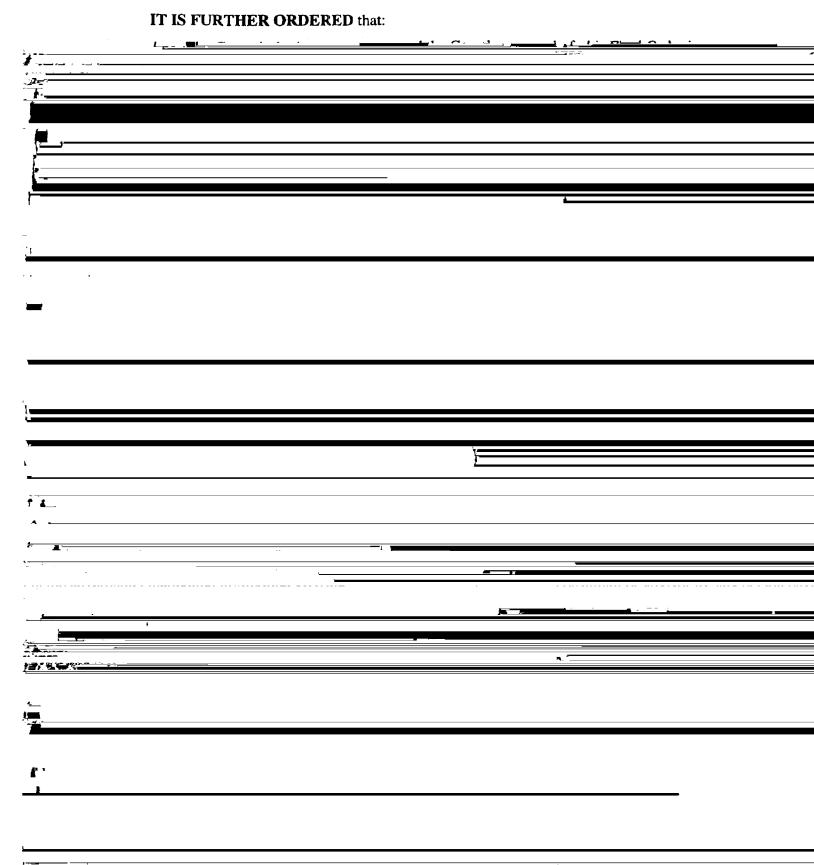


3. The Complaint states a claim upon which relief may be granted against Defendants Universal and Ruffeino under Sections 5(a) and 13(b) of the FTC Act. 15 U.S.C. §§ 45(a), 53(b). 4. Defendants Universal and Ruffeino waive all rights to seek judicial review or **X** 1

Ţ ţ "Defendants" means Universal Greeting Card Corporation, Robert Ruffeino, 3. Edward Jacobs, and Wayne Hammond.

III. RIGHT TO REOPEN



Ē and the scope of the Receiver's activities. The Receiver and all personnel hired by the Receiver as authorized by the Court B. shall be entitled to reasonable compensation for the performance of duties pursuant to this Final Order and for the cost of actual out-of-pocket expenses incurred by them, from the assets now beld by or in the possession or control of, or which may be received by, the Receivership

VI.

CUSTOMER LISTS

IT IS FURTHER ORDERED that Defendants Universal and Robert Ruffeino, and their successors, assigns, agents, servants, employees, officers, and all persons directly or indirectly under their control, and all other persons in active concert or participation with them who receive actual notice of this Final Order by personal service or otherwise, and each such person, whether acting directly or through any corporation, subsidiary, division, or other device, are permanently restrained and enjoined from selling, renting, leasing, transferring, or otherwise disclosing the name, address, telephone number, credit card number, bank account number, e-mail address, or other identificing information of any person who naid money to any of the defendants for

purchase of a	a business venture; provided that Defendants Universal and Ruffeino may disclose
such identify or court order	ing information to a law enforcement agency or as required by any law, regulation r.
	VII.
	DISTRIBUTION OF ORDER
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VIII. RECORD KEEPING

IT IS FURTHER ORDERED that, for a period of eight (8) years from the date of entry of this Final Order, Defendants Universal and Ruffeino and their agents, employees, officers,

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Associate Director
Division of Marketing Practices

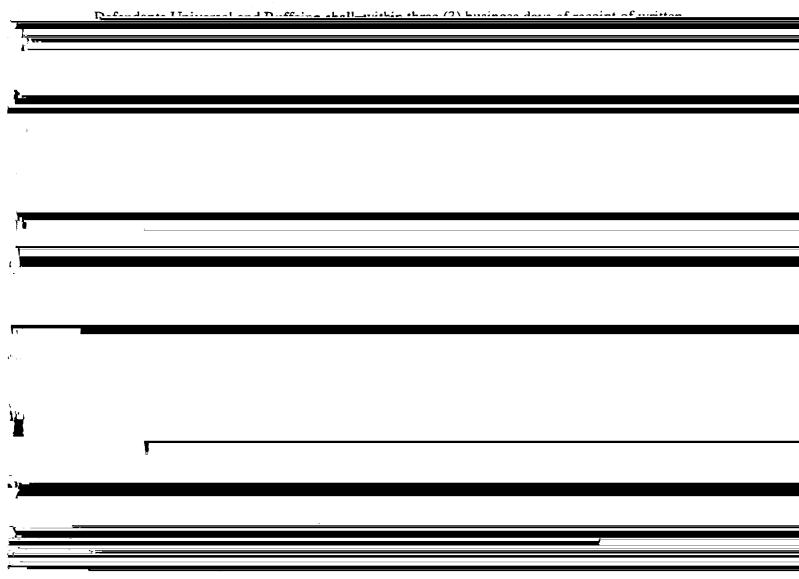
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and Ruffeino.

XI.

ACCESS TO BUSINESS PREMISES

IT IS FURTHER ORDERED that, for a period of five (5) years from the date of entry of this Final Order, for the purpose of further determining compliance with this Final Order,

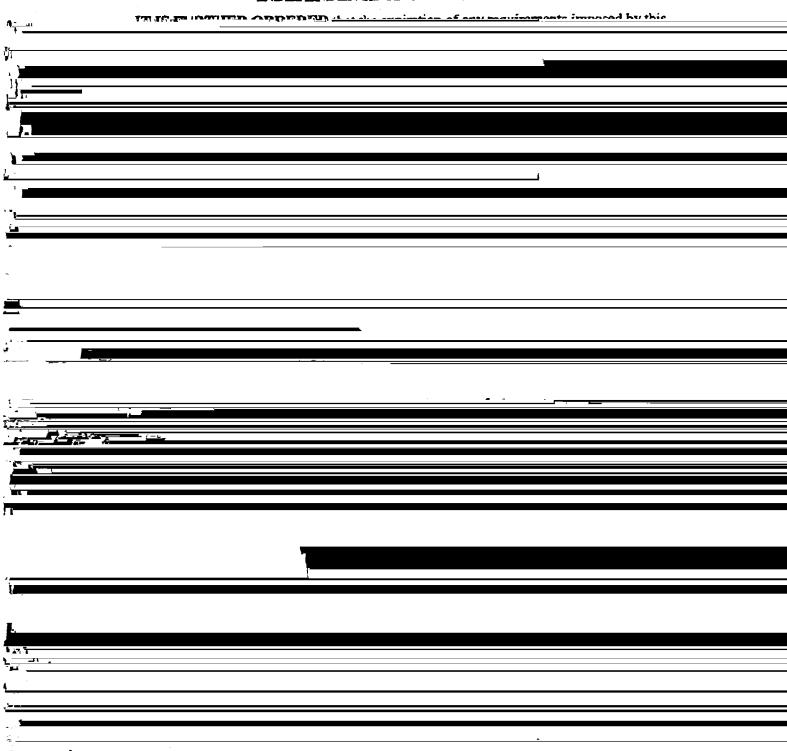


notice from the Commission, permit representatives of the Commission:

A. Access during normal business hours to any office, or facility storing documents, of any business where Defendant Universal or Ruffeino is the majority owner of the business or directly or indirectly manage or control the business. In providing such access, Defendants Universal and Rufffeino shall permit representatives of the Commission to inspect and copy all documents relevant to any matter contained in this Final Order, and shall permit Commission representatives to remove documents relevant to any matter contained in this Final Order for a

Commission a truthful sworn and notarized statement, in the form attached to this Final Order as Appendix A, acl now ledging receipt of this Final Order as entered by this Court.

XIII. INDEPENDENCE OF OBLIGATIONS



UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF FLORIDA

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