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SEP 28 2009

FILED

MICHAEL K. JEANES, Clerk

By *Daudhoff*
Deputy

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7 **IN THE SUPERIOR COURT FOR THE STATE OF ARIZONA**

8 **IN AND FOR THE COUNTY OF MARICOPA**

9 STATE OF ARIZONA, ex rel., TERRY
10 GODDARD, Attorney General,

11 Plaintiff,

12 v.

13 HOPE FOR HOMEOWNERS NOW, LLC,
an Arizona limited liability company,
14 MATTHEW CASTANEDA and JANE DOE
CASTANEDA, husband and wife, and
15 MICHAEL WINDING and KATRINA
WINDING, husband and wife,

16 Defendants.

Case No. CV2009-022275

**DEFAULT JUDGMENT AGAINST
DEFENDANTS HOPE FOR
HOMEOWNERS NOW, LLC,
MATTHEW CASTANEDA, MICHAEL
WINDING AND KATRINA WINDING**

(Assigned to the Hon. Larry Grant)

(Default hearing assigned to Commissioner
Jay Davis)

17
18 This matter having come before the Court on the State's Motion for Entry of Default
19 Judgment, and the Court having reviewed the pleadings of record and having conducted a
20 hearing on September, 28, 2009 on the issue of relief to be awarded to the State, and being fully
21 advised in the premises, finds that Defendants Hope for Homeowners Now, LLC, Matthew
22 Castaneda, Michael Winding and Katrina Winding (Jane Doe Winding) were regularly served
23 with process and failed to appear and answer the State's complaint within the period prescribed
24 by law, that the default against the above-named Defendants were entered on September 7,
25 2009, that none of the above-named Defendants are either an infant or incompetent, and that the

1 State is entitled to affirmative relief against the above-named Defendants as specified herein.

2 Based on the foregoing findings, and good cause appearing therefore:

3 IT IS ORDERED, ADJUDGED AND DECREED:

4 1. Pursuant to A.R.S. § 44-1528(A), Defendants Hope for Homeowners Now, LLC,
5 Matthew Castaneda, and Michael Winding, their agents, servants, employees, attorneys,
6 successors and assigns, and all persons in active concert or participation with them, are
7 permanently enjoined from engaging in, directly or indirectly, any activities related to obtaining
8 or modifying mortgage loans while in the State of Arizona or on behalf of any Arizona
9 consumer.

10 2. Pursuant to A.R.S. § 44-1528(A) and § 44-1710(B), Defendants Hope for
11 Homeowners Now, LLC, Matthew Castaneda, and Michael Winding shall comply with the
12 Arizona Consumer Fraud Act and the Arizona Credit Services Act to the extent such Acts apply
13 to any of their activities in the State of Arizona, collectively and individually.

14 3. Pursuant to A.R.S. § 44-1528(A)(2), the State is awarded judgment against
15 Defendants Hope for Homeowners Now, Matthew Winding, Michael Winding and Jane Doe
16 Winding, jointly and severally, in the amount of \$424,935, with interest thereon at 10 percent
17 per annum until paid, as restitution.

18 4. Pursuant to A.R.S. § 44-1531, the State is awarded judgment against Defendants
19 Hope for Homeowners Now, LLC, Matthew Castaneda, Michael Winding and Katrina Winding,
20 jointly and severally, in the amount of \$155,000 with interest thereon at 10 percent per annum
21 until paid, as civil penalties.

22 5. Pursuant to A.R.S. § 44-1534, the State is awarded judgment against Defendants
23 Hope for Homeowners Now, LLC, Matthew Castaneda, Michael Winding and Katrina Winding,
24 jointly and severally, in the amount of \$986.70, with interest thereon at 10 percent per annum
25 until paid, as attorney's fees and costs.

1 6. The State shall allocate payments received pursuant to this Judgment first to
2 restitution, then to attorney's fees and costs, and then to civil penalties.

3 7. Any amounts received for restitution that cannot be distributed to the consumers
4 identified by the State as clients of Hope for Homeowners Now shall revert to the Consumer
5 Protection – Consumer Fraud Revolving Fund, established pursuant to A.R.S. § 44-1531.01.

6 DATED this 28 day of September, 2009.

7
8
9

Superior Court Commissioner

10 Two duplicate **Originals** of the foregoing lodged
11 this 16th day of September, 2009 with:

12 Commissioner Jay Davis
13 Maricopa County Superior Court
14 101 W. Jefferson, #711
15 Phoenix, Arizona 85003

16 **COPY** of the foregoing mailed
17 this 16th day of September, 2009 to:

18 Hope for Homeowners Now, LLC
19 16037 N. 49th Avenue
20 Glendale, AZ 85306
21 and
22 1931 W. Maya Way
23 Phoenix, AZ 85085

24 Matthew Castaneda and Jane Doe Castaneda
25 16037 N. 49th Avenue
 Glendale, AZ 85306

 Michael Winding and Katrina Winding
 1931 W. Maya Way
 Phoenix, AZ 85085

 By: _____
 Doc. #559743

The foregoing instrument is a full, true and
correct copy of the original document.
Attest SEP 28 2009 20
MICHAEL K. JEANES, Clerk of the Superior
Court of the State of Arizona, in and for the
County of Maricopa.
By M. Kudloff Deputy