

**UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION**

COMMISSIONERS:

**Edith Ramirez, Chairwoman
Julie Brill
Maureen K. Ohlhausen
Joshua D. Wright**

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7. ~~PH~~ ~~1/11/03~~ ~~1/11/03~~
~~PH~~ ~~1/11/03~~ ~~1/11/03~~

a. ~~PH~~ ~~1/11/03~~ ~~1/11/03~~
~~PH~~ ~~1/11/03~~

b. ~~PH~~ ~~1/11/03~~ ~~1/11/03~~
~~PH~~ ~~1/11/03~~ ~~1/11/03~~
~~PH~~ ~~1/11/03~~ **“\$0 DOWN,”** ~~PH~~

c. ~~PH~~ ~~1/11/03~~ ~~1/11/03~~
~~PH~~ ~~1/11/03~~ ~~1/11/03~~

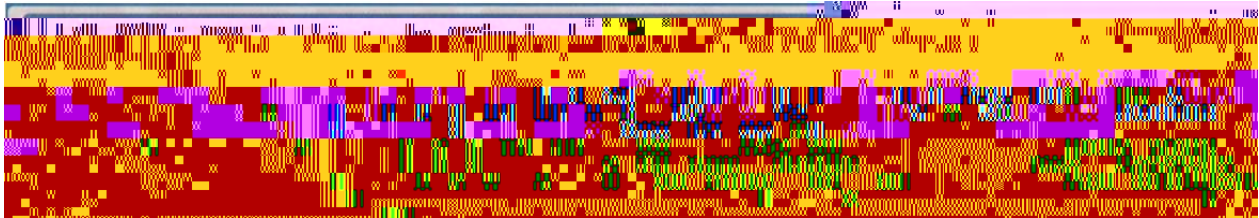
a 0.0% AR
in

1998



b 0.0% AR
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c 0.0% AR
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0% AR \$12,000
AR \$16.67 p
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FEDERAL TRADE COMMISSION ACT VIOLATIONS

Count I

Misrepresentation of Amount Due at Lease Inception

9. 0.0%,
AR \$0 to
AR \$0 to

0.0%
AR \$0 to
AR \$0 to

10. In violation of 15 C.F.R. § 1667c-2(a)(1), the Plaintiff failed to disclose the true APR of the lease to the Defendant, which was 0%.

11. This claim is based on 15 C.F.R. § 1667c-2(a)(1) and 15 U.S.C. § 1601(a).

Count II

Failure to Adequately Disclose APR

12. The Plaintiff failed to disclose the true APR of the lease to the Defendant, which was 10% APR.

13. This claim is based on 15 C.F.R. § 1667c-2(a)(1) and 15 U.S.C. § 1601(a).

VIOLATION OF THE CONSUMER LEASING ACT AND REGULATION M

14. In violation of 15 C.F.R. § 1667c-2(a)(1), the Plaintiff failed to disclose the true APR of the lease to the Defendant, which was 213.7% APR.

15. This claim is based on 15 C.F.R. § 1667c-2(a)(1) and 15 U.S.C. § 1601(a).

Count III

Failure to Disclose or to Disclose Clearly and Conspicuously Required Lease Information

16. The Plaintiff failed to disclose the true APR of the lease to the Defendant, which was 10% APR.

- a. ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~
- b. ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~
- c. ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~
- d. ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~
- e. ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~

17. ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~ ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~ ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~
 184 ~~15~~ ~~1667~~ ~~13.7~~ ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~ ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~
 §13.7.

VIOLATIONS OF THE TRUTH IN LENDING ACT AND REGULATION Z

- 18. ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~ ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~
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- 19. ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~ ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~
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Count IV

Failure to Disclose or Disclose Clearly and Conspicuously Required Credit Information

- 20. ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~ ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~
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- a. ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~ ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~
- b. ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~ ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~
- c. ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~ ~~184~~ ~~15~~ ~~1667~~ ~~13.7~~

21. ~~File~~

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~~115~~