

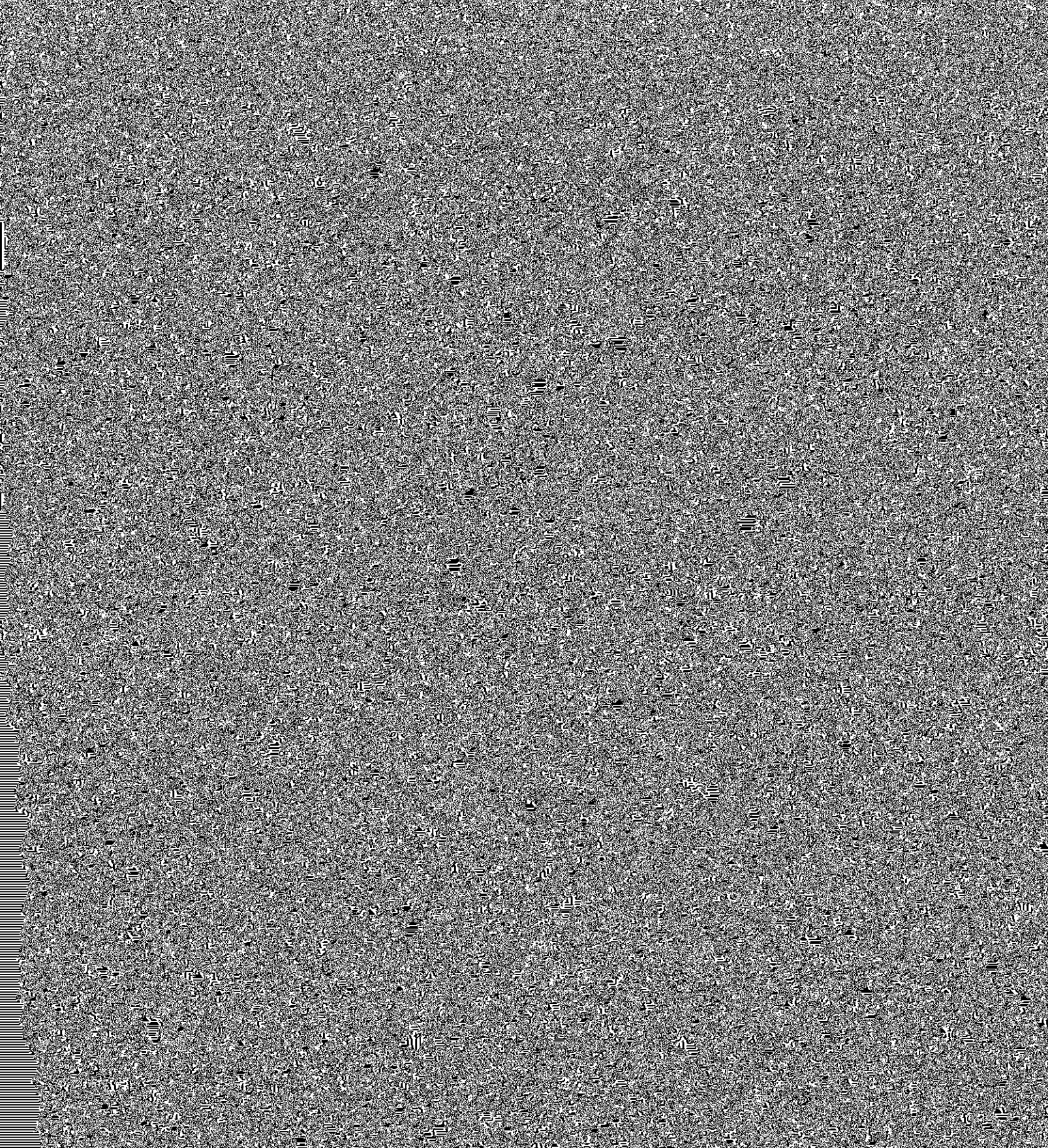
An advertisement Defendants posted in a Yellow Pages directory claims:

Advantage Credit Repair Can Remove Late Payments, Collections, Repossessions, Charge Offs, Judgments, Foreclosures, Bankruptcies, Tax Liens, Garnishments...and Much More...**GUARANTEED!**¹⁴

Consumers who call Defendants are similarly assured that any negative information can be removed. In July 2008, an FTC law clerk, posing as a consumer, called Advantage to inquire about the company's services and was told that Advantage can remove "[a]nything that is

information on consumers' credit reports with the major credit reporting agencies.²⁰ When consumers sign up for Defendants' services, they must provide Defendants with copies of their

credit reports, which allow Defendants to verify the dispute.²¹ Consumers are told that



or awareness of the practices. See *FTC v. Amy Travel*, 875 F.2d 564, 573-74 (7th Cir. 1989);
FTC v. Febre, 1996 WL 396117, at *8 (N.D. Ill. July 3, 1996). Authority to control can be

Respectfully submitted,

WILLIAM BLUMENTHAL
General Counsel

Dated: October 20, 2008

s/ Marissa J. Reich
MARISSA J. REICH