## IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

FEDERAL TRADE COMMISSION,

Plaintiff,

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v.

Centurion Financial Benefits LLC, et al.,

Defendants.

Civil Action No. 05 C 5442 Judge Moran Magistrate Denlow

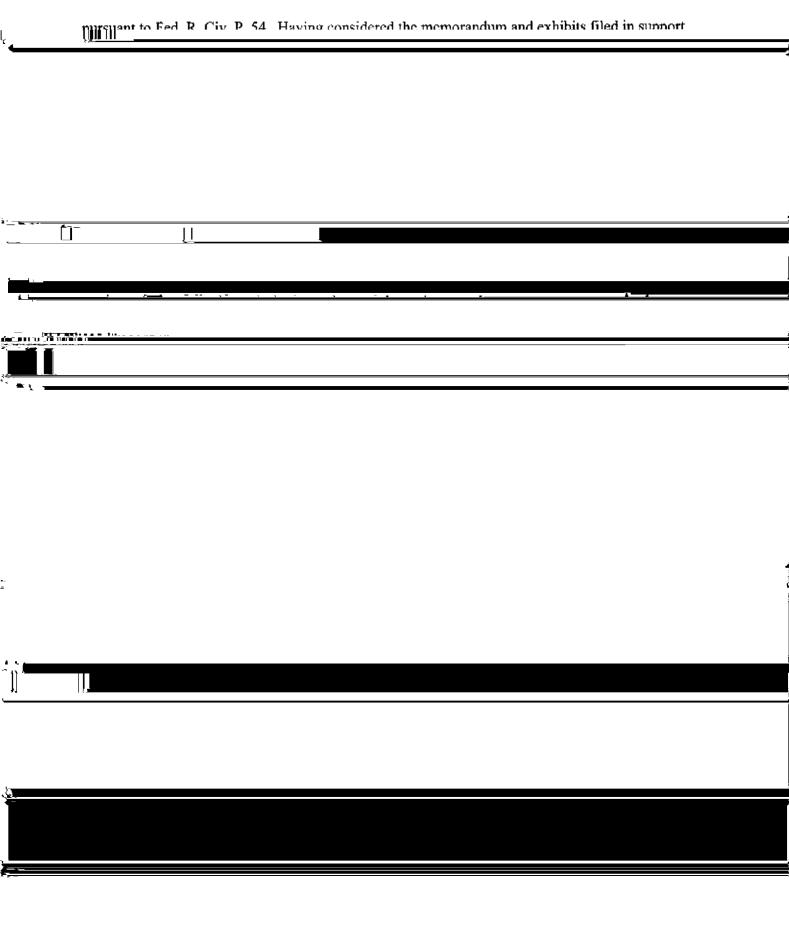
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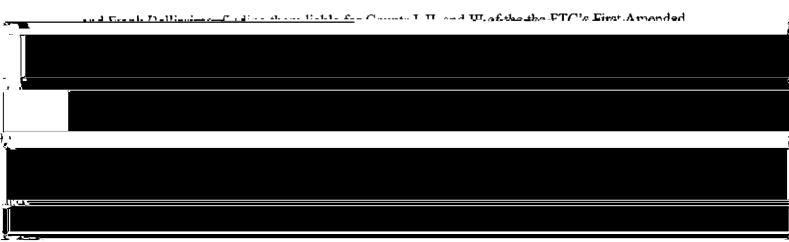
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# 101 INST ROBERT J. BOUTTIN

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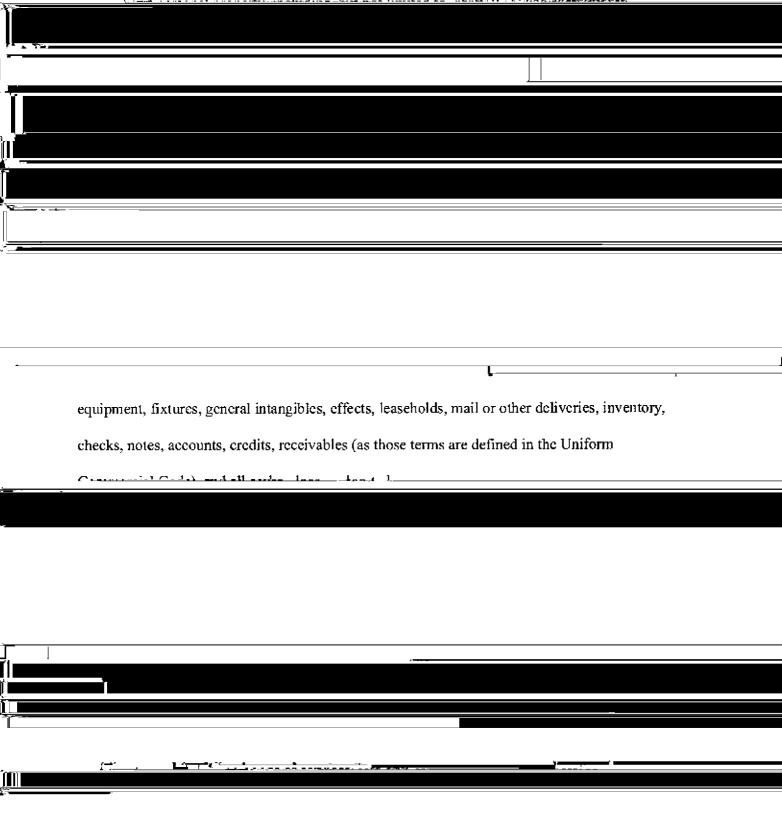


Complaint.

8.. The factual allegations in the Commission's First Amended Complaint are taken as true against Defendant Robert Houttuin. Those allegations and the evidence supporting them establish that Defendant Robert Houttuin violated Section 5(a) of the FTC Act, 15 U.S.C. § 45(a)and Sections 310.3(a)(2)(iii) and 310.4(a)(4) of the Telemarketing Sales Rule, 16 C.F.R. Part 310.

9. Defendant Robert Houttuin is likely to continue to engage in the acts and practices alleged in the First Amended Complaint unless he is permanently enjoined from such acts and practices.

2. "Asset" or "assets" means any legal or equitable interest in, right to, or claim to,



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<b>. 1</b> 7î	consumers may establish or obtain any extension of credit or credit device including but not	
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limited to, credit cards, loans, or financing, or as a method to consolidate or liquidate debts.

"Customer" means any person who has paid, or may be required to pay, for goods 6

# **ORDER**

I.

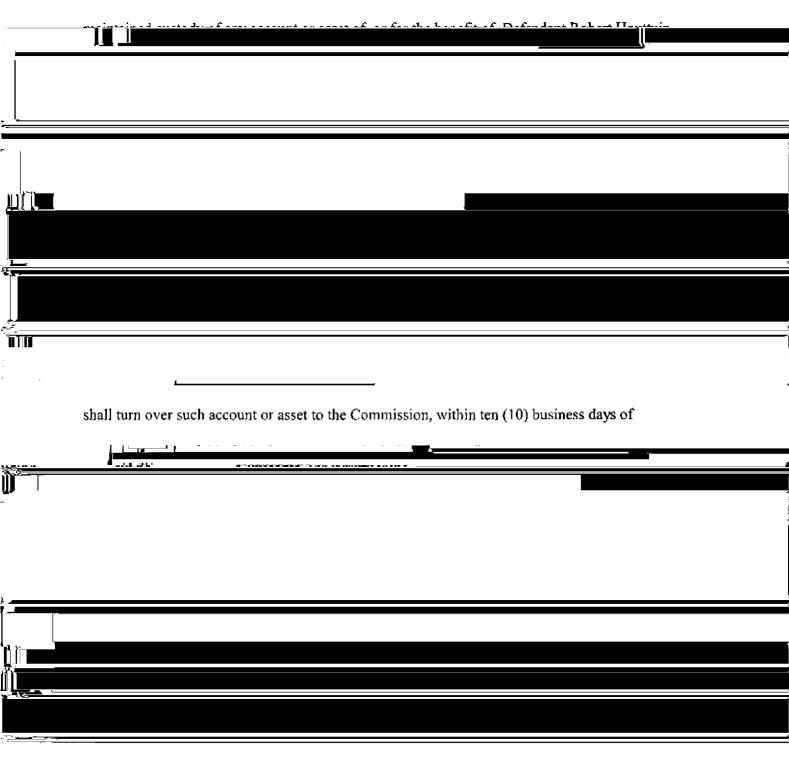
# PROHIBITED BUSINESS ACTIVITIES promoting, offering for sale, or sale of any product, program, or service, Defendant Robert Houttuin, and his officers, agents, directors, servants, employees, salespersons, independent contractors, attorneys, corporations, subsidiaries, affiliates, successors, and assigns, and all other

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	of a sales	offer, 16 C.	.F. <b>R. §</b> 310.3	3(a)(2)(iii);					·
		2.	Violating S	Section 310.	.4(a)(4) of th	e Telemarko	ting Sales R	ule, 16 C.F.I	<b>ર</b> .
	§ 310.4(a)	(4), by requ	uesting or re	ceiving pays	ment of any	fee or consid	eration in ad	lvance of	
	4. * *	ດເສກສມບຸກ	an ann an tantair				od on nomeon	ented a high	
	obtaining	or minimeric	g an exicusi	on of credit	when they h	ave guarante	ed or repress	inteu a ingri	

Assisting others who violate any provision of Subsections A and B of this Section.

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related to the Defendant's practices alleged in the First Amended Complaint. Defendant shall have no right to challenge the Commission's choice of remedies under this Section; and is domainst out out out and a summary the Carbon states of ather Carbon states of the Carbon Ù merotori mbich: 1000 forfeiture.



asset of, on behalf of, or for the benefit of, Defendant Robert Houttuin, or has held, controlled, or

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	information to a law enforcement agency either voluntarily or as required by any law regulation

them who receive actual notice of this Order by personal service or otherwise, whether acting

or court order.

to such an interview, relating in any way to any conduct subject to this Order. The person interviewed may have counsel present.

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i 100 ·	compulsory process pursuant to Sections Q and 20 of the FTC Act 15 U.S.C. 88 40 576 1 to	
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obtain any documentary material, tangible things, testimony, or information relevant to unfair or

deceptive acts or practices in or affecting commerce (within the meaning of

15 U.S.C. § 45(a)(1)).

## VII.

## COMPLIANCE REPORTING BY DEFENDANT

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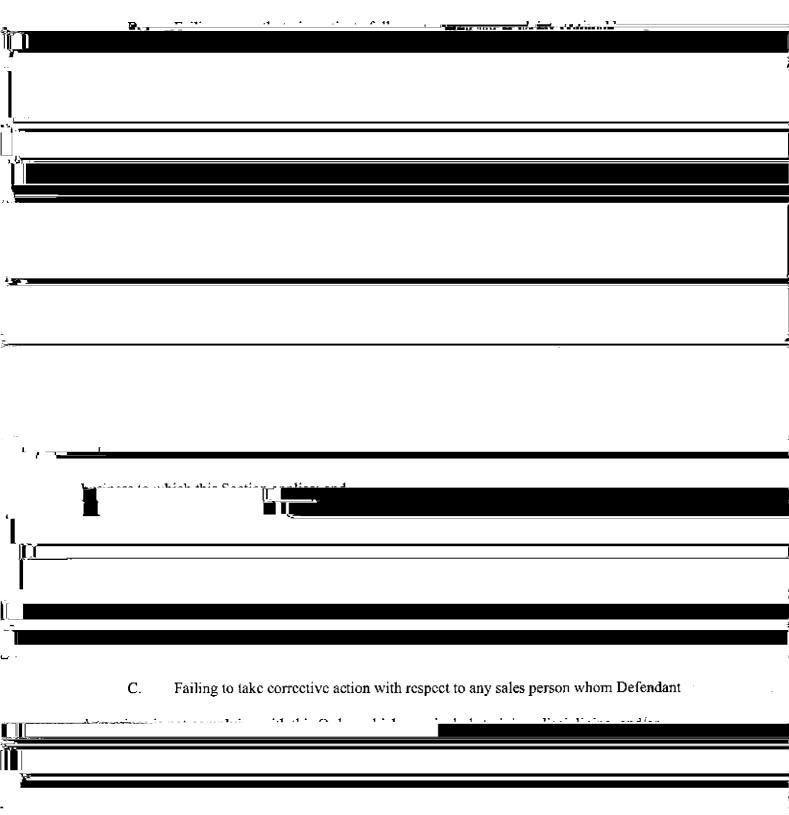
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4. A copy of each acknowledgment of receipt of this Order obtained by

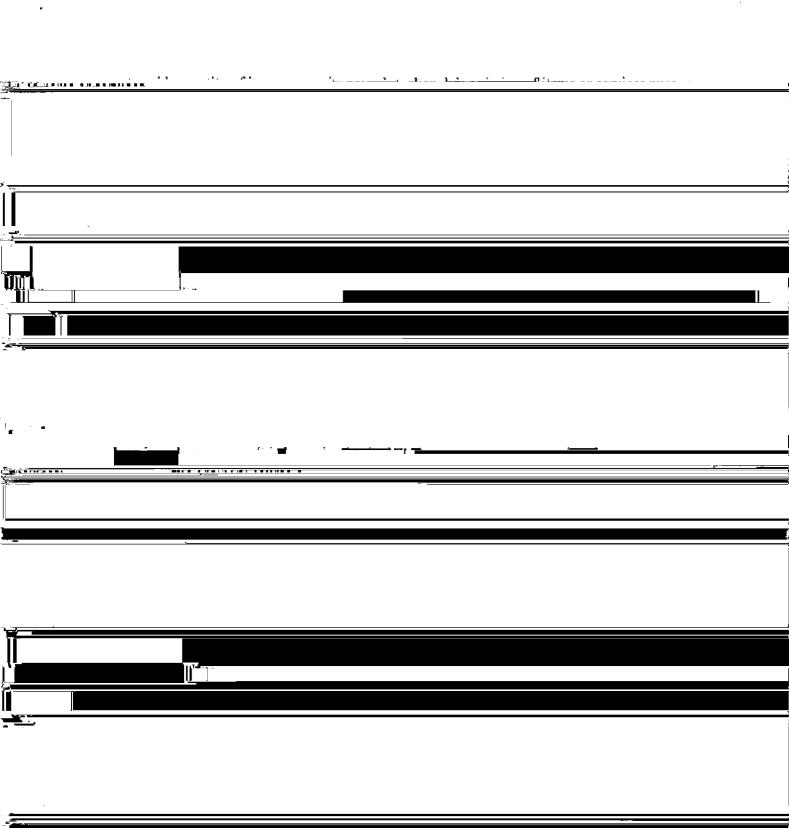
Defendant pursuant to Section X of this Order;

	[] the nurnesse of this Orden. Defendent shall unless otherwise directed has the
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•	Compingen's authorized concentrations and all written rational to the Commission to.
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	Washington, D.C. 20580

- Washington, D.C. 20000 - Roy FTC-1, Conturion Einspois Boy after LI C. Circ. A sting No. 05 5.442, are



regarding transactions in which each employee or independent contractor is involved;



D. Complaint and refund requests (whether received directly, indirectly or through

any third party) and any responses to those complaints or requests;

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Conies of all sales scrints training materials advertisements or other marketing

the subject matter of this Order. Defendent must deliver a conv.of this Order to all principals and

managers of such business before engaging in such conduct.

C. Defendant must secure a signed and dated statement acknowledging receipt of the Order and the Permanent Injunction, within thirty (30) days of delivery, from all persons receiving a copy of the Order pursuant to this Section.

## XI.

## ACKNOWLEDGMENT OF RECEIPT OF ORDER BY DEFENDANT

**IT IS FURTHER ORDEBED** that Defendant within five (5) business days of receipt of