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Plaintiff, the United States of America, acting upon notification and authorization to the Attorney General 19 12 Tf1 0 0 1 327.31 30.6 Tm0 G[( )] TJET60.0000

1 Officer, and Chairman of MyLife, in which he has a major ownership interest. Since  
2 the inception of MyLife, Mr.  
3 direction and strategies. Among other things, Mr.  
4 billing, marketing, advertising, and subscription practices, and he personally markets  
5 . He created and developed the

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1 conduct in the sale of goods or services.

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1 604 of the FCRA, 15 U.S.C. § 1681b, prohibits a CRA from furnishing consumer  
2 reports to persons whom it does not have a reason to believe have a permissible  
3 purpose to obtain the consumer report.

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5 r the FCRA. 15 U.S.C. §  
6 1681b(a)(3)(A)-(G).

7 22. Section 607(a) of the FCRA, 15 U.S.C. §1681e(a), requires a CRA to  
8 maintain reasonable procedures to limit the furnishing of consumer reports to the  
9 purposes permitted by FCRA Section 604, 15 U.S.C. § 1681b. The reasonable  
10 procedures mandated byhe furnis. res mandated byh00000912 0 bysBDC q0..24(i294 30.48

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1 consumers have complained that they bought

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1 via email; his or her only option  
2 MyLife.com users who called to cancel their subscriptions or to prevent automatic  
3 renewal of their subscriptions, or  
4 charges, often had difficulty doing so. Callers who called Defendants to cancel have  
5 complained about having to call repeatedly, being put on hold for 30 minutes or more,  
6 and being terminated or disconnected before they can talk to a MyLife customer-  
7 service agent.

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1 principals.

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1                   that Defendants provide to MyLife subscribers are                   that  
2 include information, such as court or arrest records, sex offender records, and

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4 (202) 326-2645 (Moore)  
5 (202) 326-2188 (Hine)  
6 (202) 326-3232 (Berggren)  
7 Fax: (202) 326-3062

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