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CLERK US DISTRICT COURT
DISTRICT OF NEVADA

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UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEVADA

THEREFORE, on the joint motion of Plaintiff and Defendants, it is hereby ORDERED,
ADJUDGED, AND DECREED as follows:

FINDINGS

1. This Court has jurisdiction of the subject matter and of the parties.
2. The Complaint states a claim upon which relief may be granted against the

Defendants under Sections 5(a)(1), 13(b) and 16(a) of the Federal Trade Commission Act ("FTC

Act"), 15 U.S.C. §§ 45(a)(1), 53(b) and 56(a) and under the Fair Credit Reporting Act ("FCRA"),
15 U.S.C. §§ 1681-1681u.

DEFINITIONS

3. As used in this Consent Decree:

15 U.S.C. §§ 1681, 1681u, 28

U.S. Department of Justice, Civil Division

the consumer reporting agency (including a toll-free telephone number established by the agency if the agency compiles and maintains files on consumers on a nationwide basis) from which the consumer report was obtained; (3) a statement that the consumer reporting agency did not make the decision to take the adverse action and is unable to provide the consumer the specific reasons why the adverse action was taken; and (4) notice of the consumer's right to (A) obtain, under

FCRA 1515 (c) & 1621i within 60 days after receiving notice

of the adverse action, a free copy of the consumer report from the consumer reporting agency from which the report was obtained, and (B) dispute, under

FCRA 1515 (c) & 1621i

shall, within ten (10) days of complying with this paragraph, file an affidavit with the Court and
serve the Federal Trade Commission, by mailing a copy thereof to the Associate Director for

RC 2058B setting forth the fact and manner of its compliance, including the name and title of

each person to whom a copy of the Consent Decree has been provided.

RC 2058B (C) from the date of entry of this Consent Decree

the Federal Trade Commission its taxpayer identifying numbers, which shall be used for purposes
of the amount arising out of Defendants' relationship with

the government.

the parties to this Consent Decree to apply to the Court at any time for such further order or
directives as may be necessary or appropriate for the interpretation or modification of this Consent

FOR THE UNITED STATES OF AMERICA

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Assistant Attorney General
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U.S. Department of Justice

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EUGENE M. THIROLF
Director
Office of Consumer Litigation

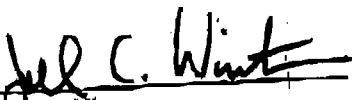
Elizabeth Stein
ELIZABETH STEIN
Attorney
Office of Consumer Litigation

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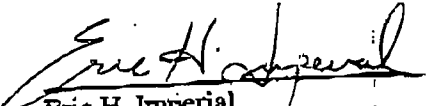
FAX NO.

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FOR THE FEDERAL TRADE COMMISSION:


Joel C. Winston
Director for Financial Practices


Ronald G. Isaac
Attorney


Eric H. Imperial
Attorney

Division of Financial Practices
Bureau of Consumer Protection
Federal Trade Commission
Washington, D.C. 20580

FOR IMPERIAL PALACE, INC.:



THE 08:00 AM

REASONS FOR SETTLEMENT

... defendants Imperial Palace.