









## Statutes

Federal Trade Commission Act, 15 U.S.C. § 45(a) .....	1, 11, 12, 14, 20, 21
15 U.S.C. § 53(b) .....	12, 13
Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 <i>et seq.</i> .....	1, 11, 15, 20, 31

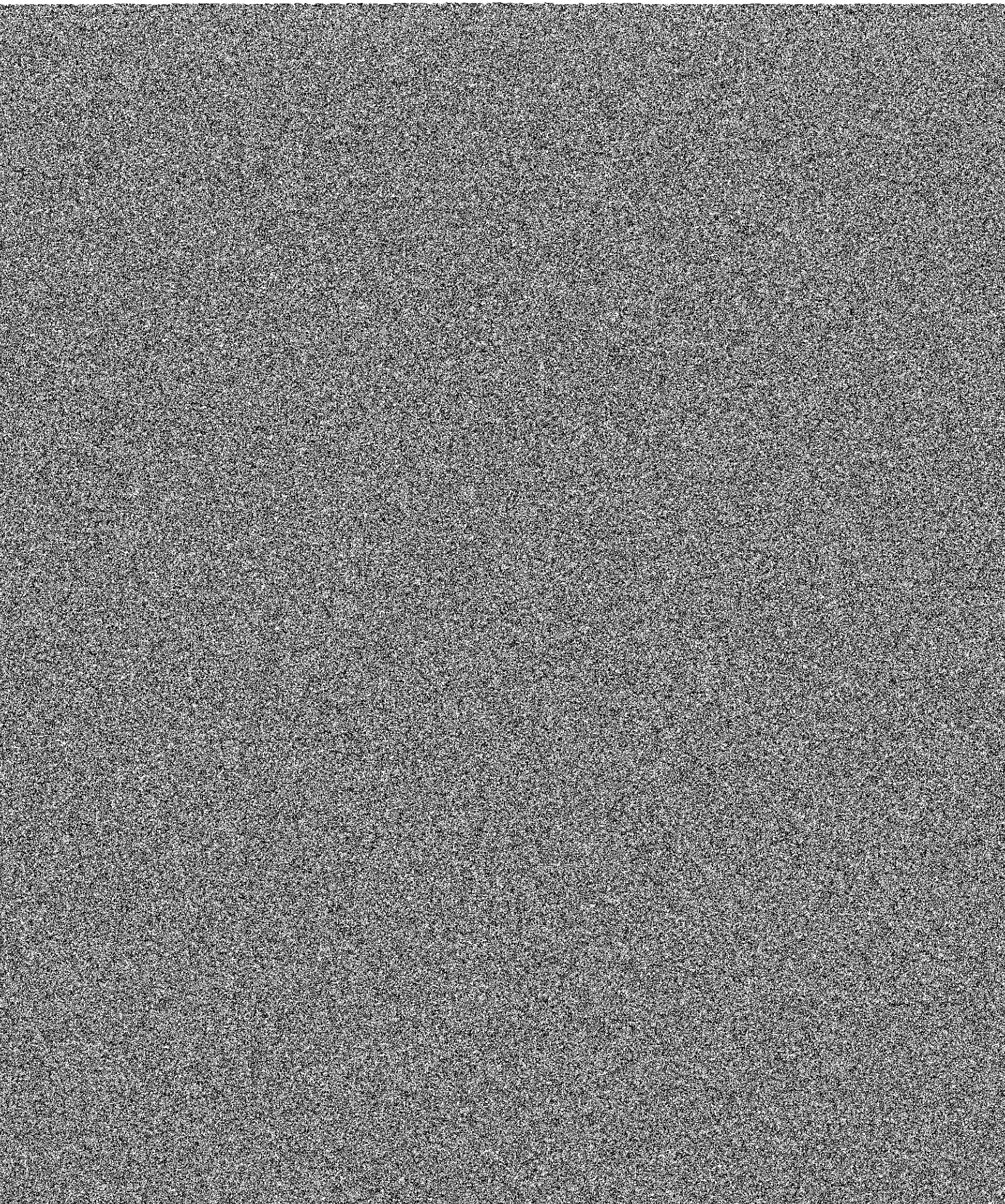




Villa Park, California, which is the address on Thaker's driver's license.<sup>6</sup> ACC has an extensive

website which is registered to Thaker and which describes the debt collection services that



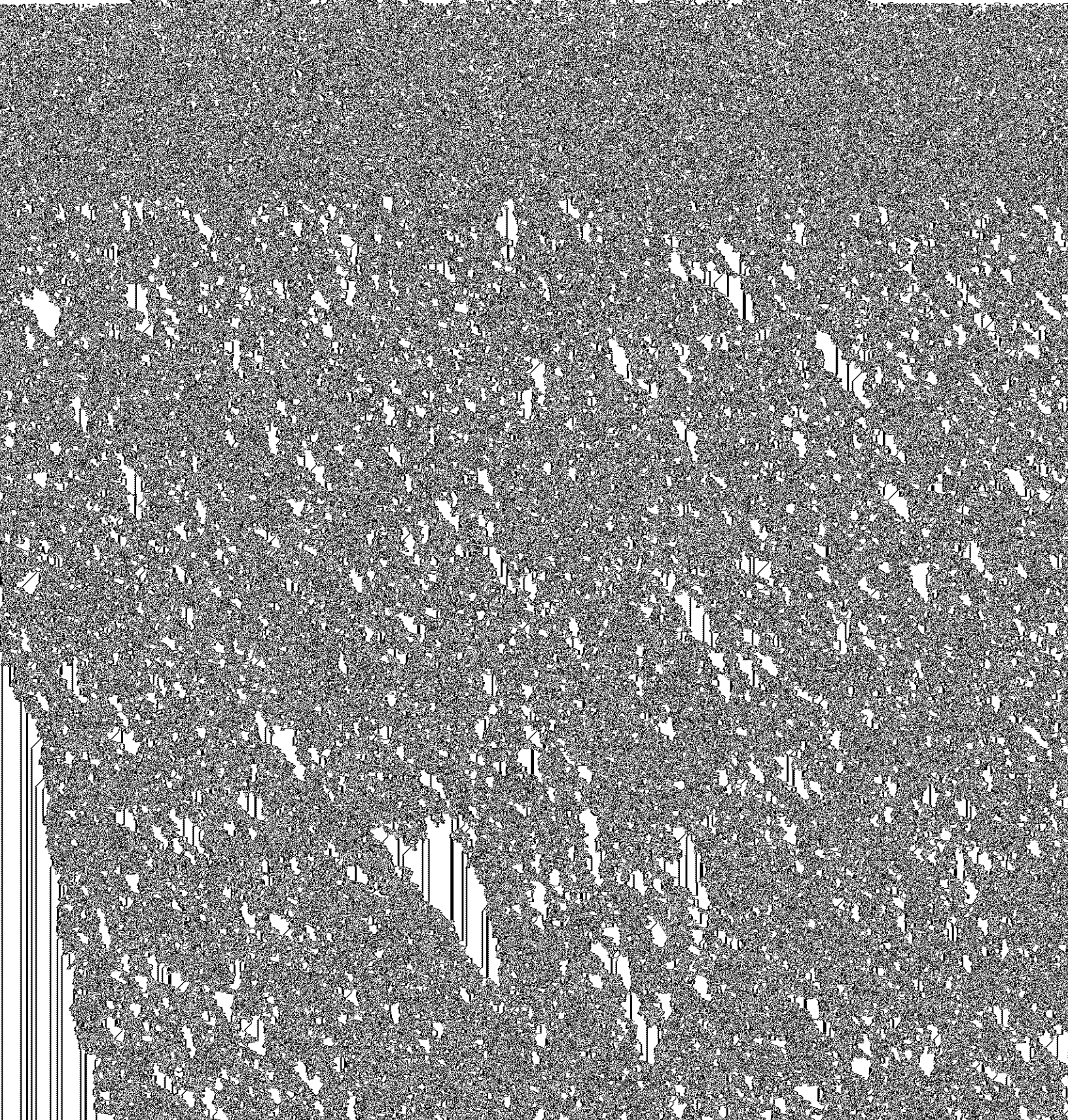


previously received from someone else.<sup>15</sup>

### **B. The Deceptive Calls and False Claims Made in Them**

Defendants' callers telephone consumers and demand immediate payment for a

sum of money for a delinquent payday loan.<sup>16</sup> The callers frequently claim to be law enforcement





























officer “hard-pressed to establish that he lacked authority or control” over corporate entity); *Amy Travel*, 875 F.2d at 574. Thaker also has complete control over this operation’s finances.

Further, Thaker also has directly participated in the deceptive acts and practices by

collecting payments that were approved by fraud and by issuing for the V-IP services provided







