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Schuette Announces Guilty Plea in Fake Mortgage Assistance Scheme

Metro-Detroit lawyer stole hundreds of thousands from Michigan residents

LANSING — Michigan Attorney General Bill Schuette today announced that his Homeowner Protection Unit has secured a guilty plea from Steven Barry Ruza, 52, of Orchard Lake, and his company, Home Legal Group, Inc., who were accused of stealing hundreds of thousands of dollars from Michigan residents that were facing mortgage foreclosures. As part of the plea, restitution will be paid to the victims, with the possibility of additional restitution at the judge's determination.

"Scams that take advantage of Michigan residents trying to save their homes are unacceptable," said Schuette. "These are hardworking men and women who needed a little bit of extra help. Instead of help, they got cheated out of money they could not afford to lose. My office is dedicated to protecting these citizens and ensuring bad actors are brought to justice."

Ruza and his company promised victims that they could obtain mortgage modifications and save their homes from foreclosure but then did nothing, or very little, to obtain mortgage modifications for the victims. In many cases, Ruza even filed false documents with the bank. The victims never received a modification through Ruza and Home Legal Group and most lost their homes to foreclosure.

On September 2, 2015 Ruza pleaded guilty to one count of Conducting a Criminal Enterprise, a twenty year felony, before Oakland County District Court Judge Marc Barron. Ruza will be sentenced by Oakland County Circuit Judge Nancy Grant on October 15, 2015. The plea agreement includes the following key terms for the defendant:

- Provides a list of the 50 satisfied Home Legal Group clients by October 1, 2015;
- Pay \$250,000 in restitution by September 22, 2015 and any remaining restitution as ordered by the court as a condition of parole or probation; and
- Agrees to a psychological exam and complete any recommended counseling.

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The initial payment of restitution will be made by Ruza. Additional restitution will be paid to qualifying victims by the Homeowners Protection Fund to ensure they receive timely payments. Ruza will then be required to reimburse the State of Michigan.

Under the agreement the court agreed to a sentence guideline range of 24-40 months for the minimum sentence to a maximum of 20 years, on the racketeering charge. The guilty plea also ensures that Ruza cannot operate as an attorney or run this kind of business again in the future.

Homeowners Protection Fund

Schuette worked with the legislature and Governor Rick Snyder to establish the Michigan Homeowner Protection Fund to ensure these funds are directed toward victims of foreclosure scams or fraud. On August 1, 2012, Governor Snyder signed legislation creating the [\\$97 Million Homeowner Protection Fund](#).

Citizens who believe they may have been victims of Steven Ruza and/or Home Legal Group are encouraged to file complaints with the Attorney General's Office at www.michigan.gov/ag by clicking ["File a Complaint."](#)

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