

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE	§	
	§	
Natasha Bascus,	§	
	§	
Karla Rojas, and	§	Misc. Proceeding. 15-00403
	§	
Freeman Saxton, P.C.,	§	
	§	
Defendants.	§	

FINDINGS OF FACT, CONCLUSIONS OF LAW, AND ORDERS

Came on for hearing on August 25, 2015 and October 13, 2015, this Court’s Order to Appear and Show Cause. The parties received proper notice of the hearing. Having considered the evidence introduced at the hearing, as well as the arguments of counsel, the Court makes the following findings of fact and conclusions of law. *See* FED. R. BANKR. P. 7052.

Procedure before this Court

1. The Court initiated this proceeding after a dismissal hearing on June 17, 2015 in a bankruptcy case filed by Rocio Herrera. Ms. Herrera filed her bankruptcy case pro se. However, at the dismissal hearing, Ms. Herrera informed the Court of the involvement of Jeffrey Freeman & Associates, P.C. d/b/a J Freeman Law Firm (collectively “Freeman”) and Natasha Bascus (“Bascus”). The Court initiated this miscellaneous proceeding, and issued an order for the defendants to appear and show cause why they should not be sanctioned.

2. On July 8, 2015, the Court held the first show cause hearing. The Court set the matter for an evidentiary hearing to be held on August 25, 2015.

3. On August 25, 2015, Natasha Bascus appeared by phone with her attorney. David McKeand appeared in person for Freeman. John Vardeman appeared for the United States Trustee. Karla Rojas failed to appear, and was held in contempt. After the Court heard opening

arguments and the direct examination of Ms. Herrera, the Court continued the matter to a final hearing on October 13, 2105. The Court ordered Natasha Bascus and her attorney, Donald Harris, to appear in person at the October 13 hearing.

4. On October 13, 2015, the Court heard Ms. Herrera's cross examination and heard all remaining witnesses and testimony.

5. Freeman appeared with designated representatives. Karla Rojas appeared. Although Donald Harris appeared as counsel for Natasha Bascus, Ms. Bascus failed to appear in person. A deposition of Ms. Bascus was admitted into evidence.

6. The United States Trustee called several witnesses, including three debtors (Rocio Herrera, Pam Green, and Brenda Rone) who had dealt with Freeman. The United States Trustee also called Sam Baker, an analyst, who testified as to previous orders and summary reports of activity concerning Ms. Bascus. Tom Powers, the Chapter 13 Trustee for Ms. Green and Ms. Rone, testified as to cases filed in the Northern District of Texas involving Freeman.

7. Freeman called the following witnesses: Karla Rojas, Ester Love, Jeff Lalo and David McKeand. All are Freeman employees.

Findings of Fact

Rocio Herrera

8. Rocio Herrera resides and owns property in the State of Texas.

9. Ms. Herrera was facing foreclosure of her property. The foreclosure was scheduled for May 5, 2015.

10. Ms. Herrera received a letter from the J. Freeman Law Firm. The letter was an advertisement representing that Freeman could assist Ms. Herrera as to the foreclosure.

11. Ms. Herrera contacted Freeman by phone and spoke with a Freeman representative named Mike Matthew. Mr. Matthew is not an attorney. However, Ms. Herrera understood that she was speaking with an attorney, and Mr. Matthew did not disclose to Ms. Herrera that he was not an attorney.

12. Freeman is located in Atlanta, Georgia. Mr. Matthew is in the Atlanta office. Dan Saxton is the only attorney in the Atlanta office. Mr. Saxton is not licensed to practice in Texas or admitted to the Eastern District of Texas.

13. On May 5, 2015, Freeman, by and through Mr. Matthew, advised Ms. Herrera that the foreclosure on her home could be stopped by a mortgage loan modification, which would be handled by Freeman. The loan modification would cost a total of \$4500. Freeman then received \$1500 paid by Ms. Herrera. Later that same day, Freeman, by and through Mr. Matthew, advised Ms. Herrera to file Chapter 13 bankruptcy. Mr. Matthew then told Ms. Herrera that a bankruptcy petition preparer would contact her to prepare the filing.

14. Freeman never provided Ms. Herrera with a written offer from her lender for mortgage relief prior to accepting the \$1500 payment on May 5, 2015.

15. Freeman, by and through its non-lawyer employee, contacted Natasha Bascus to prepare Ms. Herrera's petition. Ms. Bascus then contacted Ms. Herrera by phone and charged her \$150 to prepare the petition.

16. Ms. Herrera filed her Chapter 13 petition on May 5, 2015, and the Court assigned her bankruptcy case number 15-40846. She filed the petition pro se, without any reference to Freeman or the loan modification. In addition, Ms. Bascus failed to sign – and failed to obtain Ms. Herrera's signature on – the petition preparer notice required under § 110(b)(2)(B)(I) of the Bankruptcy Code.

17. Freeman was aware of Ms. Herrera's Chapter 13 filing. Freeman had ongoing communications with Ms. Herrera, including text messages specifically related to the filing of the bankruptcy petition and whether Freeman could stop the foreclosure.

18. The petition was filed as a skeletal, emergency filing and had no schedules. Ms. Herrera did not file any of the documents required by Bankruptcy Code § 521.

19. Freeman did not give Ms. Herrera any advice or notices about bankruptcy or the risks of being a debtor.

20. On June 4, 2015, Freeman attempted to take an additional \$1500 from Ms. Herrera's bank account. Ms. Herrera was still in Chapter 13 and protected by the bankruptcy stay at the time. After Ms. Herrera's daughter disputed the payment, Freeman refunded this amount to Ms. Herrera.

21. On June 17, 2015, Ms. Herrera's bankruptcy case was dismissed for failure to file the appropriate documents. At the dismissal hearing, the Court inquired of Ms. Herrera, discovering the involvement of Freeman and Ms. Bascus. As a result, as previously discussed, the Court set a show cause hearing on July 8, 2015. The parties named in the order to show cause are Freeman, Natasha Bascus and Karla Rojas.

22. Ms. Herrera initiated a second bankruptcy case, which the Court assigned case number 15-41183, on July 1, 2015. Ms. Herrera is represented by an experienced bankruptcy attorney, Diane Barron-Carter, in her new case.

23. On July 3, 2015, Freeman sent Ms. Herrera a letter stating that she had failed to pay for her loan modification and that \$3000 was due. The letter further stated that Freeman would not be refunding her \$1500.

24. Freeman did not complete a loan modification for Ms. Herrera.

25. Ms. Herrera has incurred the following costs related to her dealings with Freeman: (1) \$1500 paid on May 5th, (2) \$150 paid to Ms. Bascus, (3) \$4000 in attorney fees for her current Chapter 13 case, (4) \$1000 in out-of-pocket business expenses.

Pamela Green

26. Pamela Green resides and owns property in the State of Texas.

27. Like Ms. Herrera, Ms. Green was facing foreclosure of her property. The foreclosure was scheduled for August 4, 2015.

28. Ms. Green received a letter from the J. Freeman Law Firm. The letter was an advertisement representing that Freeman could assist Ms. Green as to the foreclosure.

29. When the foreclosure sale was posted, Ms. Green needed \$4100 to reinstate her mortgage. At that time, she had \$3700 in funds.

30. Ms. Green contacted Freeman by phone and spoke with Mr. Matthew. Like Ms. Herrera, she understood that she was talking with an attorney. Mr. Matthew did not disclose that he was not an attorney.

31. Freeman, by and through Mr. Matthew, advised Ms. Green that the foreclosure on her home could be stopped by a mortgage loan modification, which would be handled by Freeman. Mr. Matthew advised Ms. Green to do a loan modification which would cost a total of \$3900.

32. After Ms. Green agreed to the loan modification, Freeman, by and through Mr. Matthew, advised Ms. Green to file Chapter 13 bankruptcy. Mr. Matthew then told Ms. Green that a bankruptcy petition preparer would contact her to prepare the filing.

33. Ms. Green informed Mr. Matthew that she did not want to file for bankruptcy. Mr. Matthew then told Ms. Green that the bankruptcy was just to stop the foreclosure, that Green

would not have to do anything in the bankruptcy, and that the filing was only going to be a skeletal filing.

34. Freeman, by and through its non-lawyer employee, contacted Karen Shepard to prepare Ms. Green's bankruptcy petition. Ms. Shepard then contacted Ms. Green by phone and charged her \$150 to prepare the petition.

35. On August 3, 2015 – the day before the scheduled foreclosure – Ms. Shepard sent an email to Ms. Green containing the address of the Dallas bankruptcy clerk's office.

36. While online and completing the Consumer Credit Counseling Course, Ms. Green contacted Mr. Matthew. Ms. Green asked Mr. Matthew where the Freeman firm was to be listed in the bankruptcy filing. Mr. Matthew told Ms. Green that Freeman should not be listed and that Ms. Green was not to follow through with the bankruptcy as it was only being filed to buy time.

37. Ms. Green filed a Chapter 13 petition on August 3, 2015 in the Northern District of Texas, which the Northern District bankruptcy court assigned case number 15-33171. The petition was filed as a skeletal emergency filing and had no schedules. Ms. Green filed the petition pro se, without any reference to Freeman or the loan modification.

38. After Ms. Green filed her bankruptcy petition, Freeman then received \$1200 paid by Ms. Green. The Northern District bankruptcy court did not authorize the post-petition payment to Freeman.

39. Ms. Shepard was also paid \$150 by Ms. Green after the filing. The Northern District bankruptcy court did not authorize the post-petition payment to Ms. Shepard.

40. Freeman never provided Green with a written offer from her lender for mortgage relief prior to accepting the \$1200.

41. Freeman never gave Ms. Green any advice or notices about bankruptcy or the risks of being a debtor.

42. On September 2, 2015 – after Ms. Green’s bankruptcy case was filed in the Northern District and after this Court had held a partial evidentiary hearing in connection with Ms. Herrera’s bankruptcy case – Freeman attempted to debit Ms. Green’s bank account. Mr. Matthew then phoned Ms. Green, informing her that she must make her August payment, and that she was going to be charged an NSF fee of \$75. Freeman was aware of Ms. Green’s bankruptcy filing as Mike Matthew had advised Ms. Green to file for bankruptcy.

43. Freeman did not complete a loan modification for Ms. Green.

Brenda Rone

44. Brenda Rone resides and owns property in the State of Texas.

45. Ms. Rone is a debtor in a bankruptcy case in the Northern District of Texas, which the Northern District bankruptcy court assigned case number 15-30500.

46. During Ms. Rone’s bankruptcy, the automatic stay lifted as to Ms. Rone’s house and a foreclosure sale was posted for August 4, 2015.

47. Ms. Rone then received a letter from Freeman which advertised that Freeman could assist in protecting her home for sale.

48. Ms. Rone contacted Freeman by phone and initially spoke with a representative named Ester Love. Ms. Love, who is in Freeman’s Atlanta office, initially offered Ms. Rone assistance through a loan modification, then later advised a bankruptcy.

49. Ms. Rone informed Ms. Love that she was in bankruptcy. Ms. Love then told Ms. Rone that she should transfer her property by quitclaim deed to someone that she trusted and then have that person file bankruptcy in order to stop the foreclosure. Ms. Love advised Ms. Rone that she could get a form for a quitclaim deed online and prepare the form herself.

50. When Ms. Rone questioned the advice, Ms. Love and someone identifying himself as “Jeff Freeman” had a conversation with Ms. Rone. “Mr. Freeman” stated that he was a lawyer and advised Ms. Rone that this plan was legal and had been done before. Ms. Rone was advised by Freeman not to inform the Chapter 13 bankruptcy trustee of this action. Freeman then requested that Ms. Rone pay Freeman \$2000.

51. Ms. Rone then transferred the property to her daughter, Amy Jackson, who filed a petition for relief under Chapter 13 of the Bankruptcy Code. Ms. Jackson’s case was subsequently dismissed and the property foreclosed.

Freeman and Bascus – Pattern of Bad Faith

52. Freeman’s mortgage loan modification operation is in Atlanta, Georgia. Dan Saxton, an attorney licensed in Georgia, is the only attorney in the Atlanta office.

53. Freeman operates under the name “J. Freeman Law Firm.” It uses this name for two corporate entities: (a) Freeman Saxton P.C. and (b) Jeffrey Freeman & Associates, P.C. Based upon the evidence, the Court finds no distinction between the entities. The Court considers this as a single business enterprise, which the Court commonly refers to as “Freeman.”

54. Jeff Lalo is the office manager for Freeman’s Atlanta, Georgia office. The Court finds that Mr. Lalo is the person in control of Freeman’s loan modification operations. Mr. Lalo testified that he is aware of the provisions and requirements of 12 C.F.R. § 1015, otherwise known as the Mortgage Assistance Relief Services Act.

55. Freeman has engaged in a pattern of conduct whereby Freeman receives “up front” payments from its clients for mortgage loan modification services prior to completing the modification and before the mortgage lender has even made an offer to modify the mortgage.

Freeman collected “up front” fees for mortgage loan modification services from both Ms. Herrera and Ms. Green. Freeman attempted to collect “up front” fees from Ms. Rone.

56. Ms. Herrera, Ms. Green and Ms. Rone dealt only with Freeman’s Atlanta office. They never communicated with anyone in Texas. Freeman, by and through its non-lawyer employees in the Atlanta office, initially offered to help through a mortgage loan modification program.

57. Freeman’s only attorney in Texas, David McKeand, testified that, prior to the hearing, he had never spoken to Ms. Herrera, Ms. Green or Ms. Rone. Even so, Mr. McKeand testified that he takes responsibility for the Texas clients. However, there was no Texas lawyer available on a regular basis to effectively supervise the loan modification employees, who are all located in Atlanta, Georgia

58. After a brief period of time, Freeman told Ms. Herrera and Ms. Green that the loan modification would not stop the foreclosure. Freeman did not advise Ms. Herrera or Ms. Green to seek separate counsel regarding whether bankruptcy might be an appropriate course. Instead, Freeman advised the clients to file bankruptcy. Freeman then recommended that the clients use a bankruptcy petition preparer to prepare the filing.

59. In Ms. Herrera’s filing, Natasha Bascus was the petition preparer. By representing themselves to be lawyers – and by advising Ms. Herrera to file bankruptcy – Ms. Herrera understood that Freeman was her bankruptcy lawyer.

60. Freeman took money from Ms. Herrera, advised her to file bankruptcy, and caused a petition preparer to contact her. This was all part of the same business transaction from Freeman’s point of view. The same pattern of facts is true as to Pam Green, as Freeman caused Karen Shepard to contact her.

61. By causing a petition preparer to contact Ms. Herrera and Ms. Green, and by advising Ms. Green not to include the Freeman name in the petition, Freeman concealed its involvement with these debtors and their bankruptcy filings.

62. Freeman, through Jeff Lalo, has used Natasha Bascus as its agent to prepare over 200 Chapter 13 bankruptcy petitions for Freeman clients across the United States. None of the cases prepared by Ms. Bascus through June 30, 2015 have ever contained any schedules. The vast majority of these cases were dismissed for failure to file information, including schedules.

63. Freeman Saxton P.C. was formerly known as Secure Law Center P.C. In 2010, Secure Law Center P.C. and Jeff Lalo both signed a Stipulated Judgment with the United States Trustee's Office out of Savannah, Georgia. Among other things, that Judgment enjoined Jeff Lalo and Secured Law Center P.C. from "preparing or assisting with the preparation of documents in connection with any bankruptcy case or related proceeding in the Southern District of Georgia" (the "Injunction").

64. Jeff Lalo was the person in control of Secured Law Center's mortgage loan modification operations. Secured Law Center, P.C. has changed names multiple times in the five years since the Injunction. Freeman Saxton, P.C. d/b/a J. Freeman Law Firm is now the name of the corporate entity for the business. However, the firm still focuses on the mortgage loan modification business under the control of Mr. Lalo.

65. David McKeand, a principal of Freeman, incorporated Jeffrey Freeman & Associates P.C. in April 2015. The assumed name for this corporation is the J Freeman Law Firm. Jeffrey Freeman died in 2011. Freeman used the name of a deceased attorney in the original corporate name of its business. The assumed name "J Freeman Law Firm" does the same.

66. The Injunction specifically states that Secured Law Center, P.C. (which is now Freeman & Saxton, P.C.) is a debt relief agency under Bankruptcy Code § 526.

67. Freeman and Mr. Lalo both had notice and were aware of the Injunction.

68. After the Injunction, Freeman, by and through Mr. Lalo, used Ms. Bascus as its agent to prepare 15 cases in the Southern District of Georgia. These petitions were prepared for Freeman clients.

69. Freeman has been sanctioned in other bankruptcy courts for taking money from debtors after the petition and without court approval.

70. Dan Saxton has previously been sanctioned in Rhode Island for soliciting loan modification business in a state where Freeman was not licensed.

71. Natasha Bascus has previously been sanctioned and held in contempt in other bankruptcy courts.

72. Dan Saxton is a principal of Freeman. In the cases discussed at trial, Mr. Saxton advised Freeman's non-attorney employees to inform its loan modification clients to file a pro se bankruptcy to be prepared by a petition preparer enlisted by Freeman.

73. These facts, in aggregate, show a pattern of bad faith conduct by Freeman with respect to its use of bankruptcy, and its invocation of the automatic stay, simply to delay foreclosure.

Conclusions of Law

1. Freeman intentionally violated the stay imposed by 11 U.S.C. §362 as to Rocio Herrera by (1) failing to return her \$1500 paid on May 5, 2015, (2) by attempting to take money on June 4th, knowing that she was in bankruptcy, and (3) by attempting to collect money by letter dated July 3, 2015, while she was in bankruptcy.

2. Freeman acted similarly as to Pam Green. This provides further evidence of Freeman's intent to violate the stay in Ms. Herrera's case and its pattern of abusing of the bankruptcy process.

3. Ms. Herrera is an "Assisted Person" within the meaning of § 101(3) of the Bankruptcy Code.

4. Freeman provided "Bankruptcy Assistance" (as defined in § 101(4A) of the Bankruptcy Code) to Ms. Herrera.

5. Natasha Bascus provided bankruptcy assistance to Ms. Herrera. As to Ms. Herrera, Ms. Bascus acted as Freeman's agent. This agency relationship began when Jeff Lalo, the office manager and person in control of Freeman, engaged Ms. Bascus to prepare a bankruptcy petition for Ms. Herrera.

7. Freeman and Ms. Bascus are both "Debt Relief Agencies" as defined in Bankruptcy Code § 101(12A).

8. Freeman failed to provide Ms. Herrera with any of the notices required under Bankruptcy Code §§ 526, 527 and 528. Freeman failed to inform Ms. Herrera of the risks of becoming a debtor in bankruptcy.

9. Freeman's non-lawyer employees advised, orchestrated and facilitated bad faith bankruptcy filings. Freeman acted in a misleading manner, made misleading statements, and misrepresented its services to Ms. Herrera.

10. Freeman, by advising its clients to file bankruptcy without any intention of following through and complying with the requirements of Bankruptcy Code, abused the bankruptcy process. The sole purpose of the filings discussed at the hearing was to use the automatic stay to stop foreclosure.

11. Freeman's non-attorney employees should be required to clearly notify all clients in the Eastern District of Texas that they are not lawyers. Freeman should be required to obtain this Court's approval prior to providing any person with bankruptcy assistance in the Eastern District of Texas. Freeman should implement procedures to prevent future violations of the automatic stay in bankruptcy cases. Further, Freeman should be enjoined from working in concert with a bankruptcy petition preparer on behalf of any of its loan modification clients (or potential clients) in the Eastern District of Texas.

12. Natasha Bascus failed to appear in person at the trial on October 13, 2015. Ms. Bascus is in Contempt of this Court. Ms. Bascus shall refund the \$150 paid to her by Ms. Herrera. Pursuant to §110(h)(5), Ms. Bascus shall pay an additional \$500 should she fail to refund this money within 30 days.

13. Natasha Bascus has violated §110(b)(2)(B)(iii)(I) by failing to get the appropriate signatures on the petition preparer notice in Ms. Herrera's case. An appropriate sanction is \$200 to be paid to the United States Trustee for disposition in accordance with §110(l)(4)(A).

14. Ms. Bascus has acted in a fraudulent, unfair and deceptive manner towards Ms. Herrera. Ms. Bascus is to pay \$2000 for violations of §110. 11 U.S.C. §110(i). 11 U.S.C. §105(a). In addition, Ms. Bascus is to pay \$1000 to the United States Trustee. 11 U.S.C. §110(i)(2). Additionally, Ms. Bascus should be enjoined as a petition preparer in the Eastern District of Texas.

15. Dan Saxton is a principal of Freeman. Mr. Saxton is an attorney. Mr. Saxton is responsible for the actions of his firm and his non-attorney employees. Mr. Saxton has failed to properly supervise his non-attorney employees. Mr. Saxton should be required to complete 6

hours of approved CLE in *each* of the following areas (1) 12 CFR §1015 and the Mortgage Assistance Relief Services Act, and (2) Consumer Bankruptcy Ethics.

16. David McKeand is a principal of Freeman. Mr. McKeand is an attorney licensed in the State of Texas. Mr. McKeand is responsible for the actions of his firm and his non-attorney employees. Mr. McKeand has failed to properly supervise his non-attorney employees. Mr. McKeand should be required to complete 6 hours of approved CLE in *each* of the following areas (1) 12 CFR §1015 and the Mortgage Assistance Relief Services Act, and (2) Consumer Bankruptcy Ethics.

17. Karla Rojas was previously held in contempt for her failure to appear at the August 25, 2015 hearing. However, Ms. Rojas did appear at trial on October 13, 2015. Ms. Rojas has purged her contempt.

For all the foregoing reasons, **IT IS ORDERED** that
Freeman –Injunctive Relief and Internal Controls. 11 U.S.C. § 105

1. Freeman’s non-attorney agents, employees, representatives, affiliates, subsidiaries, successors and assigns, shall clearly notify all clients in the Eastern District of Texas that they are not lawyers.

2. Freeman is hereby **ENJOINED** from working in concert with any bankruptcy petition preparer, as defined by Bankruptcy Code § 110(a)(1), in the conduct of its loan modification business in the Eastern District of Texas. In this regard, Freeman is specifically **ENJOINED** from contacting any bankruptcy petition preparer on behalf of any of its loan modification clients (or potential clients), and from offering any of its clients (or potential clients) the services of any bankruptcy petition preparer in the Eastern District of Texas.

3. Freeman, its agents, employees, representatives, affiliates, subsidiaries, successors and assigns, are hereby **ENJOINED** from providing any person with bankruptcy assistance, as

defined by Bankruptcy Code §101(4A), in the Eastern District of Texas without prior permission obtained from this Court, after appropriate pleading and notice to the United States Trustee, with fourteen days' opportunity for an objection to be filed by the United States Trustee, and a hearing as directed by this Court.

4. Freeman will implement procedures to prevent any future improper attempts to collect funds from any loan modification or other clients with pending cases under any provision of Title 11 in the Eastern District of Texas. A report of these procedures will be submitted to the Court and to the United States Trustee for the Eastern District of Texas within 60 days from the date of entry of these Findings of Fact and Conclusions of Law.

5. Freeman shall not change its corporate or assumed names without first notifying the United States Trustee for the Eastern District of Texas.

It is **FURTHER ORDERED** that

Natasha Bascus

6. Natasha Bascus is in **CONTEMPT** for her failure to appear at the October 13, 2015 hearing.

7. Ms. Bascus is hereby **ORDERED** to pay Ms. Herrera the sum of \$2000 for violations of §110. 11 U.S.C. §§ 105(a), 110(i). In addition, Ms. Bascus is **ORDERED** to pay \$1000 to the United States Trustee. 11 U.S.C §110(i)(2).

8. Ms. Bascus is further **ORDERED** to refund Ms. Herrera's payment of \$150. Pursuant to 11 U.S.C.§110(h)(5), Ms. Bascus shall pay an additional \$500 should she fail to pay this amount within 30 days after entry of this Order.

9. Ms. Bascus is **ORDERED** to pay a fine of \$200 to the United States Trustee for disposition in accordance with §110(l)(4)(A).

10. Ms. Bascus shall be considered in contempt of this Court until proof of these payments are shown to this Court. This contempt may be enforced by court action brought by Rocio Herrera or the United States Trustee.

11. Ms. Bascus is **ENJOINED** from acting as a bankruptcy petition preparer or providing bankruptcy assistance to anyone residing in the Eastern District of Texas. 11 U.S.C. § 110(j)(2).

IT IS FURTHER ORDERED that

Freeman - Monetary Fines

12. For intentional violations of the automatic stay, Freeman is **ORDERED** to pay the following to Rocio Herrera (1) \$1500 for the \$1500 paid on May 5, 2015, (2) \$1000 for out-of-pocket business expenses, (3) \$4000 for bankruptcy attorney fees – to be paid \$800 to Rocio Herrera and \$3200 to Diane Barron Carter, and (4) punitive damages of \$2500. 11 U.S.C. §§ 105(a) and 362(k)(1).

IT IS FURTHER ORDERED that

Dan Saxton and David McKeand

13. Based upon the record, Dan Saxton and David McKeand, within 60 days of the entry of these Findings of Fact and Conclusions of Law, shall complete 6 hours of approved CLE in *each* of the following areas (1) 12 CFR §1015 and the Mortgage Assistance Relief Services Act, and (2) Consumer Bankruptcy Ethics. 11 U.S.C. § 105(a).

It is **FURTHER ORDERED** that, unless otherwise stated, all payments due under this Order shall be paid within 30 days after entry of these Findings of Fact, Conclusions of Law, and Orders.

It is **FURTHER ORDERED** that this matter is **REFERRED** to the United States Trustee for further investigation, if necessary, and any appropriate action that may be brought against Freeman and Freeman's employees for their violations of 11 U.S.C. §§ 526, 527 and 528.

It is **SO ORDERED**.

Signed on 12/15/2015

Brenda T. Rhoades

SR

HONORABLE BRENDA T. RHOADES,
UNITED STATES BANKRUPTCY JUDGE