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**UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION**

COMMISSIONERS: **Jon Leibowitz, Chairman**
 J. Thomas Rosch
 Edith Ramirez
 Julie Brill

In the Matter of

**RAMEY MOTORS, INC.,
a corporation.**

DOCKET NO.

COMPLAINT

The F

amount of that loan. Instead, Respondent includes the amount of the negative equity in the loan for the newly purchased vehicle.

8. Therefore, the representation set forth in Paragraph 6 of this Complaint was, and is, false or misleading in violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a).

VIOLATIONS OF THE TRUTH IN LENDING ACT AND REGULATION Z

9. Under Section 144 of the TILA and Section 226.24(d) of Regulation Z, advertisements promoting closed-en

14. Therefore, the practices set forth in Paragraph 13 of this Complaint have violated Section 144 of the TILA, 15 U.S.C. § 1664, and Section 226.24(c) of Regulation Z, 12 C.F.R. § 226.24(c).
15. The acts and practices of Respondent as alleged in this complaint constitute deceptive acts or practices in or affecting commerce in violation of Section 5(a) of the FTC Act and violations of the Truth in Lending Act and Regulation Z.

THEREFORE, the Federal Trade Commission, this ____ day of _____, 2012, has issued this complaint against Respondent.

By the Commission.

Donald S. Clark
Secretary

SEAL: