UNITED STATES DISTRICT COURT MIDDLE DISTRICT OF FLORIDA TAMPA DIVISION

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Case No.
FEDERAL TRADE COMMISSION,

Plaintiff,
v.

INTEGRATED CREDIT SOLUTIONS, INC.; FLAGSHIP CAPITAL SERVICES COW.; LIGHTHOUSE CREDIT FOUNDATION, INC.; MARY H. MELCER; and J. STEVEN MCWHORTER,

Defendants, and

JEFFREY POORMAN and DANIEL M.
MELGAR, SR.,

Relief Defendants.

STIPULATED FINAL JUDGMENT AND ORDER AS TO RELIEF DEFENDANT JEFFREY POORMAN

Plaintiff the Federal Trade Commission ("FTC" or "Commission") commenced this action

concurrently with this Settlement Agreement and Order ("Order") by filing a Complaint for

permanent injunctive and other equitable relief pursuant to Sections 5(a) and 13(b) of the Federal

Trade Commission Act ("FTC Act"), and 15 U.S.C. §§ 45(a) and 53(b). The Complaint alleges

that Defendants Integrated Credit Solutions, Inc. ("ICS"), Flagship Capital Services Corp.

("Flagship"), Lighthouse Credit Foundation, Inc. ("Lighthouse"), Mary H. Melcer, and J. Steven

McWhorter (collectively, the "Defendants") engaged in unfair or deceptive acts and practices in

promoting and offering credit counseling and debt management plans in violation of Sections

5. Mr. Poorrnan waives service of the Summons and Complaint.
6. Mr. Poorrnan waives all rights to seek appellate review or otherwise challenge or contest the validity of this Order. Mr. Poorman further waives and releases any claims he may have against the FTC, its employees, representatives, or agents.
7. Mr. Poorman agrees that this Order does not entitle him to seek or to obtain attorneys' fees as a prevailing party under the Equal Access to Justice Act, 28 U.S.C. 5 2412, as amended
by Pub. L. No. 104-121, 1 10 Stat. 847, 863-64 (1996). Mr. Poorman further waives any
right to attorneys' fees that may arise under said provision of law.
8. This Order is for settlement purposes only and does not constitute and shall not be interpreted to constitute an admission by Mr. Poorman that he engaged in violations of any law or regulation, or that the facts alleged in the Complaint, other than the jurisdictional facts, are true.
9. Entry of this

redress is completed, the FTC may apply any remaining funds for such other equitable relief (including consumer information remedies) as it determines to be reasonably related to Defendants' practices as alleged in the Complaint. Any funds not used for such equitable relief shall be deposited to the United States Treasury as disgorgement. Defendants and Relief Defendants have no right to challenge the FTC's choice of remedies under this Subsection.
C. Mr. Poorman further agrees that the facts as alleged in the Complaint shall be taken as true in the event of any subsequent litigation to enforce this Order or to collect amounts due pursuant to this Order, including, but not limited to, a nondischargeability complaint in any bankruptcy proceeding.
D. In the event of any default in payment that continues for ten (10) days beyond the due date of payment, the entire unpaid amount together with interest, as computed pursuant to 28 U.S.C. 5 1961, from the date of default to the date of payment, shall immediately become due and payable.
E. Notwithstanding any other provision of this Order, if Mr. Poorman fails to meet the payment obligation set forth above, Mr. Poorman shall pay the costs and attorneys' fees incurred by the FTC and its agents in any attempts to collect amounts due.
F. All funds paid pursuant to this Order are equitable monetary relief, solely
remedial in nature, and not a fine, penalty, punitive assessment, or forfeiture.
11. ACMNOWLEDGMENT OF RECEIPT OF ORDER

IT IS FURTHER ORDERED that Mr. Poorman, within five (5) business days after receipt
of this Order as entered by the Court, must submit to the FTC a truthful sworn statement acknowledging receipt of this Order.

111. COSTS AND ATTORNEYS FEES

IT IS FURTHER ORDERED that all parties to this Order will bear their own costs and attorneys fees incurred in connection with this action.
IV. RETENTION OF JURISDICTION

IT IS FURTHER ORDERED that this Court shall retain jurisdiction of this matter for purposes of construction, modification and enforcement of this Order.
V. ENTRY OF THIS FINAL JUDGMENT

IT IS FURTHER ORDERED pursuant to Fed. R. Civ. P. 54(b), that there is no just reason for delay of entry of this judgment and the Clerk immediately shall enter this Order as a final judgment as to Mr. Poorman.

SO ORDERED, this day of ,2005.

UNITED STATES DISTRICT COURT JUDGE

STIPULATED AND AGREED TO BY:

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