

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

1 (“TRO”). The Court subsequently extended the TRO by stipulation of the parties. On
2 August 29, 2013, the Court entered an Order re Preliminary Injunction with Asset Freeze,
3 Appointment of Receiver and Other Equitable Relief with Respect to All Defendants
4 (“Preliminary Injunction”).

5 The Commission and Defendants ENF, LLC (also doing business as Network
6 Market Solutions); Universal Marketing and Training, LLC; and Stephen Spratt have
7 stipulated to the entry of this Stipulated Final Order for Permanent Injunction and
8 Monetary Judgment (“Order”) to resolve all matters in dispute in this action between
9 them.

10 **THEREFORE, IT IS ORDERED** as follows:

11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14
- 15
- 16
- 17
- 18



1 manner to earn money while working from home, whether or not a business opportunity.

2 **ORDER**

3 **I.**

4 **BAN ON SALE OF BUSINESS OPPORTUNITIES**

5 **AND WORK-AT-HOME OPPORTUNITIES**

6 **IT IS ORDERED** that Defendants, whether acting directly or through any
7 intermediary, are permanently restrained and enjoined from:

8 A. Advertising, marketing, promoting, or offering for sale, or assisting in the
9 advertising, marketing, promoting, or offering for sale of any:

10 1. Business opportunity;

11 2. Work-at-home opportunity; or

12 3. Service to assist in the creation, advertising, marketing, promotion,
13 or operation of a business opportunity or work-at-home opportunity, including
14 services such as lead generation, marketing campaign management, website
15 development, social media promotion, search engine optimization, training, and
16 business establishment services; and

17 B. Holding medt4a/TT6 tion,Whi-2.3(p diaryehe crea.977 04.240-.0001 Tc-2developT

18
19
20
21
22
23
24
25
26
27
28

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

Commission, including promptly signing any document necessary or appropriate to transfer such funds to the Commission.

C. Defendants hereby grant to the Commission all rights and claims they have to any asset currently in the possession, custody, or control of the Receiver, including, but not limited to, any customer lists, customer information, lead lists, computers, servers, and all funds transferred to the Receiver from the following accounts:

- 1. Accounts at Arizona Federal Credit Union:
 - a. Account Number *8995, held in the name of Safe Card;
- 2. Accounts at Bank of America:
 - a. Account Numbers *7782 and *7818, held in the name of Complete Market Share;
 - b. Account Numbers *6942, *6955 and *6968, held in the name of ENF, LLC;
 - c. Account Number *0310, held in the name of United

D4a TD-.0o4a.765 TD-.0003 To-40000-T5-(01-fic-Bo-sim2-Tstoln-dsc-5-287-T28

1 Business Brokers, doing business as UMS;

2 b. Account Number *9327, held in the name of Cash Flow
3 Capital;

4 c. Account Number *9241, held in the name of E3Biz, LLC;

5 d. Account Number *3823, held in the name of Pinnacle
6 Marketing; and

7 6. Accounts at Nevada State Bank:

8 a. Account Numbers *2702, *2710, *2728 and 4047, held in the
9 name of American Business Brokers; and

10 b. Account Numbers *4054, *4062, *4070 and *4088, held in
11 the name of ENF, LLC.

12 D. Defendants hereby grant to the Commission all rights and claims they have
13 to any funds, including any funds held in a reserve account or as a reserve balance, in the
14 possession of any person, including any financial institution, and specifically including
15 Global Payments Direct, Inc., Trust One Payment Services, Inc., and HSBC Bank USA.

16 E. Upon such payment and all other asset transfers set forth in Subsections
17 III.B through III.D of this Order, the remainder of the judgment as to Individual
18 Defendant is suspended, subject to the Subsections below.

19 F. The Commission's agreement to the suspension of part of the judgment is
20 expressly premised upon the truthfulness, accuracy, and completeness of Individual
21 Defendant's sworn financial statements and related documents (collectively, "financial
22 representations") submitted to the Commission, namely:

23 1. The Financial Statement of Individual Defendant signed on February
24 1, 2014, including Attachment 1;

25 2. All documents and information submitted to the FTC by Individual
26 Defendant through his counsel, Joseph Sanscrainte, including the following:

27 a. All documents and information submitted via email on
28 January 2, 2013 at 1:57 pm and 1:59 pm, including the 2009, 2010 and

1
2
3
4
5
6
7
8
9
10
11
12
13

1
2
3
4
5
6
7
8
9
10
11
12
13
14

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
16

1 attempts to collect the judgment. In such an event, Defendants agree to provide federal
2 and state tax returns for the preceding two years, and to complete new financial
3 disclosure forms fully and accurately within 10 business days of receiving a request from
4 the Commission. Defendants further authorize the Commission to verify all information
5 provided on their financial disclosure forms with all appropriate third parties, including
6 financial institutions.

7 **V.**

8 **CUSTOMER INFORMATION**

9 **IT IS FURTHER ORDERED** that Defendants, Defendants' officers, agents,
10 servants, employees, and attorneys, and all other persons in active concert of participation
11 with any of them, who receive actual notice of this Order, are permanently restrained and
12 enjoined from directly or indirectly:

13 A. Failing to provide sufficient customer information to enable the
14 Commission to efficiently administer consumer redress. If a representative of the
15 Commission requests in writing any information related to redress, Defendants must
16 provide it, in the form prescribed by the Commission, within 14 days.

17 B. Disclosing, using, or benefitting from customer or consumer lead
18 information, including the name, address, telephone number, email address, social
19 security number, other identifying information, or any data that enables access to a
20 customer's account (including a credit card, bank account, or other financial account),
21 that any Defendant obtained prior to entry of this Order; and

22 C. Failing to destroy such customer or consumer lead information in all forms
23 in their possession, custody, or control within 30 days after receipt of written direction to
24 do so from a representative of the Commission.

25 *Provided, however,* that customer information need not be disposed of, and may be
26 disclosed, to the extent requested by a government agency or required by law, regulation,
27 or court order.

28 ///

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

VI.
COOPERATION

IT IS FURTHER ORDERED that:

A. Defendants must fully cooperate with representatives of the Commission in this case and in any investigation related to or associated with the transactions or the occurrences that are the subject of the Complaint. Defendants must also fully cooperate with representatives of the Commission in obtaining possession of any assets granted to the Commission by Defendants, including any funds held in a reserve account or as a reserve balance by Global Payments Direct, Inc., Trust One Payment Services, Inc., HSBC Bank USA, or any other person. Defendants must provide truthful and complete information, evidence, and testimony. Individual Defendant must appear and Corporate Defendants must cause Corporate Defendants'

1
2
3
4
5
6
7
8
9
10
11
12

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17

1 B. The Receiver is authorized and directed to liquidate all assets and finalize
2 the affairs of the Corporate Defendants as soon as practicable;

3 C. Upon liquidation of Corporate Defendants' assets and finalizing the affairs
4 of the Corporate Defendants, the Receiver shall submit (1) a final report describing the
5 Receivers' activities and (2) a final application for compensation;

6 D. Upon the Court's approval of the Receiver's final application for
7 compensation, the Receiver is ordered, within 14 days, to pay all remaining funds to the
8 Commission by electronic transfer in accordance with instructions provided by a
9 representative of the Commission to the Receiver in partial satisfaction of the Judgment
10 in Section III; and

11 E. Upon termination of the Receivership and with at least 14 days notice to
12 counsel for the Commission, the Receiver may dispose of or destroy any records and
13 documents of the Corporate Defendants in the Receiver's possession, custody, or control
14 as the Receiver sees fit, except any documents or records that the Commission directs the
15 Receiver to transfer to the Commission or its designee. The Commission or its designee
16 may dispose of or destroy any records and documents received from the Receiver as it
17 sees fit.

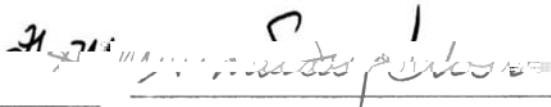
18 **XII.**

19 **RETENTION OF JURISDICTION**

20 **IT IS FURTHER ORDERED** that this Court retains jurisdiction of this matter
21 for purposes of construction, modification, and enforcement of this Order.

22 Dated this 19th day of May, 2014.

23
24
25
26
27
28



G. Murray Snow
United States District Court for the District of Columbia