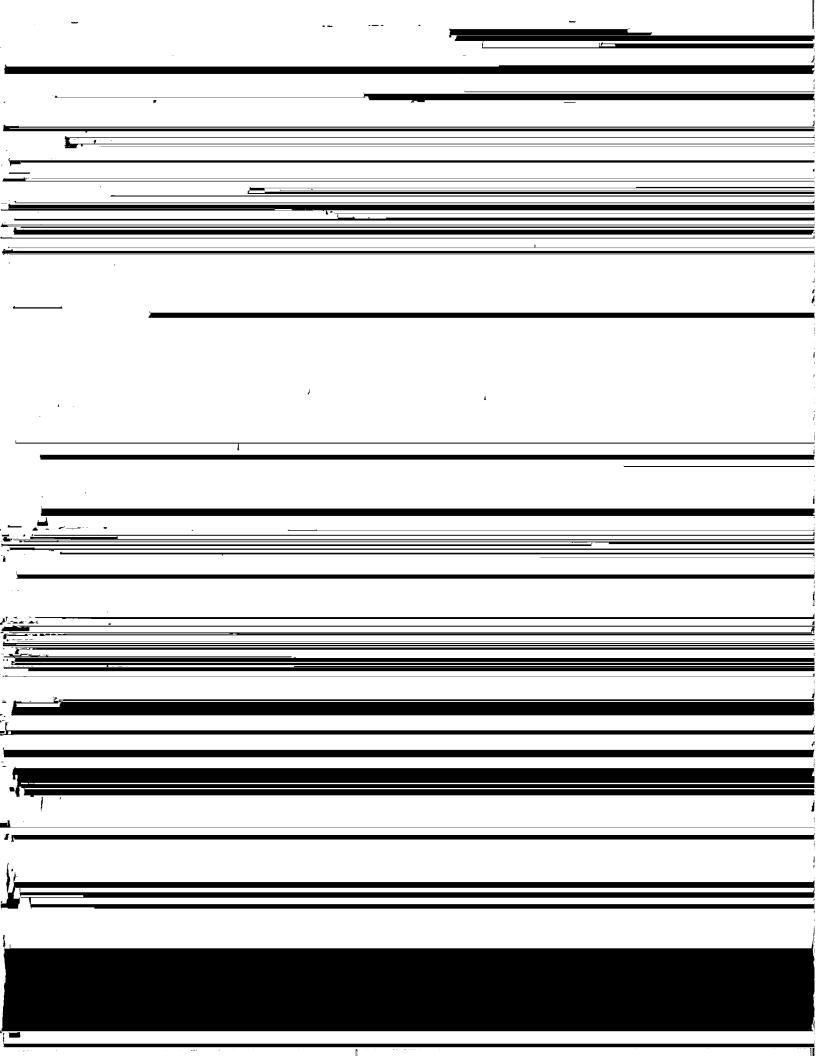
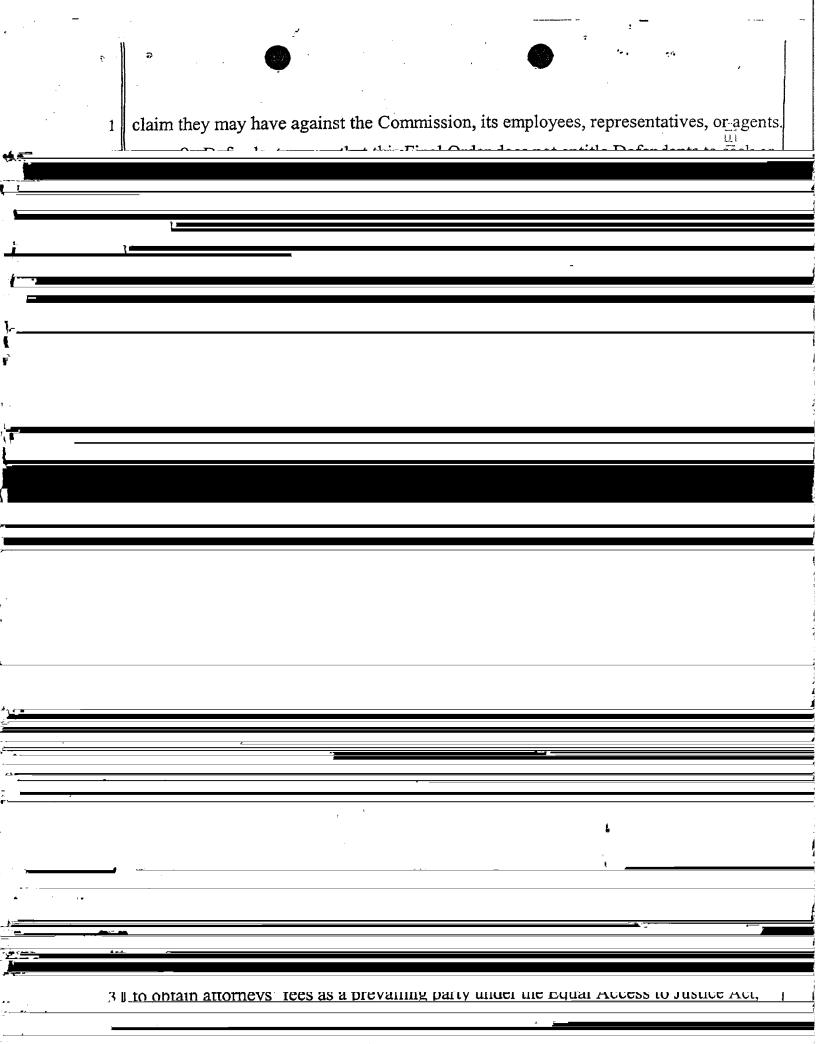
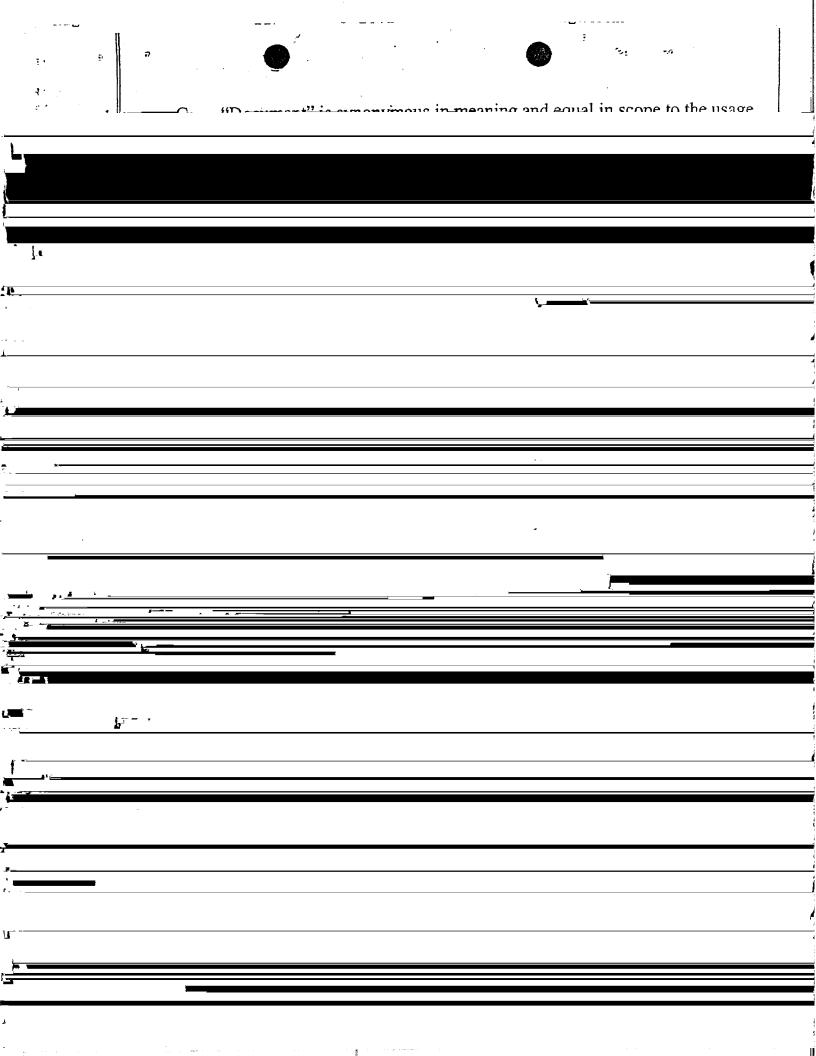
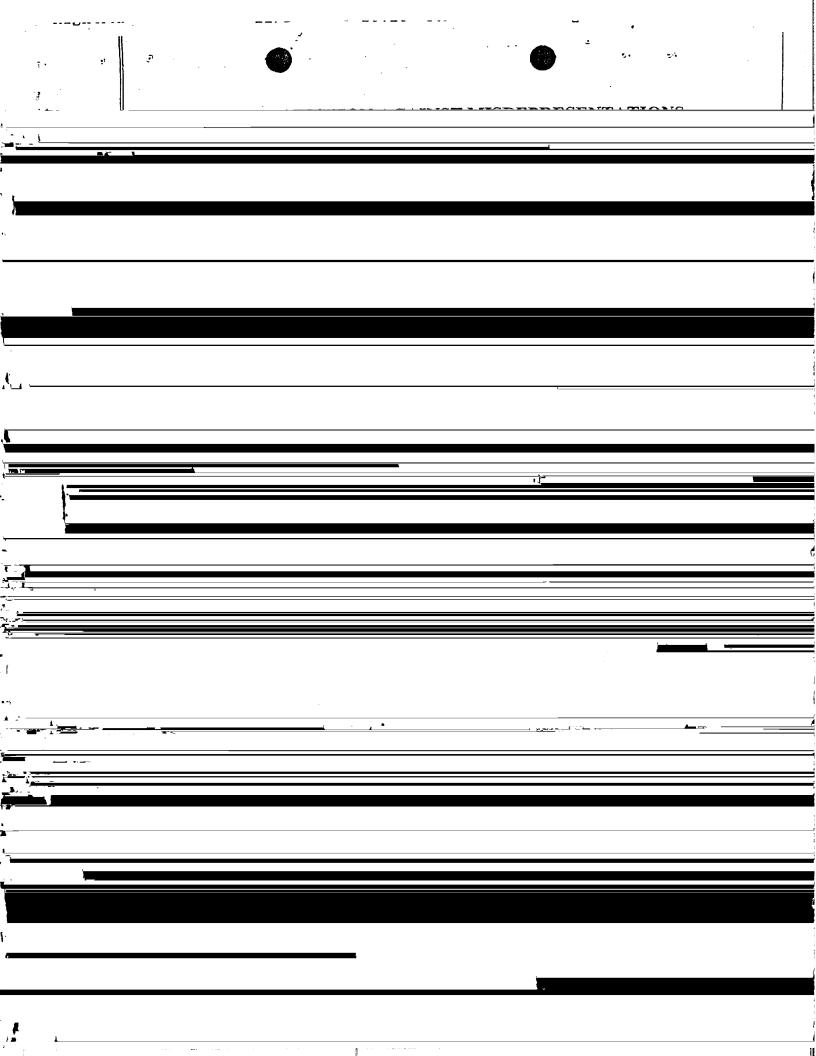
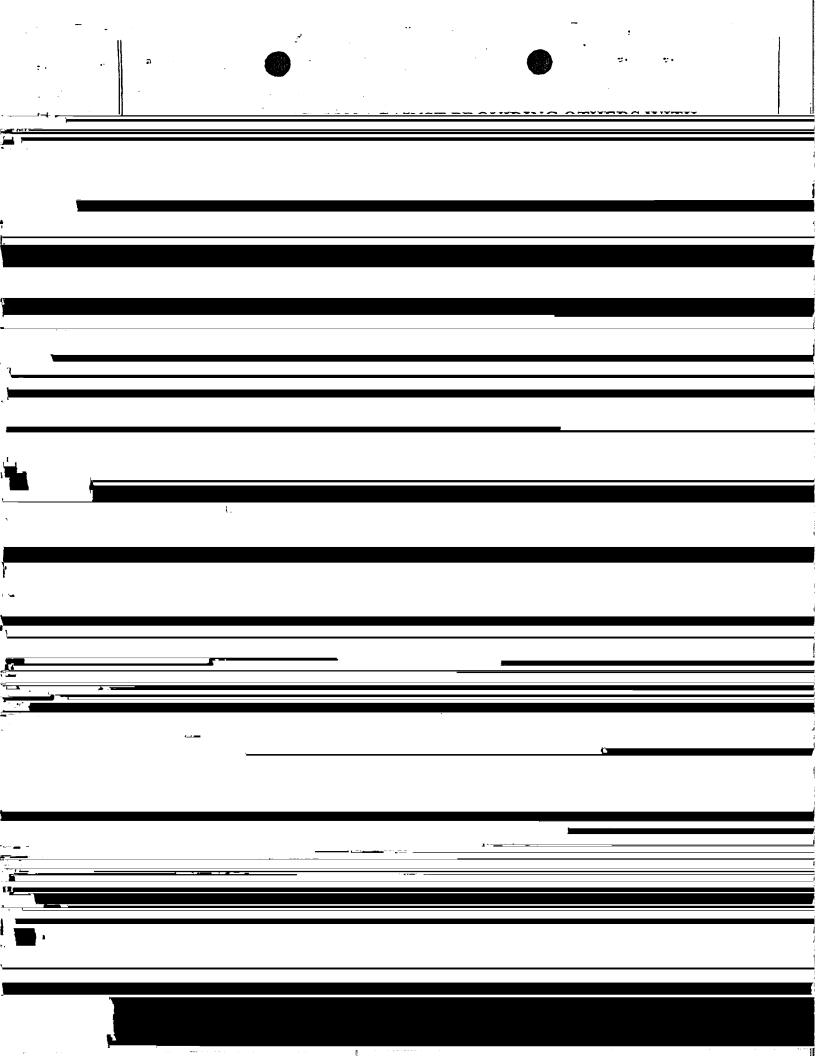
WILLIAM E. KOVACIC General Counsel 2 Michael J. Davis Colleen B. Robbins Federal Trade Commission 600 Pennsylvania Avenue, NW H-238 Washington, DC 20580 (202) 326-2458, (202) 326-2548 (202) 326-3395 facsimile CLERK, US DISTRICT COURT NOV 2 0 2003











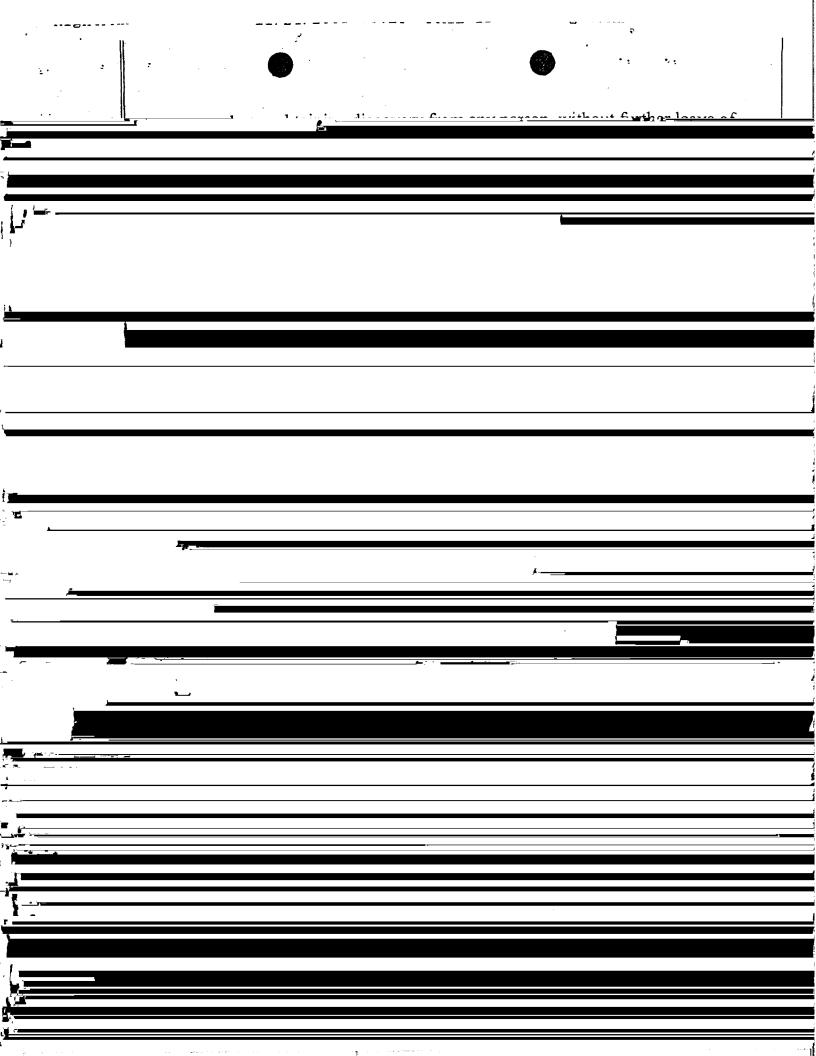
include adequate monitoring of calls with customers, and shall also include, at a

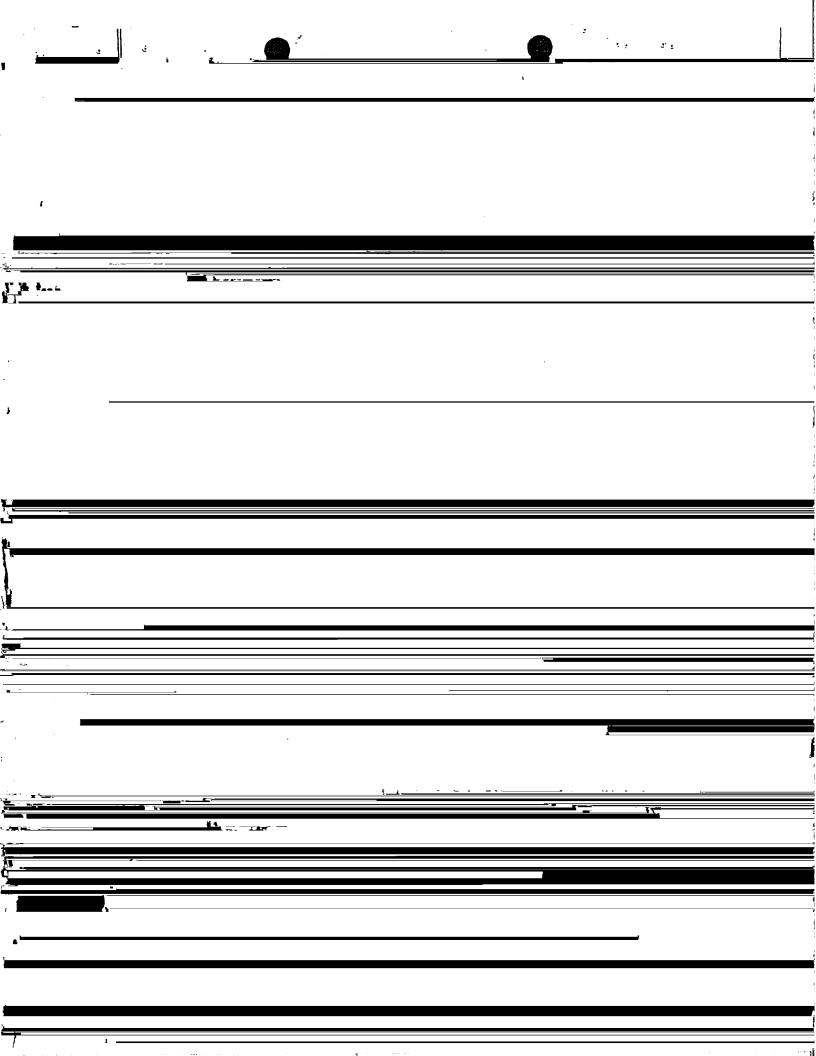
VI. MONEȚARY JUDGMENT 1 П П IT IS FURTHER ORDERED that:

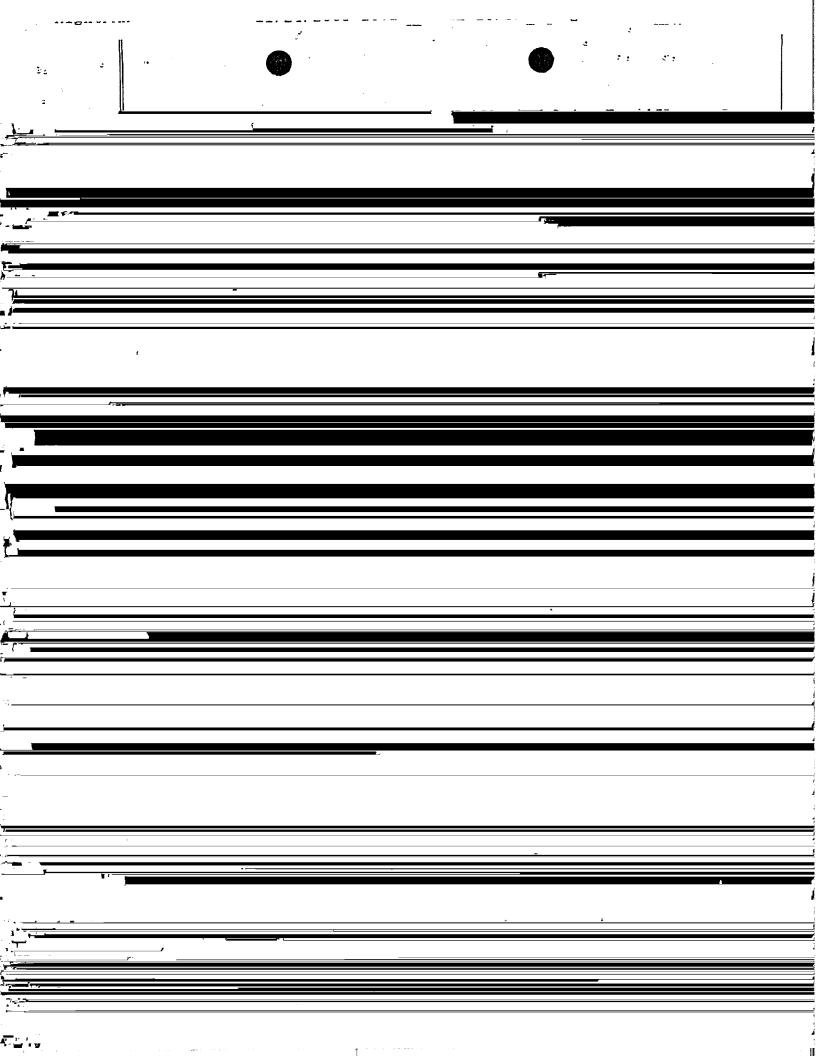
Paragraph. Provided, however, that in all other respects this Final Order shall remain in full form and affect unlarg atherwise ordered by the Court

disgorgement. Defendants shall have no right to challenge the Commission's choice of remedies under this Paragraph.

VIII. ASSET FREEZE







XVI. FEES AND COSTS

IT IS FURTHER ORDERED that each party to this Final Order hereby agrees to bear its own costs and attorneys' fees incurred in connection with this action.

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XVII. ENTRY OF THIS JUDGMENT

| 1 | agree that the entry of the foregoing Final Order shall constitute a full, complete, and | |
|--|---|--|
| 2 | final settlement of this action. | |
| 3 | final settlement of this action. | |
| 4 | IT IS SO ORDERED, this day of, 200 | |
| 5 | Mi Alana | |
| 6 | Lalin July | |
| 7 | Gary A. Feess Vinited States District Judge | |
| 8 | | |
| 9 | STIPULATED AND AGREED AS FOLLOWS: | |
| 10 | FOR THE PLAINTIFF: FOR THE DEFENDANTS: | |
| 11 | DATED: 11 / 18 / 03 DATED: 10/7/03 | |
| 12 | Made 1 | |
| 13 | Michael J. Davis, Esq. Colleen B. Robbins, Esq. 16161 Ventura Blvd., Suite 212 | |
| 14 | 600 Pennsylvania Ave. NW Encino, CA 91436 | |
| 15 | (818) 203-1333 (202) 326-2458, 326-2548 (202) 326-3395 facsimile (818) 205-1559 facsimile Attorney for David Herrera, Irene Herrera, | |
| 202) 320-3335 Jacsimic 120-130 170-120 | | |
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| 7; | Appendix A |
| 3 4 5 6 Account Locat | All assets or funds held in any bank, brokerage or trust account and which are held or titled in the name of or on behalf of Irene Herrera, James Zezula and Vincent Zezula including, but not limited to the following: Account Name and Number |
| | |
| <i>f</i> =. | -1 |
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