IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	FEDERAL TRADE COMMISSION, Plaintiff, v. BAY AREA BUSINESS COUNCIL, INC., a Florida corporation,	-)))) Civil Acti))	on No.	STO Z
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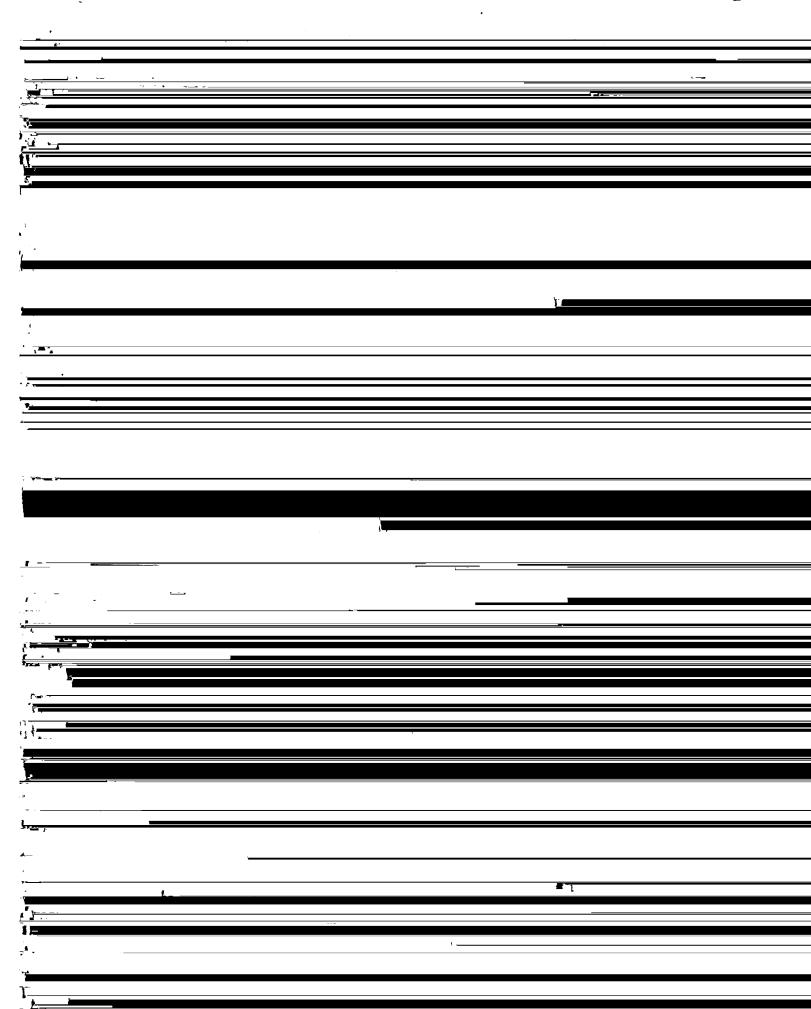
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Council, Inc. transacts or has transacted business in the Northern District of Illinois and

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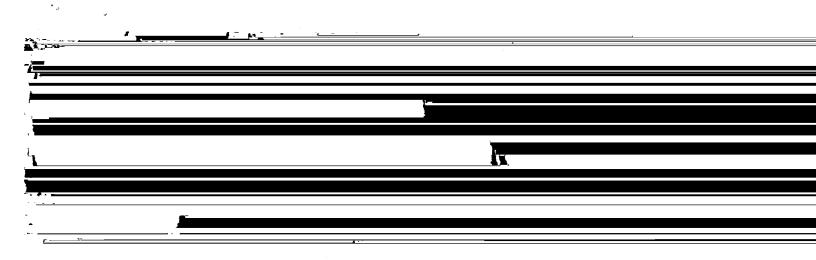
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failing to disclose, in a clear and conspicuous manner, the total costs to purchase goods before a consumer pays for the goods. 16 C.F.R. § 310.3(a)(1)(i).

- 28. The Telemarketing Sales Rule also prohibits telemarketers and sellers from misrepresenting any material aspect of the performance, efficacy, nature, or central characteristics of goods or services that are the subject of a sales offer. 16 C.F.R. § 310.3(a)(2)(iii).
- 29. The Telemarketing Sales Rule also prohibits telemarketers and sellers from, among other things, requesting or receiving payment of any fee or consideration in advance of obtaining or arranging a loan or other extension of credit when the seller or telemarketer has guaranteed or represented a high likelihood of success in obtaining or arranging a loan or other extension of credit. 16 C.F.R. § 310.4(a)(4).

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33. Defendants have thereby violated Section 310.3(a)(1)(i) of the Telemarketing Sales Rule, 16 C.F.R. § 310.3(a)(1)(i).

COUNT III

