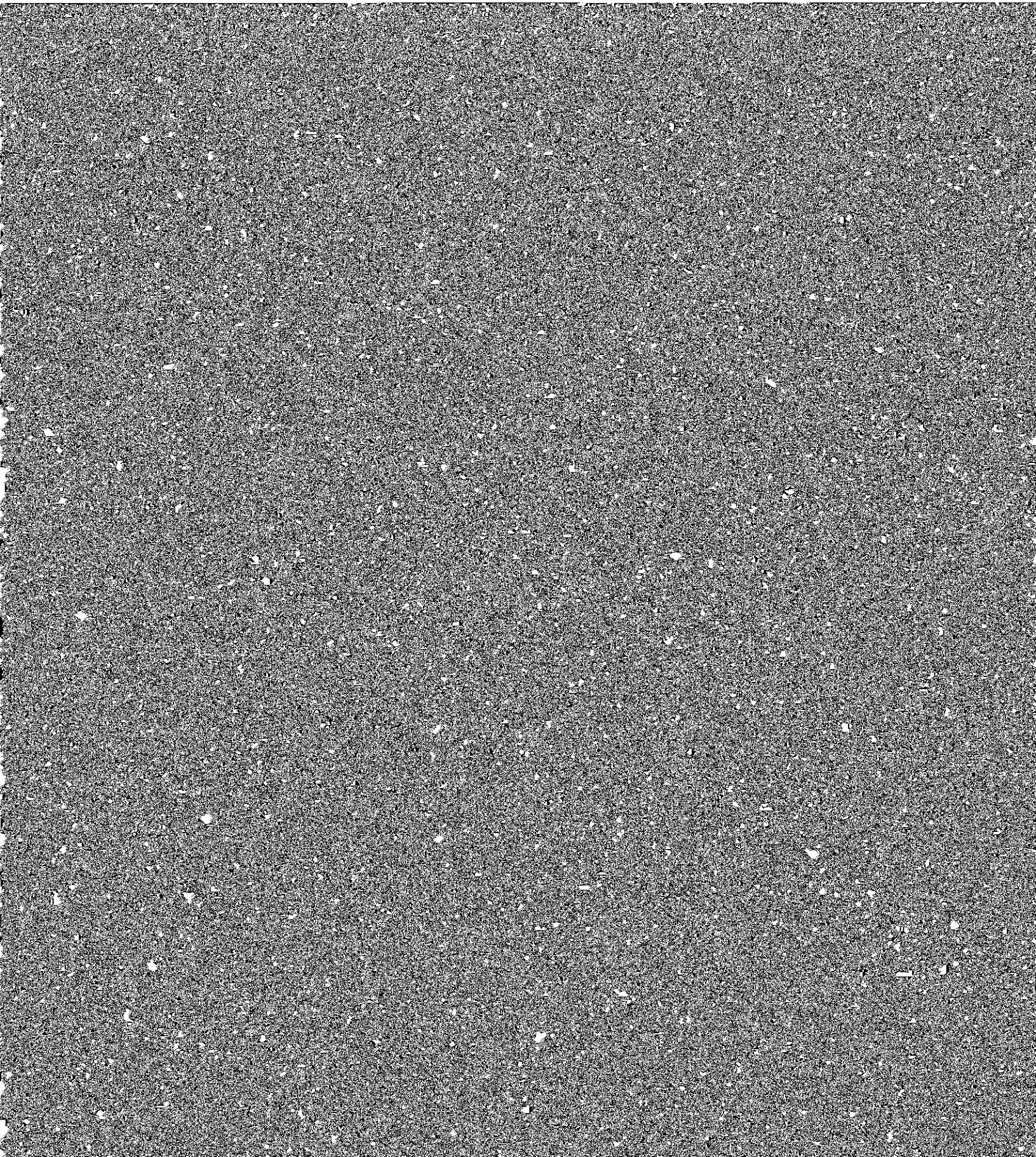
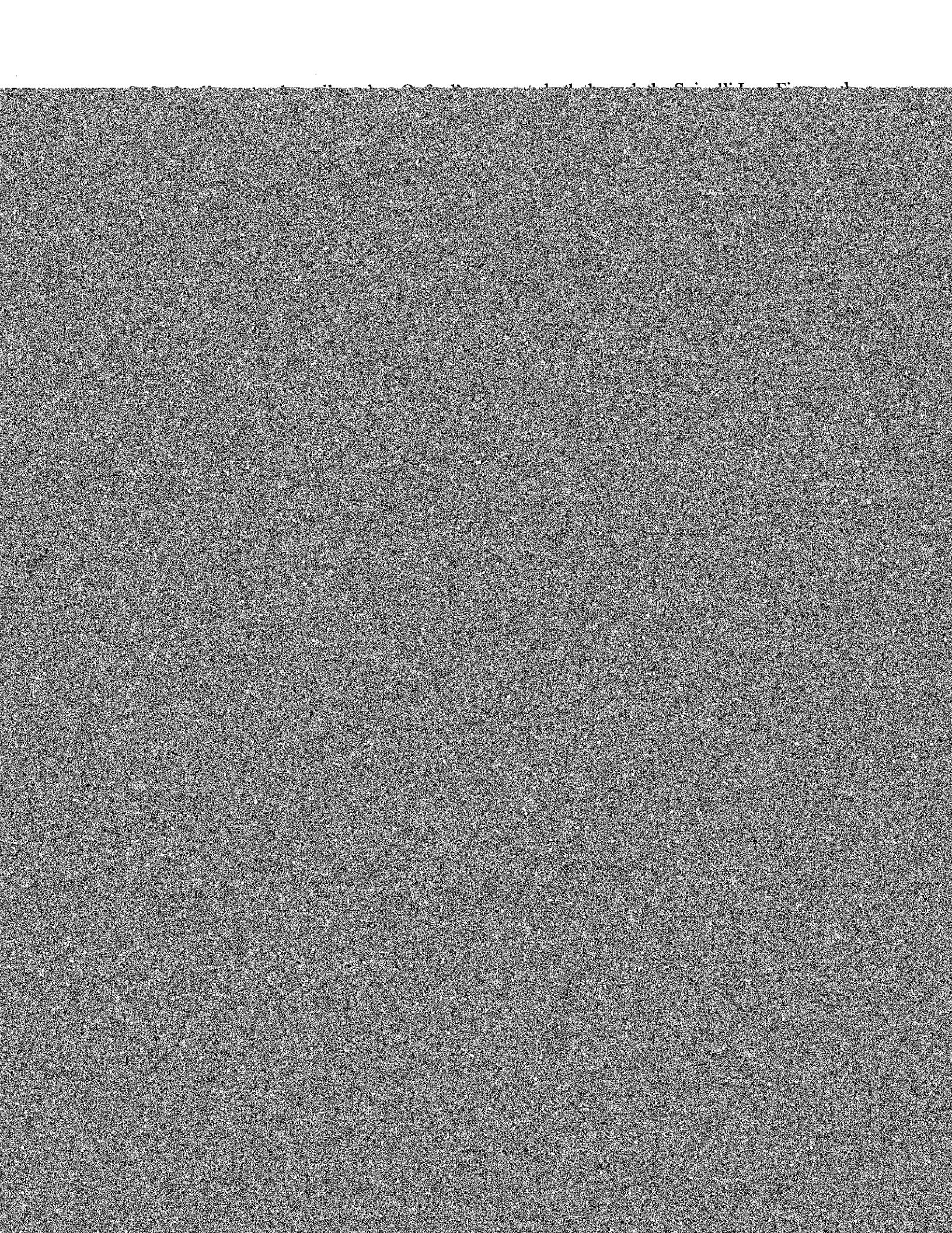


UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF NEW YORK





represented intended to take legal action against a consumer.

28. Therefore, the representations set forth in Paragraph 26 were and are false or

misleading and constitute deceptive acts or practices in violation of Section 5(a) of the FTC Act.

CIVIL PENALTIES FOR VIOLATIONS OF THE FDCPA

42. Defendants have violated the FDCPA as described above, with actual knowledge or knowledge fairly implied on the basis of objective circumstances, as set forth in Section

and

5. Award Plaintiff the costs of bringing this action, as well as such other and additional relief as the Court may determine to be just and proper.

DATED: JUNE 10, 2009

OF COUNSEL:

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Regional Director

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