

NEWS RELEASE



OFFICE OF THE UNITED STATES ATTORNEY SOUTHERN DISTRICT OF CALIFORNIA

San Diego, California

*United States Attorney
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For Immediate Release

DEFENDANT PLEADS GUILTY TO MISUSING CARLSBAD LAW FIRM TO DEFRAUD HUNDREDS IN CREDIT REPAIR SCHEME

Defendant swindled clients by posing as a licensed attorney

NEWS RELEASE SUMMARY - December 4, 2012

United States Attorney Laura E. Duffy today announced that Eric Phillips of Oceanside, California, appeared in federal court before Magistrate Judge Nita L. Stormes and pled guilty to participating in a scheme to defraud clients of Georggin Law who were seeking to repair their credit histories. Defendant pled guilty to one count of Mail Fraud, and was ordered to return to court on February 24, 2014, before District Judge Michael M. Anello for sentencing.

The Georggin Law firm previously operated in Carlsbad, California, and purported

to provide credit repair services to clients who were attempting to purchase homes. Phillips helped to create the law firm in 2010, although he is not an attorney and is not licensed in any state to practice law. Nonetheless, Phillips represented to potential clients that he had been at Georggin Law for 34 years, that he was an attorney, and that he had a California bar number. Phillips gave presentations at realtors' offices, targeting individuals who hoped to buy homes but had poor credit scores due to a prior short sale or foreclosure. During these sales pitches, Phillips claimed that Georggin Law could file lawsuits in small claims courts and have prior short sales and foreclosures removed from clients' credit reports. In addition to lying about his history and qualifications, Phillips also falsely claimed that Georggin had won over 600 victories in small claims courts, had a 100% success rate and had never lost a case. Phillips also promised a "money back guarantee," but maintained little or no money to actually refund unsatisfied clients.

When pleading guilty today, Phillips admitted that Georggin defrauded over 250 clients using such false statements, and that he personally pocketed at least \$150,000 from the scheme.

According to the State Bar of California, the attorney nominally affiliated with Georggin Law, Ernest George Georggin, has agreed to surrender his law license and pay restitution to certain clients of the firm. To assist individuals in determining whether they were victimized by Phillips and/or Georggin Law, videos of Phillips making claims on behalf of Georggin Law may be found at www.youtube.com, under the search term "Georggin Law." Victims of Phillip's mail fraud scheme may contact the U.S. Attorney's Office Victim/Witness Coordinator, Polly Montano, at (619) 546-8921.

DEFENDANT

Eric Dean Phillips

CHARGES

Mail fraud, Title 18, United States Code, Section 1341

Maximum penalties: 20 years in custody; \$250,000 fine; 3 years of supervised release;
mandatory order of restitution to victims

INVESTIGATING AGENCY

Federal Bureau of Investigation