

B. That a verification recording is being made for any purpose other than to document the authorized purchaser's express informed consent; and

C. That an authorized purchaser is obligated to pay any charge for which the authorized purchaser has not given express informed consent.

IV. MONETARY JUDGMENT

Finally, IT IS ORDERED that:

Judgment in the amount of Four Million One Hundred Eight Thousand One Hundred Thirty One Dollars and Thirty-Two Cents (\$4,108,131.32); post-judgment interest shall accrue on this judgment at the rate of 1.52 % per annum; and, costs of court are assessed against Steven L. Kennedy and in favor of the FTC.

All funds paid pursuant to this Final Judgment and Order shall be deposited into a fund administered by the FTC or its agent to be used for equitable relief, including, but not limited to, consumer redress and any attendant expenses for the administration of any redress fund. In the event that direct redress to consumers is wholly or partially impracticable or funds remain after 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 Kennedy's conduct found in the Memorandum and Order. Any funds not used for such equitable relief shall be deposited to the Treasury of the United States as disgorgement. Steven L. Kennedy shall have no right to challenge the FTC's choice of remedies under this section.

