# IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF COLORADO Senior District Judge Richard P. Matsch

UNITED TO THE COURT

	Civil Action No. 07-cv-00558-RPM	JAN 3 1 2008	
	FEDERAL TRADE COMMISSION,		
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have agreed to entry of this Stipulated Permanent Injunction and Other Equitable Relief

("Order") by this Court without trial or adjudication of any issue of fact or law, and without the

Resolve Defendants admitting liability for any of the matters alleged in the Complaint.

This Order settles only the FTC's claims against the Resolve Defendants, and shall not act as a bar to any claim by the FTC nor preclude the FTC from seeking any remedy against any other persons, corporations, or entities, including persons who may be subject to portions of this Order as persons acting in active concert or participation with the Resolve Defendants.

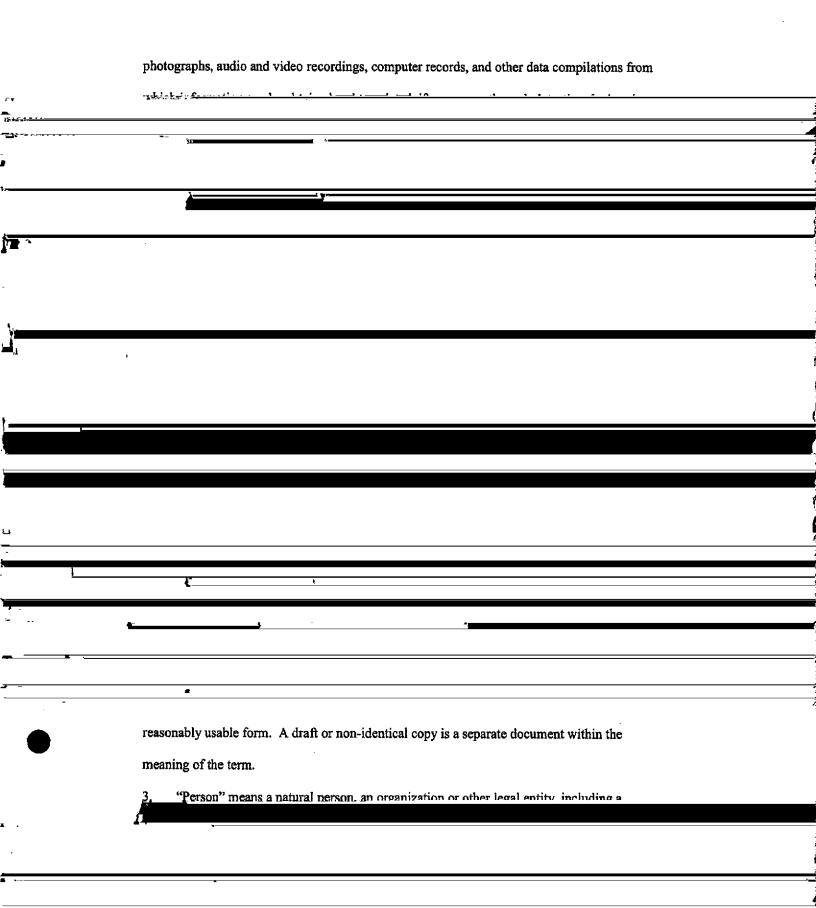
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review or otherwise challenge or contest the validity of this Order, all rights that may arise under

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847, 863-64 (1996), and any claim they may have against the FTC and its employees, representatives, or agents;

7. The Resolve Defendants acknowledge that they have read the provisions of this Order



d. if any communication is presented solely through oral, written, visual or audio means, the message shall be made through the same means; and

- e. regardless of the medium used to disseminate it, the message shall be in understandable language and syntax. Nothing contrary to, inconsistent with, or in mitigation of the message shall be used in any communication.
- 6. "Enrolling" means the submission of payment by consumers to the Resolve Defendants or their successors, assigns, officers, agents, servants, employees, and attorneys, or any person acting in active concert or participation with the Resolve Defendants for the purposes of

procuring Debt Reduction Services. For the purposes of this Order, "payment" means payment by any means including checks, money orders or authorizations for electronic withdrawals from consumers' bank accounts.

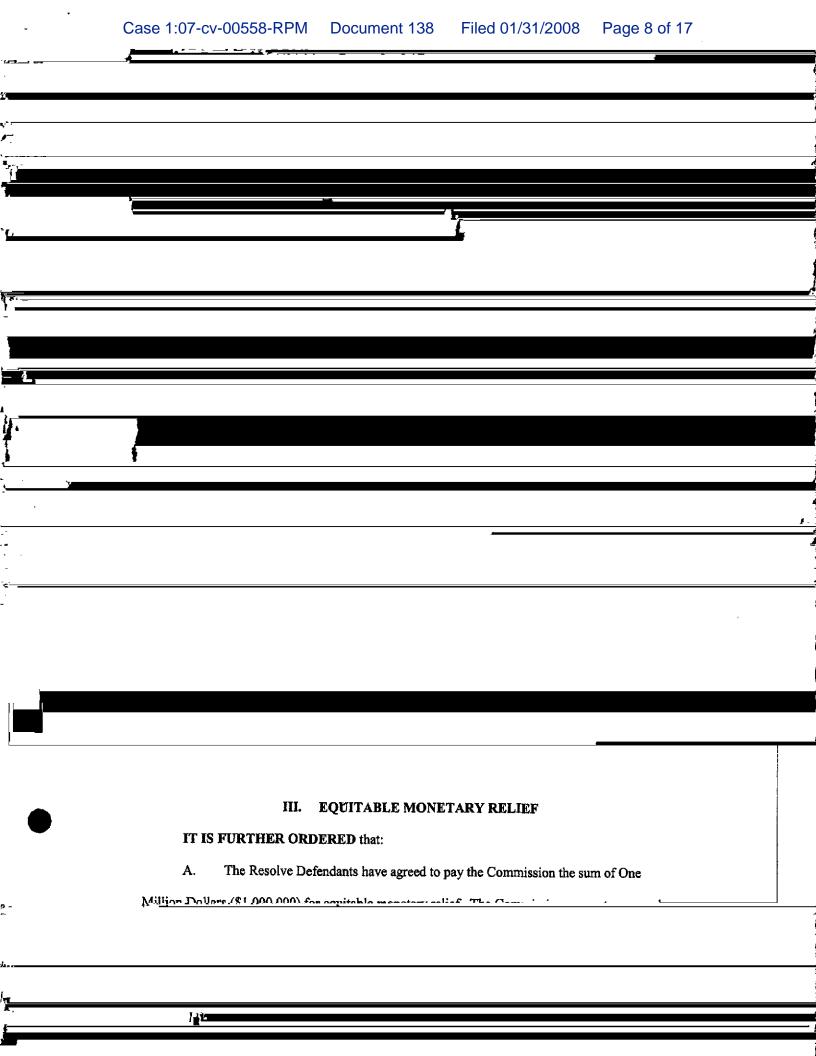
#### ORDER

## I. PROHIBITED BUSINESS ACTIVITIES

IT IS, THEREFORE, ORDERED that, in connection with the advertising, promoting, offering for sale, or sale of any Debt Reduction Program, each Resolve Defendant, and their successors, assigns, officers, agents, servants, employees, and attorneys, and any person acting in active concert or participation with such Resolve Defendant who receives actual notice of this Order by personal service or otherwise, are enjoined from:

Case 1:07-cv-00558-RPM Page 6 of 17 Document 138 Filed 01/31/2008 Page 6 of 17 Case 1:07-cv-00558-RPM Document 132-3 Filed 01/04/2008 1. That consumers who purchase such Resolve Defendant's debt reduction program or service will obtain: interest rates, including to "between zero and nine percent;" or any specific percentage of reduction, range of percentages, or

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### V. COMPLIANCE MONITORING

IT IS FURTHER ORDERED that for the purpose of monitoring and investigating compliance with any provision of this Order:

A. Within twenty (20) days of receipt of written notice from a representative of the Commission, each Resolve Defendant shall submit additional written reports, sworn to under penalty of perjury; produce documents for inspection and copying; appear for deposition; and/or provide entry during normal business hours to any business location in direct or indirect control of either Resolve Defendant to inspect the business operation;

In addition, the Commission is authorized to monitor compliance with this Outro

 obtaining discovery from any person, without further leave of Court, using the procedures prescribed by Fed. R. Civ. P. 30, 31, 33, 34, 36 and 45;

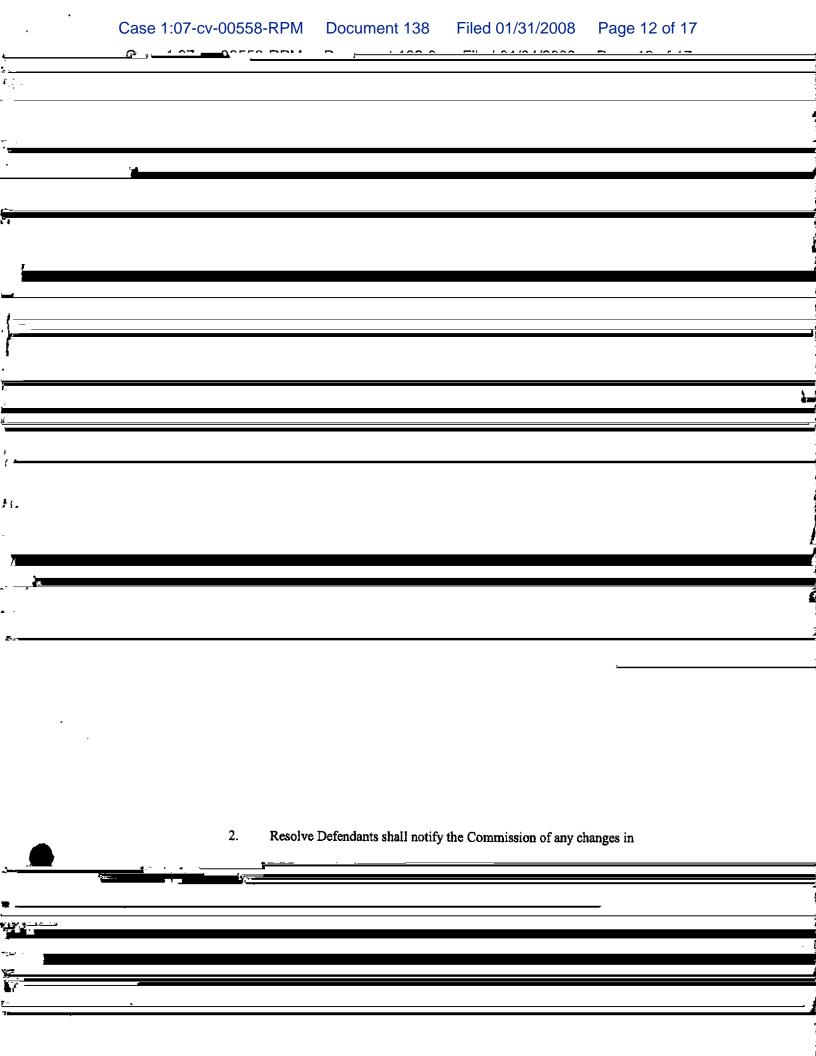
by all other lawful means, including but not limited to the following:

macing as consumers and sumpliers to either Devalue Defendant or to

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3. Any other changes required to be reported under subparagraph A of this Section; and

- 4. A copy of each acknowledgment of receipt of this Order, obtained pursuant to Section VIII.
- C. For purposes of this Order, each Resolve Defendant shall, unless otherwise directed by the Commission's authorized representatives, mail all written notifications to the

Commission to:

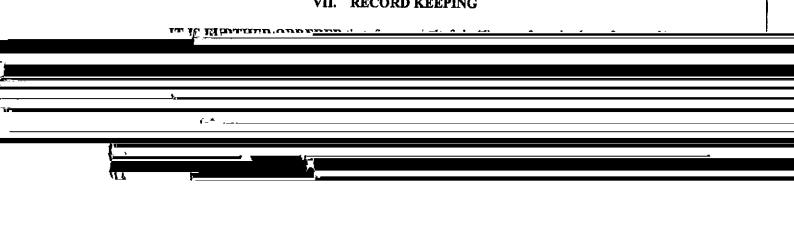
Associate Director for Enforcement

Federal Trade Commission **Bureau of Consumer Protection** 600 Pennsylvania Ave., N.W. Washington, DC 20580

Re: FTC v. Debt-Set, et al., Civil Action No. 07-CV-00558.

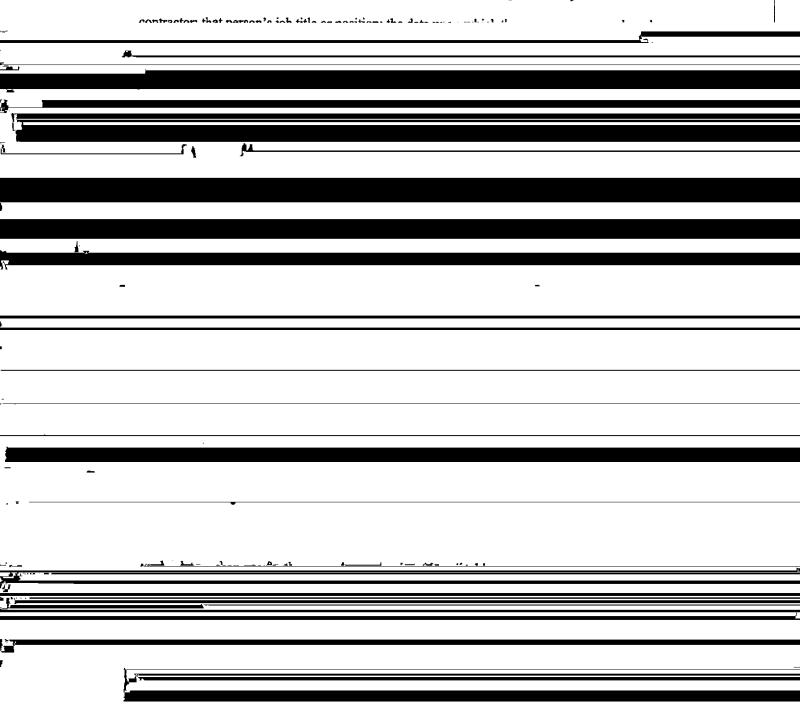
D. For purposes of the compliance monitoring and reporting required by this Order, the Commission is authorized to communicate directly with each Resolve Defendant.

## VII. RECORD KEEPING



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B. Personnel records accurately reflecting: the name, address, and telephone number of each person employed in any capacity by such business, including as an independent



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upon Defendant. For new personnel, delivery shall occur prior to them assuming their responsibilities.

B. For any business that is engaged in the promotion or sale of Debt Reduction Programs or Services that Tucker controls, directly or indirectly, or in which Tucker has a majority ownership interest, she must deliver a copy of this Order to all principals, officers, directors, and managers of that business. Tucker must also deliver copies of this Order to all amployees agents and representatives of that business who engage in conduct related to the

are permanently restrained and enjoined from selling, renting, leasing, transferring, or otherwise disclosing the name, address, telephone number, credit card number, bank account number, e-mail address, or other identifying information of any person who paid any money to any Defendant, at any time prior to entry of this order, in connection with sale of Debt Reduction Programs. Provided, however, that the Resolve Defendants may disclose such identifying information to a law enforcement agency or as required by any law, regulation, or court order.

### XI. RETENTION OF JURISDICTION

IT IS FURTHER ORDERED that this Court shall retain jurisdiction of this matter for

