



1700 G Street NW, Washington, DC 20552

**In the Matter of Stephen Lyster Siringoringo, d/b/a
Siringoringo Law Firm, Clausen and Cobb Management
Company, Inc. and Joshua Cobb
Case 8:14-cv-01155**

Background:

On July 22, 2014, the Bureau filed a complaint in federal court against Stephen Lyster Siringoringo, also d/b/a Siringoringo Law Firm, Clausen & Cobb Management Company, Inc., and Joshua Cobb. The CFPB alleged that the defendants, who offered purported home-loan modifications, asked for and received fees from consumers before the consumers had entered into loan-modification agreements with their lenders or loan servicers; defendants misrepresented aspects of their services, including the likelihood that they would obtain loan modifications on behalf of consumers; and defendants failed to make disclosures required by law. The CFPB alleged that this conduct violated Regulation O, formerly known as the Mortgage Assistance Relief Services (MARS) Rule.

More information about this case, including the final court order, can be found in our [press release](#).

Victim Compensation:

In August 14, 2020, the CFPB began mailing checks to eligible consumers who paid illegal upfront fees to the defendants for home-loan modification services.

The CFPB has contracted with Epiq Systems Class Action & Claims Solutions to administer payments for this case and to answer questions from consumers. For questions related to this case, please:

Call: 1-855-963-0389 (Toll-Free)

Email: info@stoploanscams.org

Write: CFPB v. Siringoringo Civil Penalty Fund
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