



III. PERMANENT BAN ON ROBOCALLS

Defendants, whether acting directly or through any Person, are hereby permanently

restrained and enjoined from initiating, or causing others to initiate, any telephone call that

delivers a prerecorded message

IV. PERMANENT BAN ON MARKETING DEBT RELIEF PRODUCTS OR SERVICES

Defendants, whether acting directly or through any Person, are hereby permanently restrained and enjoined from engaging in, participating in, or Assisting Others in the advertising, marketing, promotion, offering for sale, sale, or distribution of any Debt Relief Product or Service.

relief service; the amount of time before a consumer will receive a mortgage loan modification or relief from foreclosure; the likelihood that a consumer will obtain a modified mortgage loan or relief from foreclosure; or the reduction or cessation of collection calls; and

5. That a consumer will receive legal representation; and

~~B. Advertising or Assisting Others in advertising credit terms other than those terms that~~

call: (1) the identity of the seller; (2) that the purpose of the call is to sell goods or services; and (3) the nature of the goods or services;

- D. Initiating, or causing others to initiate, an Outbound Telephone Call to a telephone number within a given area code when Defendants have not, either directly or through another Person, paid the required annual fee for access to the telephone numbers within that area code that are included on the National Do Not Call Registry.

VIII. PROHIBITIONS REGARDING CONSUMER INFORMATION

Defendants and their Representatives, whether acting directly or through any Person, are

~~permanently restrained and enjoined from~~

A. Failing to provide sufficient customer information to enable the FTC to efficiently administer consumer redress. If a representative of the FTC requests in writing any information related to redress, Defendants must provide it, in the form prescribed by the FTC, within fourteen (14) days:

B. Disclosing, using, or benefitting from customer information, including the name, address, telephone number, email address, social security number, other identifying information, or any data that enables access to a customer's account (including a credit card, bank account, or other financial account), of any Person that was obtained by any Defendant in connection with the sale of any product or service during the period June 1, 2008 through December 31, 2012; and

XIII. RECEIVER'S DUTIES

Frank Scruggs, Esq., the Receiver appointed by the Preliminary Injunction [D.E. 23], is

hereby appointed Receiver for Corporate Defendants for the purposes of 11 U.S.C. § 541(c)(2) and

steps to wind down the businesses of Corporate Defendants, liquidate their Assets, and pay any net Assets to the FTC to satisfy the monetary judgment entered by this Order. The Receiver



B. The Court will review the Final Report and any objections to the report and, absent a valid objection, will issue an order directing the Receiver to:

1. pay the reasonable costs and expenses of administering the Receivership, including compensation of the Receiver and the Receiver's personnel authorized by Section XIV (Compensation of Receiver) of this Order or other orders of this

2. pay all remaining funds to the FTC, as directed in Section X (Equitable Monetary Relief) of this Order as partial satisfaction of the judgment.

XVI. TERMINATION OF THE RECEIVERSHIP

