Group, LLC d/b/a U.S. Loan Educators and d/b/a
 Family 1st Home Preservation Services
 Tobias West a/k/a Tobey West

Order Number: C-12-1054-13-CO01

Effective Date: August 26, 2013

License Number: U/L
 Or NMLS Identifier [U/L] (Revoked, suspended, stayed, application denied or withdrawn)
 If applicable, you must specifically note the ending dates of terms.

License Effect: Permanent Cease and Desist

Not Apply Until:

Not Eligible Until:

Prohibition/Ban Until: Permanent

Investigation Costs	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Fine	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Assessment(s)	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Restitution	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Financial Literacy Fund	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Satisfaction of Judgment Filed?	<input type="checkbox"/> Y <input type="checkbox"/> N			
No. of Victims:				

Comments:

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**STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF CONSUMER SERVICES**

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IN THE MATTER OF DETERMINING
Whether there has been a violation of the
Mortgage Broker Practices Act of Washington by:

No.: C-12-1054-13-CO01

AGREED ORDER TO
CEASE AND DESIST

HOMEOWNERS DEFENSE GROUP, LLC, d/b/a
U.S. LOAN EDUCATORS and d/b/a FAMILY
1ST HOME PRESERVATION SERVICES, and
TOBIAS WEST, a/k/a TOBEY WEST, Owner,

Respondents.

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COMES NOW the Director of the Department of Financial Institutions (“Director”), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and Respondent Homeowners Defense Group, LLC d/b/a U.S. Loan Educators and d/b/a Family 1st Home Preservation Services, and Respondent Tobias West a/k/a Tobey West, owner (collectively, “Respondents”), and finding that the issues raised in Temporary Order to Cease and Desist (“TCD”) No. C-12-1054-13-TD01 may be economically and efficiently settled, agree to the entry of this Agreed Order to Cease and Desist. This Agreed Order to Cease and Desist is entered pursuant to chapter 19.146 of the Revised Code of Washington (“RCW”), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

AGREEMENT AND ORDER

The Department of Financial Institutions, Division of Consumer Services (“Department”) and Respondents have agreed upon a basis for resolution of the matters alleged in the TCD, entered April 18, 2013, (copy attached hereto). Pursuant to chapter 19.146 RCW, the (“Act”) and RCW 34.05.060 of the Administrative Procedure Act, Respondents hereby agree to the Department’s entry of this Agreed Order to Cease and Desist and further agree that the issues raised in the TCD may be

1 economically and efficiently settled by entry of this Agreed Order to Cease and Desist. The parties
2 intend this Agreed Order to Cease and Desist to fully resolve the TCD.

3 Based upon the foregoing:

4 A. **Jurisdiction.** It is AGREED that the Department has jurisdiction over the subject matter
5 of the activities discussed herein.

6 B. **Waiver of Hearing.** It is AGREED that Respondents have been informed of the right to a
7 hearing before an administrative law judge, and hereby waive their right to a hearing and any and all
8 administrative and judicial review of the issues raised in this matter, or of the resolution reached
9 herein. Accordingly, Respondents, by their signatures below, withdraw their appeal to the Office of
10 Administrative Hearings.

11 C. **Permanent Cease and Desist.** It is AGREED that Respondents will immediately and
12 permanently cease and desist from participating in the conduct of the affairs of any mortgage broker or
13 loan originator subject to licensure by the Director, in any manner, specifically including, but not
14 limited to, negotiating any terms of a residential mortgage loan, performing any loan modification
15 services, or holding out as able to assist or perform any of the above listed services.

16 D. **Authority to Execute Order.** It is AGREED that the undersigned have represented and
17 warranted that they have the full power and right to execute this Agreed Order to Cease and Desist on
18 behalf of the parties represented.

19 E. **Non-Compliance with Order.** It is AGREED that Respondents understand that failure to
20 abide by the terms and conditions of this Agreed Order to Cease and Desist may result in further legal
21 action by the Director. In the event of such legal action, Respondents may be responsible to
22 reimburse the Director for the cost incurred in pursuing such action, including but not limited to,
23 attorney fees.

1 F. **Voluntarily Entered.** It is AGREED that the undersigned Respondents have voluntarily
2 entered into this Agreed Order to Cease and Desist, which is effective when signed by the Director's
3 designee.

4 G. **Completely Read, Understood, and Agreed.** It is AGREED that Respondents have read
5 this Agreed Order to Cease and Desist in its entirety and fully understand and agree to all of the
6 same.

7 **RESPONDENTS:**

8 Homeowners Defense Group, LLC, d/b/a U.S. Loan Educators
9 and d/b/a Family 1st Home Preservation Services

10 By:

[Redacted signature]

11 Tobias West
12 Owner

8/16/13

Date

[Redacted signature]

13 Tobias West a/k/a Tobey West
14 Individually

8/16/13

Date

15 DO NOT WRITE BELOW THIS LINE

1 THIS ORDER ENTERED THIS 26th DAY OF August, 2013



2 [Redacted signature]

3 DEBORAH BORTNER
4 Director, Division of Consumer Services
5 Department of Financial Institutions

6 Presented by:

7 [Redacted signature]

8 DEVON P. PHELPS
9 Financial Legal Examiner

10 Approved by:

11 [Redacted signature]

12 CHARLES E. CLARK
13 Enforcement Chief

1 **STATE OF WASHINGTON**
2 **DEPARTMENT OF FINANCIAL INSTITUTIONS**
3 **CONSUMER SERVICES DIVISION**

4 IN THE MATTER OF DETERMINING
5 Whether there has been a violation of the
6 Mortgage Broker Practices Act of Washington by:

C-12-1054-13-TD01

7 **TEMPORARY ORDER TO
8 CEASE AND DESIST**

9 HOMEOWNERS DEFENSE GROUP, LLC, D/B/A
10 U.S. LOAN EDUCATORS and D/B/A FAMILY
11 1ST HOME PRESERVATION SERVICES, and
12 TOBIAS WEST, A/K/A TOBEY WEST, Owner,
13 Respondents.

14 THE STATE OF WASHINGTON TO: Homeowners Defense Group, LLC d/b/a U.S. Loan
15 Educators and d/b/a Family 1st Home Preservation Services
16 Tobias West a/k/a Tobey West

17 COMES NOW the Director of the Washington State Department of Financial Institutions (Director),
18 by and through his designee Deborah Bortner, Division Director, Division of Consumer Services, and
19 finding that the public is likely to be substantially injured by delay in issuing a cease and desist order,
20 enters this Temporary Order to Cease and Desist pursuant to chapter 19.146 RCW, the Mortgage Broker
21 Practices Act (Act), based on the following:

22 **I. FACTUAL FINDINGS**

23 **1.1 Respondents.**

24 **A.** Respondent Homeowners Defense Group, LLC d/b/a U.S. Loan Educators and d/b/a Family
1st Home Preservation Services (Respondent HDG) has never been licensed by the Washington State
Department of Financial Institutions (Department) to conduct business as a mortgage broker in
Washington.

B. Respondent Tobias West a/k/a Tobey West (Respondent West) is the Owner of Respondent
HDG. Respondent West has never been licensed by the Department to conduct business as a loan
originator or mortgage broker in Washington.

1 **1.2 Unlicensed Conduct.**

2 A. On or about January 27, 2012, Respondent HDG d/b/a U.S. Loan Educators entered into an
3 agreement with Washington resident [REDACTED] to perform loan modification services. [REDACTED] paid \$1,595 to
4 Respondent HDG via check on January 27, 2012.

5 B. On or about June 15, 2012, Respondent HDG d/b/a U.S. Loan Educators entered into an
6 agreement with Washington resident [REDACTED] to perform loan modification services. [REDACTED] paid \$1,970 to
7 Respondent HDG via two checks, the first on June 20, 2012, for \$1,000, and the second on July 20,
8 2012, for \$970.

9 C. On or about November 19, 2012, Respondent HDG sent a letter to the Department whereby it
10 indicated it has ceased to conduct business as a loan modification company in Washington.

11 Additionally, on January 7, 2013, a representative of Respondent HDG contacted the Department and
12 stated Respondent HDG had discontinued its business in Washington State sometime in early 2012.

13 D. On or about February 5, 2103, Respondent HDG d/b/a Family 1st Home Preservation entered
14 into an agreement with Washington resident [REDACTED] to perform loan modification services. [REDACTED] paid
15 \$1,500 to Respondent HDG via check on February 5, 2013.

16 E. On or about March 21, 2013, Respondent HDG d/b/a Family 1st Home Preservation Services
17 entered into an agreement with Washington resident [REDACTED] to perform loan modification services. [REDACTED].
18 sent two checks for \$1,097.50 each, but has since closed the accounts before Respondent HDG was
19 able to cash the checks.

20 F. The Department has determined that the US Bank account where the check written by [REDACTED]
21 was deposited is registered to Respondents HDG d/b/a U.S. Loan Educators and West. The account
22 was opened January 31, 2012, and was still an active account as of November 26, 2012.

1 **4.1** Respondents shall immediately cease and desist from participating in the conduct of the affairs of
2 any mortgage broker or loan originator subject to licensure by the Director, in any manner, specifically
3 including but not limited to negotiating any terms of a residential mortgage loan, performing any loan
4 modification services, or holding out as able to assist or perform any of the above listed services.

5 **4.2** This order shall take effect immediately and shall remain in effect unless set aside, limited, or
6 suspended in writing by an authorized court.

7 **NOTICE**

8 PURSUANT TO CHAPTER 19.146 RCW, YOU ARE ENTITLED TO A HEARING TO
9 DETERMINE WHETHER THIS ORDER SHALL BECOME PERMANENT. IF YOU DESIRE A
10 HEARING, YOU MUST COMPLETE AND RETURN THE ATTACHED APPLICATION FOR
11 ADJUDICATIVE HEARING.

12 **FAILURE TO COMPLETE AND RETURN THE APPLICATION FOR ADJUDICATIVE**
13 **HEARING SO THAT IT IS RECEIVED BY THE DEPARTMENT WITHIN 20 DAYS OF**
14 **THE DATE THAT THIS ORDER WAS SERVED ON YOU WILL CONSTITUTE A**
15 **DEFAULT, AND WILL RESULT IN THE LOSS OF YOUR RIGHT TO A HEARING.**

16 SERVICE ON YOU IS DEFINED AS POSTING IN THE U.S. MAIL, POSTAGE PREPAID,
17 TO YOUR LAST KNOWN ADDRESS, A COPY OF THIS TEMPORARY CEASE AND DESIST
18 ORDER, NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING,
19 AND APPLICATION FOR ADJUDICATIVE HEARING. BE ADVISED THAT DEFAULT WILL
20 RESULT IN THIS TEMPORARY ORDER TO CEASE AND DESIST BECOMING PERMANENT
21 ON THE 21ST DAY FOLLOWING SERVICE OF THIS ORDER UPON YOU.

22 WITHIN TEN DAYS AFTER YOU HAVE BEEN SERVED WITH THIS TEMPORARY
23 ORDER TO CEASE AND DESIST, YOU MAY APPLY TO THE SUPERIOR COURT IN THE
24 COUNTY OF YOUR PRINCIPAL PLACE OF BUSINESS FOR AN INJUNCTION SETTING

1 ASIDE, LIMITING, OR SUSPENDING THIS ORDER PENDING THE COMPLETION OF THE
2 ADMINISTRATIVE PROCEEDINGS PURSUANT TO THIS NOTICE.

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4 DATED this 18th day of April, 2013.

5 [Redacted Signature]
6 DEBORAH BORTNER
7 Director, Division of Consumer Services
8 Department of Financial Institutions

9 Presented by:

10 [Redacted Signature]
11 DEVON P. PHELPS
12 Financial Legal Examiner

13 Approved by:

14 [Redacted Signature]
15 CHARLES E. CLARK
16 Enforcement Chief



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**STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF CONSUMER SERVICES**

IN THE MATTER OF DETERMINING
Whether there has been a violation of the
Mortgage Broker Practices Act of Washington by:

HOMEOWNER DEFENSE GROUP, LLC d/b/a
U.S. LEGAL EDUCATORS, LEGAL
AFFILIATES GROUP¹, and FAMILY FIRST
HOME PRESERVATION SERVICES²;
FAMILY 1ST HOME PRESERVATION, LLC d/b/a
NATIONWIDE PRESERVATION COMPANY³;
TOBIAS WEST a/k/a TOBEY WEST, Principal;
and
NATHAN C. BISHOP, Principal,

Respondents.

No. C-12-1054-13-SC01

STATEMENT OF CHARGES and
NOTICE OF INTENT TO ENTER AN
ORDER TO PROHIBIT FROM INDUSTRY,
ORDER RESTITUTION, IMPOSE FINE,
COLLECT INVESTIGATION FEE AND
MAINTAIN RECORDS

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INTRODUCTION

Pursuant to RCW 19.146.220 and RCW 19.146.223, the Director of the Department of Financial Institutions of the State of Washington (Director) is responsible for the administration of chapter 19.146 RCW, the Mortgage Broker Practices (Act). After having conducted an investigation pursuant to RCW 19.146.235, and based upon the facts available as of the date of this Statement of Charges, the Director, through his designee, Division of Consumer Services Director Deborah Bortner, institutes this proceeding and finds as follows:

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I. FACTUAL ALLEGATIONS

1.1 Respondents.

A. Respondent Homeowner Defense Group, LLC (Respondent HDG) was a limited liability company registered with the California Secretary of State. Respondent HDG has done

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¹ The company documents also use the names Legal Affiliates Group Co. and Legal Affiliates Group & Co.

² The company documents also use the names Family First Home Preservation Corp., Family 1st Home Preservation Services, and Family 1st Home Preservation.

³ The company documents also use the names Nationwide Preservation Company Inc. and Nationwide PCO.

1 business under the following names: U.S. Loan Educators, Legal Affiliates Group, and Family First
2 Home Preservation Services. Respondent HDG has never been licensed by the Washington State
3 Department of Financial Institutions (Department) to conduct business as a mortgage broker or loan
4 originator in Washington.

5 **B. Respondent Family 1st Home Preservation, LLC (Respondent Family 1st)** is a limited
6 liability company registered with the California Secretary of State. Respondent Family 1st has done
7 business under the name Nationwide Preservation Company. Respondent Family 1st has never been
8 licensed by the Washington State Department of Financial Institutions (Department) to conduct
9 business as a mortgage broker or loan originator in Washington.

10 **C. Respondent Tobias West a/k/a Tobey West (Respondent West)** is a principal of
11 Respondent HDG. Respondent West has never been licensed by the Department in any capacity.

12 **D. Respondent Nathan C. Bishop (Respondent Bishop)** is a principal of Respondent Family
13 1st. Respondent Bishop has never been licensed by the Department in any capacity.

14 **1.2 Unlicensed Conduct.**⁴ Between at least January 27, 2012, and May 1, 2013, Respondents were
15 offering residential loan modification services to Washington consumers on property located in
16 Washington State. Respondents entered into a contractual relationship with at least sixteen
17 consumers to provide those services and collected an advance fee for the provision of those services.
18 The Department has received at least sixteen complaints from Washington consumers alleging
19 Respondents provided or offered to provide residential mortgage loan modification services while not
20 licensed by the Department to provide those services. A list of Washington consumers with whom
21 Respondents conducted business as a mortgage broker or loan originator, and the amount paid by
22 each is appended hereto and incorporated herein by reference.

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24 _____
⁴ Evidence shows that Respondents were acting in concert and used the fictitious business names interchangeably.

1 **1.3 Misrepresentations and Omissions.** Respondents represented that they were licensed to
2 provide the residential mortgage loan modification services or omitted disclosing that they were not
3 licensed to provide those services.

4 **1.4 False Statements to the Department.** On or about November 19, 2012, Respondent HDG
5 sent a letter to the Department whereby it indicated it had ceased to conduct business as a loan
6 modification company in Washington. Additionally, on January 7, 2013, a representative of
7 Respondent HDG contacted the Department and stated Respondent HDG had discontinued its
8 business in Washington State sometime in early 2012. However, Respondent HDG entered into
9 contractual relationships to provide loan modification services with at least eight consumers after
10 January 7, 2013.

11 **1.5 On-Going Investigation.** The Department's investigation into the alleged violations of the
12 Act by Respondents continues to date.

13 **II. GROUNDS FOR ENTRY OF ORDER**

14 **2.1 Mortgage Broker Defined.** Pursuant to RCW 19.146.010(14) and WAC 208-660-006,
15 "Mortgage Broker" means any person who, for compensation or gain, or in the expectation of
16 compensation or gain (a) assists a person in obtaining or applying to obtain a residential mortgage
17 loan or (b) holds himself or herself out as being able to make a residential mortgage loan or assist a
18 person in obtaining or applying to obtain a residential mortgage loan. Pursuant to WAC 208-660-
19 006, a person "assists a person in obtaining or applying to obtain a residential mortgage loan" by,
20 among other things, counseling on loan terms (rates, fees, other costs), [and] preparing loan
21 packages...."

22 **2.2 Loan Originator Defined.** Pursuant to RCW 19.146.010(11), "loan originator" means a
23 natural person who for direct or indirect compensation or gain, or in the expectation of direct or
24 indirect compensation or gain: takes a residential mortgage loan application for a mortgage broker;

1 offers or negotiates terms of a mortgage loan; or holds themselves out to the public as able to
2 perform any of these activities.

3 **2.3 Prohibited Acts.** Based on the Factual Allegations set forth in Section I above, Respondents
4 are in apparent violation of RCW 19.146.0201(2) & (3) for engaging in an unfair or deceptive
5 practice toward any person and obtaining property by fraud or misrepresentation.

6 **2.4 Requirement to Obtain and Maintain Mortgage Broker License.** Based on the Factual
7 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1)
8 for engaging in the business of a mortgage broker for Washington residents or property without first
9 obtaining a license to do so.

10 **2.5 Requirement to Obtain and Maintain Loan Originator License.** Based on the Factual
11 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1)
12 for engaging in the business of a loan originator without first obtaining and maintaining a license.

13 **2.6 False Statements.** Based on the Factual Allegations set forth in Section I above, Respondents
14 are in apparent violation of RCW 19.146.0201(8) for making a false statement in connection with an
15 investigation conducted by the Department.

16 **2.7 Requirement to Maintain Accurate and Current Books and Records.** Pursuant to RCW
17 19.146.060 and WAC 208-660-450, Respondents are required to keep all books and records in a
18 location that is on file with and readily available to the Department until at least twenty-five months
19 have elapsed following the effective period to which the books and records relate.

20 III. AUTHORITY TO IMPOSE SANCTIONS

21 **3.1 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(5), the Director may
22 issue orders prohibiting from participation in the conduct of the affairs of a licensed mortgage broker
23 any person subject to licensing under the Act for any violation of RCW 19.146.0201(1) through (9)
24 or (13), or RCW 19.146.200.

1 **3.2 Authority to Order Restitution.** Pursuant to RCW 19.146.220(2), the Director may order
2 restitution against any person subject to the Act for any violation of the Act.

3 **3.3 Authority to Impose Fine.** Pursuant to RCW 19.146.220(2), the Director may impose fines
4 against any person subject to the Act for any violation of the Act.

5 **3.4 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2), and WAC 208-
6 660-550(4)(a), the Department will charge forty-eight dollars per hour for an examiner's time
7 devoted to an investigation of any person subject to the Act.

8 **IV. NOTICE OF INTENT TO ENTER ORDER**

9 Respondents' violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as
10 set forth above constitute a basis for the entry of an Order under RCW 19.146.220, RCW 19.146.221,
11 and RCW 19.146.223. Therefore, it is the Director's intent to ORDER that:

12 **4.1** Respondents Homeowner Defense Group, LLC, Family 1st Home Preservation, LLC, Tobias
13 West, and Nathan C. Bishop be prohibited from participation, in any manner, in the conduct of
the affairs of any mortgage broker subject to licensure by the Director for a period of five years.

14 **4.2** Respondents Homeowner Defense Group, LLC, Family 1st Home Preservation, LLC, Tobias
15 West, and Nathan C. Bishop jointly and severally pay restitution to the consumers identified
16 by the Department in Appendix A in the amounts set forth therein, and that Respondents
17 jointly and severally pay restitution to each Washington consumer with whom they entered
into a contract for residential mortgage loan modification services related to real property or
consumers located in the state of Washington equal to the amount collected from that
Washington consumer for those services in an amount to be determined at hearing.

18 **4.3** Respondents Homeowner Defense Group, LLC, Family 1st Home Preservation, LLC, Tobias
19 West, and Nathan C. Bishop jointly and severally pay a fine, which as of the date of this
Statement of Charges totals \$48,000.

20 **4.4** Respondents Homeowner Defense Group, LLC, Family 1st Home Preservation, LLC, Tobias
21 West, and Nathan C. Bishop jointly and severally pay an investigation fee, which as of the
date of this Statement of Charges totals \$2,184.

22 **4.5** Respondents Homeowner Defense Group, LLC, Family 1st Home Preservation, LLC, Tobias
23 West, and Nathan C. Bishop maintain records in compliance with the Act and provide the
Department with the location of the books, records and other information relating to
24 Respondents' provision of residential mortgage loan modification services in Washington,
and the name, address and telephone number of the individual responsible for maintenance of
such records in compliance with the Act.

1 **V. AUTHORITY AND PROCEDURE**

2 This Statement of Charges is entered pursuant to the provisions of RCW 19.146.220, RCW
3 19.146.221, RCW 19.146.223, and RCW 19.146.230, and is subject to the provisions of chapter
4 34.05 RCW (The Administrative Procedure Act). Respondents may make a written request for a
5 hearing as set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR
6 HEARING accompanying this Statement of Charges.

7
8 Dated this 4th day of September, 2013.



14 DEBORAH BORTNER
15 Director, Division of Consumer Services
16 Department of Financial Institutions

17 Presented by:



18 DEVON P. PHELPS
19 Financial Legal Examiner

20 Approved by:



21 CHARLES E. CLARK
22 Enforcement Chief

1 **Restitution**

2 Consumer	3 Company Name	4 Amount
5 [REDACTED]	6 HDG d/b/a Family First	7 \$1,995
8 [REDACTED]	9 HDG d/b/a Legal Affiliates Group	10 \$2,695
11 [REDACTED]	12 HDG d/b/a Family First	13 \$665
14 [REDACTED]	15 HDG d/b/a Family First	16 \$1,500* ⁵
17 [REDACTED]	18 HDG d/b/a U.S. Loan Educators	19 \$1,970*
20 [REDACTED]	21 Family 1 st d/b/a Nationwide	22 \$500
23 [REDACTED]	24 HDG d/b/a Legal Affiliates Group	\$1,995
25 [REDACTED]	26 HDG d/b/a Family First	\$2,195
27 [REDACTED]	28 HDG d/b/a Family First	\$2,295
29 [REDACTED]	30 Family 1 st d/b/a Nationwide	\$830
31 [REDACTED]	32 HDG d/b/a Family First	\$2,195 ⁶
33 [REDACTED]	34 HDG d/b/a U.S. Loan Educators	\$1,595*
35 [REDACTED]	36 HDG d/b/a Family First	\$2,175
37 [REDACTED]	38 HDG d/b/a Family First	\$2,950
39 [REDACTED]	40 HDG d/b/a Legal Affiliates Group	\$1,995
41 [REDACTED]	42 HDG d/b/a Legal Affiliates Group	\$2,595

24 ⁵ The consumers indicated by the "*" previously received refunds from Respondents.

⁶ The consumer closed the account before Respondents cashed the checks.