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PRESS RELEASE

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Attorney General Frosh Announces Charges Against the Owner of Signature Accounting and Arthur Wittenberg for Defrauding Consumers

*Charges Allege Marcia Bailey and Arthur Wittenberg Wrongfully Converted
Customers' Payments for Personal Use*

BALTIMORE, MD (May 25, 2021) – Maryland Attorney General Brian E. Frosh announced today that his Consumer Protection Division has filed [two actions](#) against Marcia L. Bailey and Arthur Wittenberg, along with their entities Marcia Bailey Inc. trading as Signature Accounting, and the Wittenberg Family Trust, a Baltimore-based operation that offers and sells debt consolidation services to consumers in Maryland and other states. The actions filed are pending in the Circuit Court for Baltimore County, and an administrative action is scheduled to begin on August 11, 2021, in the Maryland Office of Administrative Hearings.

On May 20, 2021, Baltimore County Circuit Court Judge Sherrie Bailey issued a [Temporary Restraining Order](#) (TRO) against Bailey, Wittenberg, and their entities, barring them from offering or selling debt consolidation services from Maryland. A hearing to determine whether that order should remain in place until the administrative charges are resolved will take place May 28, 2021, at 9:00 am at the Circuit Court in Baltimore County.

Bailey, Wittenberg, and their entities are charged with collecting upfront fees from consumers as high as \$49,000 and promising to consolidate and settle their debts. According to the charges, rather than transmitting consumers' payments to creditors to pay off the consumers' debts, Bailey and Wittenberg pocket the money for their own personal use, resulting in defaulted consumer loans. Consequently, consumers face foreclosure actions, repossession of their vehicles, and plummeting credit scores. The charges allege these practices violate the Maryland Consumer Protection Act. In addition, Bailey, Wittenberg, and their entities are charged with violating the Maryland Mortgage Assistance Relief Act, the Maryland Credit Services Business Act, the Maryland Money Transmission Act, and the Maryland Debt Management Services Act, by not possessing required licenses, not using required contract forms and providing other required disclosures, and collecting illegal upfront fees.

“The allegations against these companies and their owners are serious, resulting in devastating consequences for their clients,” said Attorney General Frosh. “Operating a business without the required licenses, taking payments from consumers, failing to perform the consolidation work promised, and using clients’ fees for personal benefit are all violations of Maryland’s consumer protection laws.”

The Division is seeking, in addition to the injunction entered by the Circuit Court, restitution, costs, and penalties for alleged violations of Maryland’s Consumer Protection Act.

For more information, consumers may call the Consumer Protection hotline at 410-528-8662 or toll free at 888-743-0023.

<https://www.marylandattorneygeneral.gov/press/2021/052521.pdf>