

UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

FEDERAL TRADE COMMISSION
Plaintiff,

v.

GLOBAL PROCESSING
SOLUTIONS, LLC, et al.

Defendants.

Case No. 1:17-cv-4192-MHC

**STIPULATED ORDER FOR
PERMANENT INJUNCTION
AND MONETARY
JUDGMENT**

2. **“Debt”** means any obligation or alleged obligation to pay money arising out of a transaction, whether or not such obligation has been reduced to judgment.

3. **“Debt collection activities”** mean any activities of a debt collector to collect or attempt to collect, directly or indirectly, a debt owed or due or

asserted to be owed or due.

4. **“Debt collector”** means any person who uses any instrumentality of

Capital Security Investments, LLC, Mitchell & Maxwell, LLC, Mirage Distribution, LLC, Diverse Financial Enterprises, Inc., American Credit Adjusters, LLC, and their successors and assigns.

B. **“Individual Defendants”** means Lamar Snow, Jahaan McDuffie, and Glentis Wallace.

6. **“Financial-related product or service”** means any product, service, plan, or program represented, expressly or by implication, to:

A. Provide to any consumer, arrange for any consumer to receive, or assist any consumer in receiving, an extension of consumer credit;

B. **“Financial-related product or service”** means any product, service, plan, or program represented, expressly or by implication, to:

with respect to any mortgage, loan, or obligation between a person and one or more secured or unsecured creditors or debt collectors, any product, service, plan, or program represented, expressly or by implication, to:

- A. Negotiate, settle, or in any way alter the terms of payment or other terms of the mortgage, loan, debt, or obligation, including but not limited to, a reduction in the amount of interest, principal balance, monthly payments, or fees owed by a person to a secured or unsecured creditor or debt collector;

... (iv) exercise any right to reinstate the ... other conate
... an, debt, or obligation or redeem a dwelling or other ... mortgage, lo
... collateral; or
... (i) a short sale of a dwelling or other ... E. Negotiate, obtain, or arrang
... of foreclosure, or (iii) any other ... collateral, (ii) a deed-in-lieu
... disposition of a mortgage, loan, debt, or obligation other than a
... sale to a third party that is not the secured or unsecured loan
... noider.

The foregoing shall include any manner of claimed assistance

including, but not limited to, auditing or examining a person's
application for the mortgage, loan, debt, or obligation.

9. **“Snow Real Properties”** means the real properties located at [REDACTED]
[REDACTED]
[REDACTED], which Stipulating Defendant Lamar Snow
has claimed ownership of in his financial disclosures.

10. **“Stipulating Defendants”** means Lamar Snow, Global Processing
Solutions, LLC, Intrinsic Solutions, LLC, Diverse Financial
Enterprises, Inc., and North Center Collections, Inc.

ORDER

BAN ON DEBT COLLECTION ACTIVITIES

I. **IT IS ORDERED** that Stipulating Defendants, whether acting direct

or through an intermediary, are permanently restrained and enjoined from:

- A. Participating in debt collection activities; and

payments for, selling, or buying, any debt or any information regarding a consumer relating to a debt.

PROHIBITED MISREPRESENTATIONS RELATING TO

3. That any person can improve any consumer's credit record, credit history, or credit rating by permanently removing negative information from the consumer's credit record, credit history, or credit rating, even where such information is accurate and not

obsolete;

4. Any aspect of any secured or unsecured debt relief product

or service, including but not limited to, the amount of savings a

Wells Fargo Bank shall transfer all funds in the Intrinsic Solutions, LLC accounts with account numbers ending in [REDACTED] and [REDACTED] to the Receiver or his designated agent;

3. To the extent not already done, Stipulating Defendants and

Wells Fargo Bank shall transfer all funds in the Global

Processing Solutions, LLC accounts with account numbers ending

in [REDACTED] to the Receiver or his designated agent;

Wells Fargo Bank shall transfer all funds in the Intrinsic

accounts ending in [REDACTED] and [REDACTED], to the Receiver or his

designated agent;

5. To the extent not already done, Stipulating Defendants and

Global Payments, Inc., shall transfer all funds in the Intrinsic

Solutions, LLC accounts with account numbers ending in [REDACTED], to

the Receiver or his designated agent;

6. To the extent not already done, Stipulating Defendants and Georgia's Own Credit Union shall transfer all funds in the Global

Processing Solutions, LLC accounts with account numbers ending

[REDACTED] in [REDACTED], to the Receiver or his designated agent;

To the extent not already done, Stipulating Defendants and Bank of America shall transfer all funds in the Global Processing

Bank of America shall transfer all funds in the Global Processing

Receiver or his designated agent; Bank of America shall transfer all funds in the Assure Group

Bank of America shall transfer all funds in the Assure Group

Receiver or his designated agent;

Receiver or his designated agent;

and the extent not already done, stipulating Defendants and

Capital One shall transfer all funds in the Lamar Snow 360

Savings account with an account number ending in [REDACTED], to the

Receiver or his designated agent;

In addition to the above Stipulation Defendants' obligations are

seven pay to the Commission one hundred twenty-nine thousand

must be made hundred eighty-eight Dollars (\$129,788). Such payment

transfer in within sixty days of entry of this Order by electronic funds

accordance with instructions previously provided by a representative of

the Commission. Upon such

the remainder of the judgment is suspended, specified in this Section, to

below. subject to the Subsections

agreement to the suspension of part of the D. The Commission's a

based upon the truthfulness, accuracy, and judgment is expressly pre

ing Defendants' sworn financial statements completeness of Stipulation

submitted to the Commission, namely:

1. the Financial Statement of Individual Lamar Snow signed on November 6, 2017, including the attachments;

2. the Financial Statement of Corporate Defendant Global

[REDACTED]

3, 2017, including the attachments;


3. the Financial Statement of Corporate Defendant Intrinsic

[REDACTED]

misstatement or omission in the financial representations and other documents identified above.

F. If the suspension of the judgment is lifted, the judgment becomes immediately due as to Stipulating Defendants in the amount specified in Subsection A above (which the parties stipulate only for purposes of this Section represents the consumer injury alleged in the Complaint), less any payment previously made pursuant to this Section, plus interest computed from the date of entry of this Order.

G. Stipulating Defendants relinquish dominion and all legal and equitable right, title, and interest in all assets transferred pursuant to this Order and judgment entered on this date.



H. The facts alleged in the Complaint will be taken as true, without

Identification Numbers (Social Security Numbers or Employer

U.S. DEPARTMENT OF JUSTICE, FEDERAL BUREAU OF INVESTIGATION

submitted to the Commission may be used for collecting and reporting

on any delinquent amount arising out of this Order, in accordance with
31 U.S.C. §7701.

15, 2017 (Dkt. 30, Sections III and IV) in full force, with the exceptions set out below. The asset freeze is modified to permit the transfers

Defendant Lamar Snow, the prohibition against incurring liens or

to the Commission. If a representative of the Commission requests in writing any information related to redress, Stipulating Defendants must provide it, in the form prescribed by the Commission, within 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) that Stipulating Defendant

obtained prior to entry of this Order in connection with any debt collection activities;

(failing to destroy such customer information in all forms in their

ORDER ACKNOWLEDGMENTS

VI. IT IS FURTHER ORDERED that Stipulating Defendants obtain acknowledgments of receipt of this Order:

A. Stipulating Defendants, within 7 days of entry of this Order, must submit to the Commission an acknowledgment of receipt of this

Order sworn under penalty of perjury.

B. For 10 years after entry of this Order, Stipulating Defendants for any business that such Defendant, individually or collectively with any other Defendants is the majority owner or controls directly or

COMPLIANCE REPORTING

VII. IT IS FURTHER ORDERED that Stipulating Defendants make timely submissions to the Commission:

A. One year after entry of this Order, Stipulating Defendants must submit a compliance report, sworn under penalty of perjury:

1. Stipulating Defendants must: (a) identify the primary

telephone numbers and all physical, postal, email and Internet addresses, including all residences; (b) identify all business activities, including any business for which Defendant performs services, whether as an employee or otherwise and any entities

which Defendant has any ownership interest and (c) identify in

including any business for which Defendant performs services whether as an employee or otherwise and any entity in which Defendant has any ownership interest, and identify the name, physical address, and any Internet address of the business or entity.

IV. TO BE FURTHER ORDERED

Stipulating Defendants' compliance with this Order, including the financial

individuals or entities, to Stipulating Defendants or any individual or entity affiliated with Stipulating Defendants, without the necessity of

identification or prior notice. Nothing in this Order limits the

Commission's lawful use of surveillance powers.

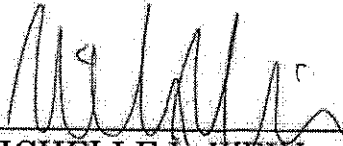
SO STIPULATED AND AGREED:

For Plaintiff:

EXHIBIT 1



For Defendants:


MICHAEL J. B. [unclear]

DATE:

MAY 18, 2018

Georgia Bar No. 385424
3340 Peachtree Rd., NE Ste. 2570
Atlanta, GA 30326