



OFFICE OF THE ATTORNEY GENERAL

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FOR IMMEDIATE RELEASE

DATE: August 8, 2012

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ATTORNEY GENERAL MASTO DISCUSSES 'SAVE YOUR HOUSE' LOAN MODIFICATION SCAM INVOLVING NEVADA HOMEOWNERS

AG Distributes Over 43K in Restitution Checks to Las Vegas Victims

Las Vegas, NV – Nevada Attorney General Catherine Cortez Masto today held a press conference to warn Nevadans of loan modification scams and distribute restitution checks to 12 victims in the “Save Your House” case.

“I am pleased to provide these 12 victims with restitution checks, especially since receiving restitution in full is very rare,” said Masto. “My office will continue to investigate and prosecute loan modification scams and similar crimes. Protecting Nevadans remains a top priority for us.”

Defendants Jesus Baca and Ramon Dy-Ragos, co-managers of “Save Your House” and Luis Baca, an employee of the company, were prosecuted by the Office of the Attorney General for conspiring to knowingly and falsely promote the business as a foreclosure defense firm. The defendants made false representations that they were capable of saving customers’ homes from foreclosure and collected payments for work that was never performed.

The following three defendants pled and were sentenced as follows:



Jesus Baca, age 33, of Las Vegas:

On July 11, 2012, Clark County District Court Judge David Barker sentenced Baca to a suspended sentence of 12 months in the Clark County Detention Center and two years of probation. He was ordered to pay \$43,772 in restitution and to pay investigative costs and prosecutorial fees to the AG’s office. Baca had pled guilty to one count of conspiracy to commit a crime, a gross misdemeanor. Click <http://bit.ly/JesusBacaAmendedIndictment> to read the amended indictment.

**Photos courtesy of Nevada Department of Motor Vehicles.*



Ramon Dy-Ragos, age 42, of Las Vegas:

On July 11, 2012, Clark County District Court Judge David Barker sentenced Dy-Ragos, a Nevada licensed attorney, to a suspended sentence of 12 months in the Clark County Detention Center and two years of probation. He was ordered to pay \$43,772 in restitution and to pay investigative costs and prosecutorial fees to the AG's office. Dy-Ragos had entered an *Alford* plea of guilty to one count of conspiracy to commit disorderly conduct, a gross misdemeanor. Click <http://bit.ly/DyRagosAmendedIndictment> to read the amended indictment.

Luis Baca, 55, of El Paso, Texas:

On May 16, 2012, Clark County District Court Judge David Barker sentenced Luis Baca to one day in the Clark County Detention Center with credit for time served. Baca had pled no contest to one count of deceptive trade practice, a misdemeanor. Click <http://bit.ly/LuisBacaAmendedIndictment> to read the amended indictment.

Ramon Dy-Ragos and Jesus Baca are jointly and severally liable for full restitution in the amount of \$43,772, which has been received in full. Victims scammed by the now-defunct Las Vegas company will split \$43,772 in restitution with checks ranging as high as \$10,750 to \$500. The average check is approximately \$3,650.

To avoid becoming a victim of a loan modification or foreclosure rescue scam, consumers should be aware of the following warning signs:

- The company calls itself a "mortgage consultant," "foreclosure service," "loan modification specialist" or something similar
- The company or specialist requests a fee before providing services
- The company or specialist tells homeowners to make their home mortgage payments directly to the individual or company and not to the mortgage lender
- The company or specialist tells the homeowner to transfer his property deed or title to the company
- The company promises "guaranteed loan modifications." No one can "guarantee" a loan modification or can "guarantee" the ability to stop a foreclosure.

Additionally, remember the following:

- Don't sign a contract under pressure
- Don't sign away ownership of your property, often referred to as a "quit claim deed"
- Don't pay your mortgage payments to someone other than your lender even if they promise to pass them on to the mortgage company
- Don't sign anything with blank lines or spaces

- If you seek assistance from a licensed debt credit counselor – be sure they are a HUD approved agency or check with the Nevada Mortgage Lending Division

Consumers can avoid falling victim to scams by visiting a HUD counseling agency. Those facing foreclosure, you can find help, free of charge, from HUD counseling agencies. For a complete list of HUD approved counseling agencies visit <http://bit.ly/NVHUDCounselingAgencies>.

The case was investigated and prosecuted by the Mortgage Fraud Division of the Office of the Attorney General. This case is being handled by Samuel Kern, Deputy Attorney General with the Bureau of Consumer Protection.

Consumers who believe they have been the victim of mortgage fraud should contact the Attorney General's Bureau of Consumer Protection Hotline: 702-486-3132 to receive information on how to submit a written complaint.

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16 Attorneys for Plaintiff, State of Nevada

ORIGINAL

FILED IN OPEN COURT
STEVEN D. GRIERSON
CLERK OF THE COURT

JUN 13 2012

BY, *April Watkins*
APRIL WATKINS, DEPUTY

DISTRICT COURT

CLARK COUNTY, NEVADA

C-10-268765-3
AIND
Amended Indictment
1873936



STATE OF NEVADA,

Plaintiff,

vs.

RAMON DY-RAGOS, ID #3013821, d/b/a

JAR GROUP LLC and/or SAVE YOUR HOUSE,

Defendant.

CASE NO.: C-10-268765-3
DEPT NO.: XVIII

AMENDED INDICTMENT AGAINST RAMON DY-RAGOS

The undersigned, CATHERINE CORTEZ MASTO, Attorney General of the state of Nevada, by and through her Deputies, BINU PALAL and SAMUEL KERN, complain and charge that the above named Defendant **RAMON DY-RAGOS** has committed the offenses as follows:

RAMON DY-RAGOS has committed one count of **CONSPIRACY TO COMMIT DISORDERLY CONDUCT**, a gross misdemeanor in violation of NRS 269.215 and NRS 199.480;

All the below-described acts alleged herein have been committed on or between August 1, 2008, and July 31, 2009, by the above-named Defendant, within the county of Clark, state of Nevada, in the following manner:

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COUNT I
RAMON DY-RAGOS

CONSPIRACY TO COMMIT DISORDERLY CONDUCT
(GROSS MISDEMEANOR-NRS 199.480, NRS 269.215)

From on or about August 1, 2008, up to and including July 2009, within the county of Clark, state of Nevada, and diverse other places, JESUS BACA, a.k.a., JESSE BACA, ("BACA"), LUIS O. BACA ("LUIS"), and **RAMON DY-RAGOS ("DY-RAGOS")** (hereinafter collectively, "Defendants"), and each of them, generally or by specific name, and others whose names to the Grand Jury are unknown, named herein as co-conspirators, but not as defendants, unlawfully combined, conspired, confederated, agreed, and planned to engage in conduct against the laws of the state of Nevada by knowingly and falsely promoting JAR Group LLC d/b/a Save Your House (hereinafter and collectively, "Save Your House") as a "foreclosure defense firm" capable of saving the customers' homes from foreclosure. Defendants promoted Save Your House largely to the Spanish speaking population of Clark County, Nevada.

Defendants' lured customers to pay large up-front fees by misrepresenting that Defendants could prevent foreclosure by having customers stop paying their mortgage, cease all contact with the banks holding their mortgage, and by Defendants' false claim they would modify mortgages after customers stopped making their payments through negotiating with the mortgage holders or suing the mortgage holders. Defendants also claimed that they would provide a bevy of services including obtaining an affordable monthly payment, requesting short sales, and providing legal representation. Defendants' customers relied upon these and other misrepresentations.

Defendants' actual work, if any, consisted solely of providing form letters to the mortgage holders of their customers and then ignoring the mortgage holders' various requests and attempted contact with defendants. Defendants customers stopped paying their mortgages and ceased all contact with the mortgage holders as instructed. Defendants did little or nothing to respond despite repeated assurances to customers not to worry because Defendants were working on their behalf.

In truth and in fact, after obtaining the customers' up-front fees, Defendants absconded

1 without performing the services they promised to perform.

2 Each Defendant conspired with at least one other person by working in unison to control
3 "Save Your House" by attracting clients and collecting fees, but failing to perform any promised
4 work or provide refunds.

5 All of which is contrary to the force and effect of the Nevada Revised Statutes in such
6 cases and against the peace and dignity of the State of Nevada.

7 DATED this 12th day of June 2012.

8
9 SUBMITTED BY:

10 CATHERINE CORTEZ MASTO,
11 Attorney General

12 By: 

13 SAMUEL R. KERN,
14 Deputy Attorney General
15 Criminal Justice Division
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16 Attorneys for Plaintiff, State of Nevada

FILED IN OPEN COURT
STEVEN D. GRIERSON
CLERK OF THE COURT

JUN 13 2012

BY: April Watkins
APRIL WATKINS, DEPUTY

ORIGINAL

C-10-268765-1
AIND
Amended Indictment
1873896



DISTRICT COURT

CLARK COUNTY, NEVADA

STATE OF NEVADA,

Plaintiff,

vs.

JESUS BACA, a.k.a., JESSE BACA, d/b/a
JAR GROUP LLC and/or SAVE YOUR HOUSE,

Defendant.

CASE NO.: C-10-268765-1
DEPT. NO.: XVIII

AMENDED INDICTMENT AGAINST JESUS BACA

The undersigned, CATHERINE CORTEZ MASTO, Attorney General of the state of Nevada, by and through her Deputies, BINU PALAL and SAMUEL KERN, complain and charge that the above named Defendant **JESUS BACA** has committed the offenses as follows:

JESUS BACA, has committed one count of **CONSPIRACY TO COMMIT A CRIME**, a gross misdemeanor in violation of NRS 199.480;

All the below-described acts alleged herein have been committed on or between August 1, 2008, and July 31, 2009, by the above-named Defendant, within the county of Clark, state of Nevada, in the following manner:

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1 without performing the services they promised to perform.

2 Each Defendant conspired with at least one other person by working in unison to control
3 "Save Your House" by attracting clients and collecting fees, but failing to perform any promised
4 work or provide refunds.

5 All of which is contrary to the force and effect of the Nevada Revised Statutes in such
6 cases and against the peace and dignity of the State of Nevada.

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16 Attorneys for Plaintiff, State of Nevada

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STEVEN D. GRIERSON
CLERK OF THE COURT

JUN 20 2012

BY: *April Watkins*
APRIL WATKINS, DEPUTY

DISTRICT COURT

CLARK COUNTY, NEVADA

STATE OF NEVADA,

Plaintiff,

vs.

LUIS O. BACA, d/b/a

JAR GROUP LLC and/or SAVE YOUR HOUSE

Defendant.

CASE NO.: C-10-268765-2
DEPT NO.: XVIII

AMENDED INDICTMENT AGAINST LUIS BACA

The undersigned, CATHERINE CORTEZ MASTO, Attorney General of the state of Nevada, by and through her Deputies, BINU PALAL and SAMUEL KERN, complain and charge that the above named Defendant **LUIS BACA** has committed the offenses as follows:

LUIS BACA, has committed one count of Deceptive Trade Practice, a misdemeanor in violation of NRS 598.0923 and NRS 598.0999.

All the below-described acts alleged herein have been committed on or between August 1, 2008, and July 31, 2009, by the above-named Defendant, within the county of Clark, state of Nevada, in the following manner:

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C-10-268765-2
AIND
Amended Indictment
1880093



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1 COUNT I
2 LUIS BACA

3 DECEPTIVE TRADE PRACTICE
4 (MISDEMEANOR-NRS 598.0923 AND NRS 598.0999)

5 From on or about August 1, 2008, up to and including July 2009, within the county of
6 Clark, state of Nevada, and diverse other places, JESUS BACA, a.k.a., JESSE BACA, ("BACA"),
7 **LUIS O. BACA ("LUIS")**, and RAMON DY-RAGOS ("DY-RAGOS") (hereinafter collectively,
8 "Defendants"), and each of them, generally or by specific name, and others whose names to the
9 Grand Jury are unknown, named herein as co-conspirators, but not as defendants, unlawfully
10 combined, conspired, confederated, agreed, and planned to engage in conduct against the laws
11 of the state of Nevada by knowingly and falsely promoting JAR Group LLC d/b/a Save Your
12 House (hereinafter and collectively, "Save Your House") as a "foreclosure defense firm" capable
13 of saving the customers' homes from foreclosure. Defendants promoted Save Your House
14 largely to the Spanish speaking population of Clark County, Nevada.

15 Defendants' lured customers to pay large up-front fees by misrepresenting that
16 Defendants could prevent foreclosure by having customers stop paying their mortgage, cease all
17 contact with the banks holding their mortgage, and by Defendants' false claim they would modify
18 mortgages after customers stopped making their payments through negotiating with the
19 mortgage holders or suing the mortgage holders. Defendants also claimed that they would
20 provide a bevy of services including obtaining an affordable monthly payment, requesting short
21 sales, and providing legal representation. Defendants' customers relied upon these and other
22 misrepresentations.

23 Defendants' actual work, if any, consisted solely of providing form letters to the mortgage
24 holders of their customers and then ignoring the mortgage holders' various requests and
25 attempted contact with defendants. Defendants customers stopped paying their mortgages and
26 ceased all contact with the mortgage holders as instructed. Defendants did little or nothing to
27 respond despite repeated assurances to customers not to worry because Defendants were
28 working on their behalf.

In truth and in fact, after obtaining the customers' up-front fees, Defendants absconded

1 without performing the services they promised to perform.

2 Each Defendant conspired with at least one other person by working in unison to control
3 "Save Your House" by attracting clients and collecting fees, but failing to perform any promised
4 work or provide refunds.

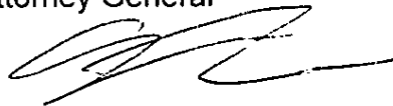
5 All of which is contrary to the force and effect of the Nevada Revised Statutes in such
6 cases and against the peace and dignity of the State of Nevada.

7 DATED this 12th day of June 2012.

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