Utah and 48 states plus the District of Columbia, joined the United States Department of Justice in alleging misconduct by the nation's five largest mortgage servicers in a civil complaint filed Friday in federal court.

Attorney General Mark Shurtleff, DOJ and the other state attorneys general allege the banks' misconduct "resulted in the issuance of improper mortgages, premature and unauthorized foreclosures, violation of service members' and other homeowners' rights and protections, the use of false and deceptive affidavits and other documents, and the waste and abuse of taxpayer funds."

The defendants include Bank of America Corporation, JPMorgan Chase & Co., Wells Fargo & Company, Citigroup Inc., and Ally Financial Inc. (formerly GMAC).

The complaint follows a joint investigation and a $25 billion settlement with the servicers that was announced February 9th at the U.S. Department of Justice in Washington, D.C.

"Today's filing of the complaint sets the stage for what we anticipate will be a series of powerful federal court orders," says Chief Deputy Attorney General John Swallow. "We expect that many consumers across Utah and across the country will soon start seeing the substantial direct relief we negotiated as part of this settlement."

In addition to the consumer relief, the proposed settlement agreements include comprehensive reforms of mortgage loan servicing.

"The mortgage servicers will have to play by a new set of rules," Swallow says. "These tough new servicing standards will provide significant new protections for homeowners." Swallow adds that an independent monitor has already begun work to oversee the implementation of the anticipated formalized agreements and to ensure compliance.

More information can be found at www.NationalForeclosureSettlement.com or www.HUD.gov.

Here is the list for consumers to call the participating mortgage servicers:

Bank of America: 1-877-488-7814
Citigroup: 1-866-272-4749
Chase: 1-866-372-6901
Ally/GMAC: 1-800-766-4622
Wells Fargo: 1-800-288-3212

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