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RECEIVED-CLERK
U.S. DISTRICT COURT

2004 SEP -9 P. 2: 41

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA

Plaintiff,

v.

Civil No.

Defendant

CONSENT DECREE

WHEREAS, Plaintiff and Defendant have entered into a consent decree...

by filing the Complaint herein; defendant has waived service of the Summons and Complaint;

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.

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

\$365 000.

the date of entry of this Consent Decree by electronic fund transfer in accordance with instructions provided by the Office of Consumer Litigation, Civil Division, U.S. Department of

Justice, Washington, DC 20530.

6. In the event of any default in payment, which default continues for ten (10) days beyond the due date of payment, the entire unpaid penalty, together with interest, as computed

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:

(A) to obtain, under Section 612 of the FCRA, 15 U.S.C. § 1681j, within 60 days

from the consummation of the transaction from which the adverse action resulted.

receipt of a copy of this Consent Decree, and 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 Financial Practices, Bureau of Consumer Protection, Federal Trade Commission, Washington, D.C. 20580, setting forth the fact and manner of their compliance, including the name and title of each person to whom a copy of the Consent Decree

has been provided.

9. For a period of five (5) years from the date of entry of this Consent Decree, defendant, and its successors and assigns, shall maintain and make available to the Federal Trade

Commission, within fifteen (15) days of the receipt of a written request, business records

12 This Court shall retain jurisdiction of this matter for the purpose of

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 Decree, for the enforcement of compliance therewith, or for the punishment of violations thereof, or as justice may require.

JUDGMENT IS THEREFORE ENTERED in favor of plaintiff and against defendant,

Dated this _____ day of _____, 2004.

UNITED STATES DISTRICT JUDGE

The parties by their respective counsel hereby consent to the terms and conditions of the

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FOR THE FEDERAL TRADE COMMISSION:

Joel C. Winston

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Division of Financial Practices
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FOR THE DEFENDANT:

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