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19 STATE OF MISSOURI

20 UNITED STATES DISTRICT COURT  
21 CENTRAL DISTRICT OF CALIFORNIA

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23 FEDERAL TRADE COMMISSION,  
THE PEOPLE OF THE STATE OF  
24 CALIFORNIA, AND THE STATE OF  
MISSOURI,

25 Plaintiffs,  
26 v.  
27

Case No. SACV09-768 JVS (MLGX)

**STIPULATED FINAL JUDGMENT  
FOR PERMANENT INJUNCTION  
AND SETTLEMENT OF CLAIMS  
AS TO DEFENDANTS BRANDON  
MORENO AND CRESIDIS LEGAL,  
A PROFESSIONAL CORPORATION**

1 US FORECLOSURE RELIEF CORP.,  
2 a corporation, also d/b/a U.S.  
3 Foreclosure Relief, Inc., Lighthouse  
4 Services, and California Foreclosure  
5 Specialists,

6 H.E. SERVICING, INC., a  
7 corporation,

8 CRESIDIS LEGAL, A  
9 PROFESSIONAL CORPORATION, a  
10 corporation, also d/b/a Homeowners  
11 Legal Assistance and f/k/a Citadel  
12 Legal, a Professional Corporation,

13 GEORGE ESCALANTE, individually  
14 and as an officer of US  
15 FORECLOSURE RELIEF CORP. and  
16 of H.E. SERVICING, INC.,

17 CESAR LOPEZ, individually and also  
18 trading and doing business as H.E.  
19 Service Company,

20 ADRIAN POMERY, ESQ.,  
21 individually and also trading and doing  
22 business as Pomery & Associates, and

23 BRANDON MORENO, ESQ.,  
24 individually and as an officer of  
25 CRESIDIS LEGAL, A  
26 PROFESSIONAL CORPORATION,

27 Defendants.

19  
20 Plaintiffs Federal Trade Commission (“FTC” or “Commission”), the People of  
21 the State of California, and the State of Missouri (“Plaintiffs”), and Defendants  
22 Brandon Moreno and Cresidis Legal, A Professional Corporation (“Defendants”)  
23 have stipulated to the entry of a Final Judgment (“Judgment”) by the Court to resolve  
24 all claims against Defendants set forth in the First Amended Complaint and all  
25 matters in dispute between Plaintiffs and Defendants in this action. Defendants have  
26 consented to entry of this Judgment without trial or adjudication of any issue of law  
27 or fact herein and have agreed that entry of this Judgment in the docket by the Court  
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1 deliveries, inventory, checks, notes, accounts, credits, contracts, receivables, shares  
2 of stock, and all cash, wherever located.

3 2. **“Assisting others”** includes, but is not limited to, providing any of the  
4 following goods or services to another person: (A) performing customer service  
5 functions, including, but not limited to, receiving or responding to consumer  
6 complaints; (B) formulating or providing, or arranging for the formulation or  
7 provision of, any telephone sales script or any other marketing material, including  
8 but not limited to, the text of any Internet website, email, or other electronic  
9 communication; (C) providing names of, or assisting in the generation of, potential  
10 customers; (D) performing marketing services of any kind; (E) providing legal  
11 services; or (F) acting or serving as an owner, officer, director, manager, or principal  
12 of any entity.

13 3. **“Charitable contribution”** means any donation or gift of money or any  
14 other thing of value.

15 4. **“Credit”** means the right granted by a creditor to a debtor to defer  
16 payment of debt or to incur debt and defer its payment.

17 5. **“Debt relief good or service”** means any good, service, plan, or  
18 program, including debt management plans, debt settlement, debt negotiation, and  
19 for-profit credit counseling, represented, expressly or by implication, to renegotiate,  
20 settle, or in any way alter the terms of payment or other terms of the debt between a  
21 consumer and one or more unsecured creditors, servicers, or debt collectors,  
22 including but not limited to, a reduction in the balance, interest rate, or fees owed by  
23 a consumer to an unsecured creditor, servicer, or debt collector.

24 6. **“Defendants”** means the Individual Defendant and the Corporate  
25 Defendant. **“Individual Defendant”** means Brandon Moreno. **“Corporate**  
26 **Defendant”** means Cresidis Legal, a Professional Corporation, a corporation, also  
27 d/b/a Homeowners Legal Assistance and f/k/a Citadel Legal, a Professional  
28 Corporation; and their successors and assigns.

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1 Relief Program and any other program sponsored or operated by the United States  
2 Department of the Treasury; (D) the HOPE for Homeowners program, any program  
3 operated or created pursuant to the Helping Families Save Their Homes Act, and any  
4 other program sponsored or operated by the Federal Housing Administration; or (E)  
5 any program sponsored or operated by the United States Department of Housing and  
6 Urban Development (“HUD”), the HOPE NOW Alliance, the Homeownership  
7 Preservation Foundation, or any other HUD-approved housing counseling agency.

8 11. **“Material fact”** means any fact that is likely to affect a person’s choice  
9 of, or conduct regarding, goods or services.

10 12. **“Mortgage loan modification or foreclosure relief service”** means any  
11 good, service, plan, or program that is represented, expressly or by implication, to  
12 assist a consumer in any manner to (A) stop, prevent, or postpone any residential  
13 mortgage or deed of trust foreclosure sale; (B) obtain or arrange a modification of  
14 any term of a residential loan, deed of trust, or mortgage; (C) obtain any forbearance  
15 from any mortgage loan holder or servicer on any residential loan, deed of trust, or  
16 mortgage; (D) exercise any right of reinstatement of any residential mortgage loan;  
17 (E) obtain, arrange, or attempt to obtain or arrange any extension of the period within  
18 which the owner of residential property sold at foreclosure may cure his or her  
19 default or reinstate his or her obligation; (F) obtain any waiver of an acceleration  
20 clause contained in any promissory note or contract secured by a deed of trust or  
21 mortgage on a residence in foreclosure or contained in that deed of trust; (G) obtain a  
22 loan or advance of funds that is connected to the consumer’s home ownership; (H)  
23 avoid or ameliorate the impairment of the consumer’s credit record, credit history, or

1 residential loan, deed of trust, or mortgage; (M) audit or examine a consumer's  
2 mortgage or home loan application; or (N) obtain, arrange, or attempt to obtain or  
3 arrange any extension of the period within which the renter of residential property  
4 sold at foreclosure may continue to occupy the property. The foregoing shall include  
5 any manner of claimed assistance, including, but not limited to, debt, credit, budget,  
6 or financial counseling; receiving money for the purpose of distributing it to  
7 creditors; contacting creditors or servicers on behalf of the consumer; giving advice  
8 of any kind with respect to filing for bankruptcy; and any services delineated in  
9 California Civil Code Section 2945.1

10 13. **“National Do Not Call Registry”** means the National Do Not Call  
11 Registry, which is the “do-not-call” registry maintained by the Commission pursuant  
12 to 16 C.F.R. § 310.4(b)(1)(iii)(B).

13 14. **“Outbound telephone call”** means a telephone call initiated by a  
14 telemarketer to induce the purchase of goods or services or to solicit a charitable  
15 contribution.

16 15. **“Person”** means a natural person, organization, or other legal entity,  
17 including a corporation, partnership, proprietorship, association, cooperative, or any  
18 other group or combination acting as an entity.

19 16. **“Plaintiffs”** means the Federal Trade Commission; the People of the  
20 State of California, by and through Edmund G. Brown Jr., Attorney General of the  
21 State of California; and the State of Missouri, by and through its Attorney General  
22 Chris Koster.

23 17. **“Receiver”** or scojETT4 1 Tf3.2.2230 TD0.ersomant - ceiver  
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1           B.       Assisting others engaged in advertising, marketing, promoting,  
2 offering for sale, or selling any mortgage loan modification or foreclosure relief  
3 service.

4           *Provided*, that Parts I.A. and B. shall not prohibit defendants who are licensed  
5 to practice law from directly rendering routine legal services (1) to clients with whom  
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1 interest rate(s), annual percentage rate(s), or finance charge;  
2 the loan amount, the amount of credit, the draw amount, or  
3 outstanding balance; the loan term, the draw period, or  
4 maturity; or any other term of credit;

5 (c) the savings associated with the credit;

6 (d) the amount of cash to be disbursed to the borrower out of  
7 the proceeds, or the amount of cash to be disbursed on  
8 behalf of the borrower to any third parties;

9 (e) whether the payment of the minimum amount specified  
10 each month covers both interest and principal, and whether  
11 the credit has or can result in negative amortization;

12 (f) that the credit does not have a prepayment penalty or that  
13 no prepayment penalty and/or other fees or costs will be  
14 incurred if the consumer subsequently refinances; and

15 (g) that the interest rate(s) or annual percentage rate(s) are  
16 fixed rather than adjustable or adjustable rather than fixed;

17 2. That any person can improve any consumer's credit record, credit  
18 history, or credit rating by permanently removing negative  
19 information from the consumer's credit record, credit history, or  
20 credit rating, even where such information is accurate and not  
21 obsolete;

22 3. Any person's ability to improve or otherwise affect a consumer's  
23 credit record, credit history, or credit rating or ability to obtain  
24 credit;

25 4. Any aspect of any debt relief good or service, including but not  
26 limited to, the amount of savings a consumer will receive from  
27 purchasing, using, or enrolling in such debt relief good or service;  
28 the amount of time before which a consumer will receive

1 settlement of the consumer's debts; or the reduction or cessation  
2 of collection calls; and

3 5. That a consumer will receive legal representation;

4 B. Advertising or assisting others in advertising credit terms other than  
5 those terms that actually are or will be arranged or offered by a creditor or lender.

6 **III.**

7 **PROHIBITED MISREPRESENTATIONS RELATING TO**  
8 **ANY GOODS OR SERVICES**

9 **IT IS FURTHER ORDERED** that Defendants and their successors, assigns,  
10 officers, agents, servants, and employees, and those persons or entities in active  
11 concert or participation with any of them who receive actual notice of this Judgment  
12 by personal service, facsimile transmission, email, or otherwise, whether acting  
13 directly or through any corporation, subsidiary, division, or other device, in  
14 connection with the advertising, marketing, promotion, offering for sale or sale of  
15 any good or service are hereby permanently restrained and enjoined from  
16 misrepresenting or assisting others in misrepresenting, expressly or by implication,  
17 any material fact, including but not limited to:

18 A. Any material aspect of the nature or terms of any refund, cancellation,  
19 exchange, or repurchase policy, including, but not limited to, the likelihood of a  
20 consumer obtaining a full or partial refund, or the circumstances in which a full or  
21 partial refund will be granted to the consumer;

22 B. That any person is affiliated with, endorsed or approved by, or otherwise  
23 connected to any other person, government entity, any federal homeowner relief or  
24 financial stability program, or any other program;

25 C. The total costs to purchase, receive, or use, and the quantity of, the good  
26 or service;

27 D. Any material restriction, limitation, or condition to purchase, receive, or  
28 use the good or service; and

1 E. Any material aspect of the performance, efficacy, nature, or  
2 characteristics of the good or service.

3 **IV.**

4 **PROHIBITION AGAINST ABUSIVE TELEMARKETING PRACTICES**

5 **IT IS FURTHER ORDERED** that Defendants and their successors, assigns,  
6 officers, agents, servants, and employees, and those persons or entities in active  
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1 does not wish to receive outbound telephone calls made by or on  
2 behalf of the seller; or

3 C. Initiating any outbound telephone call to a telephone number within a  
4 given area code when the annual fee for access to the telephone numbers within that  
5 area code that are on the National Do Not Call Registry has not been paid by or on  
6 behalf of the seller on whose behalf the telephone call is made, unless the telephone  
7 call is:

- 8 1. a solicitation to induce charitable contributions;
- 9 2. to a business; or
- 10 3. on behalf of a seller who initiates, or causes others to initiate,  
11 telephone calls solely to (i) persons who have given the seller  
12 their express agreement, in writing and signed, to receive calls  
13 from that seller, or (ii) persons who have an established business  
14 relationship with that seller pursuant to 16 C.F.R. § 310.2(n).

15 **V.**

16 **PROHIBITION ON ENFORCEMENT OF CONTRACTS**

17 **IT IS FURTHER ORDERED** that the Defendants and their agents,  
18 employees, officers, corporations, and those persons in active concert or participation  
19 with them who receive actual notice of this Judgment by personal service or  
20 otherwise, whether acting directly or through any corporation, subsidiary, division, or  
21 other device, are permanently restrained and enjoined from demanding payment on or  
22 enforcing or threatening to enforce any contract or agreement for the sale of a  
23 mortgage loan modification or foreclosure rescue service entered into by Defendants  
24 prior to the effective date of this Judgment, which arise from the First Amended  
25 Complaint and the files taken over by the Permanent Receiver.

1 **VI.**

2 **PROHIBITION ON SALE OF CUSTOMER INFORMATION**

3 **IT IS FURTHER ORDERED** that the Individual Defendant and his agents,  
4 employees, officers, corporations, and those persons in active concert or participation  
5 with them who receive actual notice of this Judgment by personal service or  
6 otherwise, whether acting directly or through any corporation, subsidiary, division, or  
7 other device, are permanently restrained and enjoined from disclosing, using, or  
8 benefitting from customer information, including the name, address, telephone  
9 number, email address, social security number, other identifying information, or any  
10 data that enables access to a customer's account (including a credit card, bank  
11 account, or other financial account), of any person which any Defendant obtained  
12 prior to entry of this Judgment in connection with the advertising, marketing,  
13 promotion, offering for sale or sale of any mortgage loan modification or foreclosure  
14 rescue service.

15 *Provided, however,* that customer information may be disclosed to the extent  
16 requested by a government agency, the Permanent Receiver, or required by a law,  
17 regulation, or court order.

18 **VII.**

19 **MONETARY JUDGMENT AND CONSUMER REDRESS**

20 **IT IS FURTHER ORDERED** that:

21 A. Judgment in the amount of \$1,853,559 (one million eight hundred fifty  
22 three thousand five hundred fifty nine dollars) is hereby entered against Defendants  
23 Cresidis Legal, A Professional Corporation, and Brandon Moreno, jointly and  
24 severally, as equitable monetary relief. Such judgment amount is suspended and,  
25 subject to the provisions of Section VIII below, shall be deemed satisfied, contingent  
26 upon the accuracy and completeness of Defendant Moreno's and Cresidis Legal's  
27 sworn financial statements, as set forth in Section VIII.A. and upon Defendants'  
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1 Merchandising Practices Act or to provide funds for consumer  
2 education and advocacy programs.

3 Defendants shall have no right to challenge Plaintiffs' or the Permanent  
4 Receiver's manner of redress distribution, or Plaintiffs' choice of remedies under this  
5 Section.

6 D. Defendants shall take no deduction, capital loss, write-off, or any other  
7 tax benefit on any federal or state tax return, amended tax return, IRS Form 1045, or  
8 any other tax filing, for all or any part of any payment toward satisfaction of this  
9 Judgment.

10 E. Defendants agree that the facts as alleged in the First Amended  
11 Complaint filed in this action shall be taken as true without further proof in any  
12 bankruptcy case or subsequent civil litigation pursued by any Plaintiff to enforce its  
13 right to any payment or money judgment pursuant to this Judgment, including but not  
14 limited to a nondischargeability complaint in any bankruptcy case. Defendants  
15 further stipulate and agree that the facts alleged in the First Amended Complaint  
16 establish all elements necessary to sustain an action by the Commission pursuant to  
17 Section 523(a)(2)(A) of the Bankruptcy Code, 11 U.S.C. § 523(a)(2)(A), and that this  
18 Judgment shall have collateral estoppel effect for such purposes.

19 **VIII.**

20 **RIGHT TO REOPEN AS TO MONETARY JUDGMENT**

21 **IT IS FURTHER ORDERED** that:

22 A. Plaintiffs' agreement to, and the Court's approval of, this Judgment is  
23 expressly premised upon the truthfulness, accuracy, and completeness of the  
24 following financial information, all of which includes material information relied  
25 upon by Plaintiffs in negotiating and agreeing to the terms of this Judgment:

- 26 1. Defendant Moreno's financial statement dated June 2, 2010 (docketed 01/15/11) (Case No. 11-80115-8 TR)



1 B. In addition, any Plaintiff is authorized to use all other lawful means,  
2 including but not limited to:

- 3 1. obtaining discovery from any person, without further leave of  
4 court, using the procedures prescribed by Fed. R. Civ. P. 30, 31,  
5 33, 34, 36, 45, and 69;
- 6 2. having its representatives pose as consumers and suppliers to  
7 Defendants, their employees, or any other entity managed or  
8 controlled in whole or in part by any Defendant, without the  
9 necessity of identification or prior notice;

10 C. Defendants shall permit representatives of any Plaintiff to interview any  
11 employer, consultant, independent contractor, representative, agent, or employee who  
12 has agreed to such an interview, relating in any way to any conduct subject to this  
13 Judgment. The person interviewed may have counsel present.

14 *Provided however*, that nothing in this Judgment shall limit the Commission's  
15 lawful use of compulsory process, pursuant to Sections 9 and 20 of the FTC Act, 15  
16 U.S.C. §§ 49, 57b-1, to obtain any documentary material, tangible things, testimony,  
17 or information relevant to unfair or deceptive acts or practices in or affecting  
18 commerce (within the meaning of 15 U.S.C. § 45(a)(1)).

## 19 XI.

### 20 COMPLIANCE REPORTING

21 **IT IS FURTHER ORDERED** that, in order that compliance with the  
22 provisions of this Judgment may be monitored:

- 23 A. For a period of four (4) years from the date of entry of this Judgment,
  - 24 1. Each Individual Defendant shall notify Plaintiffs of the following:
    - 25 a. Any changes in such Defendant's residence, mailing  
26 addresses, and telephone numbers, within ten (10) days of  
27 the date of such change;

- 1                   b.     Any changes in such Defendant's employment status  
2                   (including self-employment), and any change in such  
3                   Defendant's ownership in any business entity within ten  
4                   (10) days of the date of such change. Such notice shall  
5                   include the name and address of each business that such  
6                   Defendant is affiliated with, employed by, creates or forms,  
7                   or performs services for; a detailed description of the nature  
8                   of the business; and a detailed description of such  
9                   Defendant's duties and responsibilities in connection with  
10                  the business or employment; and  
11                  c.     Any changes in such Defendant's name or use of any  
12                  aliases or fictitious names within ten (10) days of the date  
13                  of such change;

- 14                  2.     Defendants shall notify Plaintiffs of any changes in structure of  
15                  any Corporate Defendant or any business entity that any  
16                  Defendant directly or indirectly controls, or has an ownership  
17                  interest in, that may affect compliance obligations arising under  
18                  this Judgment, including but not limited to: incorporation or other  
19                  organization; a dissolution, assignment, sale, merger, or other  
20                  action; the creation or dissolution of a subsidiary, parent, or  
21                  affiliate that engages in any acts or practices subject to this  
22                  Judgment; or a change in the business name or address, at least  
23                  thirty (30) days prior to such change, *provided* that, with respect  
24                  to any such change in the business entity about which a Defendant  
25                  learns less than thirty (30) days prior to the date such action is to  
26                  take place, such Defendant shall notify Plaintiffs as soon as is  
27                  practicable after obtaining such knowledge.  
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1 D. For the purposes of this Judgment, Defendants shall, unless otherwise  
2 directed by any Plaintiff's authorized representative, send by overnight courier all  
3 reports and notifications required by this Judgment to the following addresses:

4 Associate Director for Enforcement  
5 Bureau of Consumer Protection  
6 Federal Trade Commission  
7 600 Pennsylvania Ave., N.W.  
8 Washington, D.C. 20580  
9 Re: **FTC v. US Foreclosure Relief, et al. (X090065)**

10 Daniel A. Olivas  
11 Deputy Attorney General  
12 California Department of Justice  
13 300 South Spring Street, Suite 1702  
14 Los Angeles, CA 90013

15 Stewart Freilich  
16 Assistant Attorney General of the State of Missouri  
17 1530 Rax Court  
18 Jefferson City, MO 65109

19 *Provided* that, in lieu of overnight courier, Defendants may send such reports  
20 or notifications to Plaintiffs by first-class mail, but only if Defendants  
21 contemporaneously send an electronic version of such report or notification to  
22 Plaintiffs at DEBrief@ftc.gov (FTC); Dan.Olivas@doj.ca.gov (People of the State of  
23 California); and Stewart.Freilich@ago.mo.gov (State of Missouri).

24 E. For purposes of the compliance reporting and monitoring required by  
25 this Judgment, Plaintiffs are authorized to communicate directly with each  
26 Defendant.

## 27 XII.

### 28 RECORDKEEPING

**IT IS FURTHER ORDERED** that, for a period of seven (7) years from the  
date of entry of this Judgment, Corporate Defendant Cresidis Legal, and Individual  
Defendant Brandon Moreno for any business for which they, individually or  
collectively, are the majority owner or directly or indirectly control, are hereby  
restrained and enjoined from failing to create and retain the following records:

1           A.     Accounting records that reflect the cost of goods or services sold,  
2 revenues generated, and the disbursement of such revenues;

3           B.     Personnel records accurately reflecting: the name, address, and  
4 telephone number of each person employed in any capacity by such business,  
5 including as an independent contractor; that person's job title or position; the date  
6 upon which the person commenced work; and the date and reason for the person's  
7 termination, if applicable;

8           C.     Customer files containing the names, addresses, phone numbers, dollar  
9 amounts paid, quantity of items or services purchased, and description of items or  
10 services purchased, to the extent such information is obtained in the ordinary course  
11 of business;

12          D.     Complaints and refund requests (whether received directly, or indirectly,  
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1           A.     Corporate Defendant: The Corporate Defendant must deliver a copy of  
2 this Judgment to (1) all of its principals, officers, directors, and managers; (2) all of  
3 its employees, agents, and representatives who engage in conduct related to the  
4 subject matter of the Judgment; and (3) any business entity resulting from any change  
5 in structure set forth in Subsection A.2 of the Section titled “Compliance Reporting.”  
6 For current personnel, delivery shall be within five (5) days of service of this  
7 Judgment upon such Defendant. For new personnel, delivery shall occur prior to  
8 them assuming their responsibilities. For any business entity resulting from any  
9 change in structure set forth in Subsection A.2 of the Section titled “Compliance  
10 Reporting,” delivery shall be at least ten (10) days prior to the change in structure.

11           B.     Individual Defendant as control person: For any business that the  
12 Individual Defendant controls, directly or indirectly, or in which such Defendant has  
13 a majority ownership interest, such Defendant must deliver a copy of this Judgment  
14 to (1) all principals, officers, directors, and managers of that business; (2) all  
15 employees, agents, and representatives of that business who engage in conduct  
16 related to the subject matter of the Judgment; and (3) any business entity resulting  
17 from any change in structure set forth in Subsection A.2 of the Section titled  
18 “Compliance Reporting.” For current personnel, delivery shall be within five (5)  
19 days of service of this Judgment upon such Defendant. For new personnel, delivery  
20 shall occur prior to them assuming their responsibilities. For any business entity  
21 resulting from any change in structure set forth in Subsection A.2 of the Section titled  
22 “Compliance Reporting,” delivery shall be at least ten (10) days prior to the change in  
23 structure.

24           C.     Individual Defendant as employee or non-control person: For any  
25 business where the Individual Defendant is not a controlling person of a business but  
26 otherwise engages in conduct related to the subject matter of this Judgment, such  
27 Defendant must deliver a copy of this Judgment to all principals and managers of  
28 such business before engaging in such conduct.



1 D. Defendants must secure a signed and dated statement acknowledging  
2 receipt of the Judgment, within thirty (30) days of delivery, from all persons  
3 receiving a copy of the Judgment pursuant to this Section.

4 **XIV.**

5 **ACKNOWLEDGMENT OF RECEIPT OF JUDGMENT**

6 **IT IS FURTHER ORDERED** that each Defendant, within five (5) business  
7 days of receipt of this Judgment as entered by the Court, must submit to Plaintiffs a  
8 truthful sworn statement acknowledging receipt of this Judgment.

9 **XV.**

10 **COOPERATION WITH PLAINTIFFS' COUNSEL**

11 **IT IS FURTHER ORDERED** that Defendants shall, in connection with this  
12 action or any subsequent investigations related to or associated with the transactions  
13 or the occurrences that are the subject of the First Amended Complaint, cooperate in  
14 good faith with any Plaintiff and appear at such places and times as such Plaintiff  
15 shall reasonably request, after written notice, for interviews, conferences, pretrial  
16 discovery, review of documents, and for such other matters as may be reasonably  
17 requested by any Plaintiff. If requested in writing by any Plaintiff, Defendants shall  
18 appear and provide truthful testimony in any trial, deposition, or other proceeding  
19 related to or associated with the transactions or the occurrences that are the subject of  
20 the First Amended Complaint, without the service of a subpoena.

21 **XVI.**

22 **SEVERABILITY**

23 **IT IS FURTHER ORDERED** that the provisions of this Judgment are  
24 separate and severable from one another. If any provision is stayed or determined to  
25 be invalid, all of the remaining provisions shall remain in full force and effect.

26 **XVII.**

27 **RETENTION OF JURISDICTION**

28 **IT IS FURTHER ORDERED** that this Court shall retain jurisdiction of this  
matter for purposes of construction, modification, and enforcement of this Judgment.

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1 **APPROVED AS TO FORM AND TO CONTENT:**

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3 Dated: \_\_\_\_\_, 2010

WILLARD K. TOM  
General Counsel

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6 SARAH SCHROEDER  
KERRY O'BRIEN  
LAURA FREMONT  
Attorneys for Plaintiff  
Federal Trade Commission

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8  
9 EDMUND G. BROWN JR.  
Attorney General, State of California

10  
11 Dated: \_\_\_\_\_, 2010

12 DANIEL A. OLIVAS  
Attorney for Plaintiff  
The People of the State of California

13  
14 CHRIS KOSTER  
Attorney General of Missouri

15  
16 Dated: \_\_\_\_\_, 2010

17 STEWART FREILICH  
JOHN PHILLIPS  
Attorneys for Plaintiff  
State of Missouri

18  
19  
20 Dated: \_\_\_\_\_, 2010

BRANDON MORENO

21  
22 Defendant Brandon Moreno  
Individually and as an officer of Cresidis  
Legal, A Professional Corporation

23  
24  
25 Dated: \_\_\_\_\_, 2010

OUTWATER & PINCKES, LLP

26  
27 By: \_\_\_\_\_  
David E. Outwater  
Attorney for Defendants  
Brandon Moreno and Cresidis  
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