

# FORTRESS CREDIT SERVICES, LLC

FILED

MAR 16 2010

TRACIE K. LINDEMAN  
CLERK OF SUPREME COURT  
BY *[Signature]*  
CHIEF DEPUTY CLERK

State of Nevada Supreme Court  
201 South Carson Street  
Carson City, NV 89701  
Attention: Tracie K Lindeman, Clerk of the Court

March 12, 2010

ADKT 435

Fortress Credit Services was one of the first licensed Mortgage Modification Companies in the State of Nevada. Prior to being licensed as a Covered Service Provider by the Mortgage Lending Division, Fortress became a licensed Debt Adjustment Agency licensed by the Financial Institutions Division. Fortress continues to hold both licenses, the only company in the State of Nevada to have that distinction. All told, \$85,000 in bonds are on file with the State of Nevada.

Furthermore, Fortress is the only licensed Mortgage Modification Company in the State that is also accredited by the Better Business Bureau. No complaints have been lodged against Fortress at the Better Business Bureau or with the State of Nevada EVER.

Fortress Credit Services is owned and operated by Ian Hirsch, a resident of Nevada since 1993. With a background in finance, it was an easy transition to become a leader in the world of Mortgage Modifications.

While it is easy to understand the reason why the Supreme Court would want to make sure that homeowners are represented at mediations by a reputable and intelligent person, the proposed requirement barring all but licensed Nevada Attorneys will fall short of its intended goal.

Certainly, a degree in law is not necessary to procure a loan; and it is not necessary to modify one either. An exception needs to be made for licensed Mortgage Modification Agents for representation in mediations. Fortress Credit Services has competently and successfully represented clients in Mediations since the inception of the program. In fact, the first mediation Fortress handled for a client was on September 22, 2009; a modification was granted by the bank in that hearing.

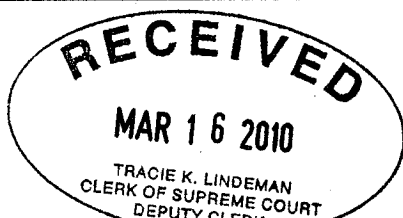
While it is understandable why the court would want to protect homeowners from incompetent representation, Fortress has run circles around many of the first year lawyers that have been trusted to handle the mediations for the banks.

The educational requirements, bond, background check, and other regulations set by the State of Nevada for Licensure as a Mortgage Modification Agent should suffice in a mediation that has a sole purpose of concluding with a Modification.

Respectfully,

Ian Hirsch  
President  
Fortress Credit Services  
Covered Service Provider  
MLD License Number 3290

8225 W Sahara Ave Ste C  
Las Vegas, NV 89117  
Office: (702) 363 7977  
Fax: (702) 214 3038



10-34227

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF MORTGAGE LENDING  
**COVERED SERVICE PROVIDER**

Principal Location

License No. 3290

AMENDED: Date: 2/26/2010

*This is to Certify That*

**FORTRESS CREDIT SERVICES, LLC**

Having complied with the requirements of the laws and having paid the annual license fees as provided by Chapter 645F of the Nevada Revised Statutes is hereby authorized to act as a Covered Service Provider Licensee at:

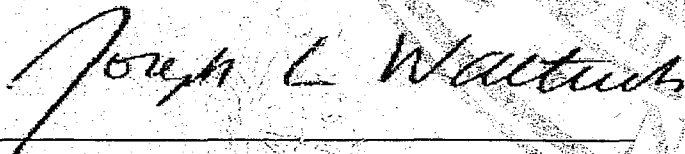
**8225 W SAHARA AVENUE, STE C  
LAS VEGAS, NV 89117**

**This Certificate expires July 1, 2010 unless sooner revoked.**

**This license is NOT transferable or assignable.**

Division of Mortgage Lending

BY:



Commissioner

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF MORTGAGE LENDING  
**COVERED SERVICE PROVIDER  
ASSOCIATED LICENSEE**

NRS 645F

License No. 46613

Dated: 2/26/2010

*This is to Certify That*

**IAN D HIRSCH**

Having paid the designated fee and having fulfilled the requirements of Chapter 645F of the Nevada Revised Statutes, and the Rules and Regulations established thereunder, is hereby authorized to act as a Covered Service Provider Associated Licensee, within the meaning of said Chapter and Rules and Regulations, and associate with:

**FORTRESS CREDIT SERVICES, LLC**  
8225 W SAHARA AVE, STE C  
LAS VEGAS, NV 89117

**This license is held subject to regular renewal thereof as prescribed  
by law and expires on 12/1/2010**

DIVISION OF MORTGAGE LENDING  
BY:

*Joseph L. Walters*

Commissioner

**This license is NOT transferable and is void upon  
termination with the above Covered Service Provider.**

**BBB Reliability Report for  
Fortress Credit Services, LLC**

A **BBB Accredited** business since September 2009

BBB issues Reliability Reports on all businesses, whether or not they are BBB accredited. If a business is a BBB Accredited Business, it is stated in this report.

**Find out more about this business:**

BBB Accreditation	Customer Complaint History
BBB Rating	Government Action(s)
Business Contact and Profile	Advertising Review
Products and Services	Industry Tips
Business Management	BBB Copyright and Reporting Policy
Licensing	

**BBB Accreditation**

This company is a BBB Accredited Business.

**BBB Rating**

Based on BBB files, this business has a BBB rating of A-.

Reasons for this rating include:

Length of time business has been operating.

[Click here for an explanation of BBB Ratings.](#)

**Business Contact and Profile**

**Company Name:** Fortress Credit Services, LLC  
**Company Address:** 7854 W. Sahara Ave. #103  
Las Vegas, NV 89144  
[See the location on a Mapquest Map](#)  
[See the location on a Google Map](#)  
**Phone Number:** (702) 363-7977  
**Original Business Start Date:** January 2007  
**Type of Entity:** Limited Liability Corporation  
**Principal:** Mr. Ian Hirsch, President  
**BBB Accreditation Status:** This company is a BBB Accredited Business.  
**Type of Business:** Credit Counseling Services  
**Web Site Address:** [www.fortresscreditservices.com](http://www.fortresscreditservices.com)

**Products and Services**

According to the information in Bureau files, this company specializes in credit repair.

**Business Management**

The BBB has no information regarding business management at this time.

**Licensing**

As of 1/15/2010, we confirmed this company has a valid local business license for the locale in which they operate.

**Customer Complaint History**

The BBB has not processed any complaints against this business in the last 36 months, our standard reporting period.

**Government Actions**

The BBB has no information regarding government actions at this time.

**Advertising Review**

The BBB has no information regarding advertising review at this time.

**Industry Tips**

BBBTips™ on Choosing a Credit Counseling Agency  
How to Choose a Credit Counseling Agency  
Looking for Debt Relief? BBBTips Offer Consumers Advice on  
Choosing a Credit Counseling Agency

**BBB Copyright and Reporting Policy**

If you choose to do business with this company, please let the company know that you contacted BBB for a BBB Reliability Report.

As a matter of policy, BBB does not endorse any product, service or business.

BBB Reliability Reports are provided solely to assist you in exercising your own best judgment. Information in this BBB Reliability Report is believed reliable, but not guaranteed as to accuracy.

BBB Reliability Reports generally cover a three-year reporting period. BBB Reliability Reports are subject to change at any time.

If you choose to do business with this business, please let the business know that you contacted the BBB for a BBB Reliability Report.

ID: 75661

Report as of: 3/15/2010

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# FORTRESS CREDIT SERVICES, LLC

March 12, 2010

Clerk of the Supreme Court  
201 South Carson Street  
Carson City, NV 89701

Attention: Tracie K Lindeman

Re: Foreclosure Mediation Rules

*ADKT 435*

Mrs. Lindeman;

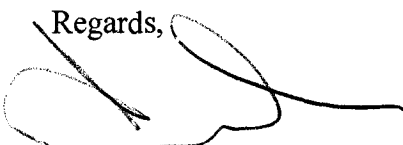
Please accept this notification that I would like to be able to comment on the proposed rule changes regarding foreclosure mediation. I am the owner of Fortress Credit Services, a licensed Mortgage Modification Agency regulated by the Mortgage Lending Division of the State of Nevada.

While I am not an attorney, I have successfully handled several dozen mediations with my clients before mediators in this program. I feel that my input may have a positive input on the proposed rules and would ask to be heard.

I will attend the Las Vegas courtroom at the Regional Justice Center.

Thank you for your attention to my request.

Regards,



Ian Hirsch  
President  
Fortress Credit Services, LLC  
MLD License Number 3290

**RECEIVED**  
**MAR 16 2010**  
TRACIE K. LINDEMAN  
CLERK OF SUPREME COURT  
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