





5. Defendant Keith Dickstein ("Dickstein") is Academy's President, former Chief Executive Officer, Treasurer, sole shareholder, and sole director. Defendant Dickstein played an active role in the management and/or supervision of Academy's debt collection activities. Defendant Dickstein formulated, directed, participated in, controlled, or had the authority to control, the acts and practices of Academy, including the acts and practices alleged in this Complaint. Defendant Dickstein knew or should have known of the violations described in this

practices of Academy, including the acts and practices alleged in this Complaint. Defendant Hurt

knows or should have known of the violations described in this Complaint. At all times relevant

























