

MIDDLE DISTRICT OF FLORIDA

FEDERAL TRADE COMMISSION

Plaintiff,

v.

The FTC and Defendant Chamberlain stipulate to the entry of this Stipulated Order for Permanent Injunction, Monetary Relief, and Other Relief (“Order”) to resolve all matters in dispute in this action between them.

THEREFORE, IT IS STIPULATED AND ORDERED as follows:

I. FINDINGS

- A. This Court has jurisdiction over this matter.
- B. The Complaint charges that Defendants participated in deceptive and unfair acts and practices in violation of Section 5 of the FTC Act, 15 U.S.C. § 45, the Business Opportunity Rule, the Cooling-Off Rule, and the CRFA in the advertising, marketing, and selling of workshops, mentoring, and business opportunities (“Defendants’ Products”) to consumers in this District and throughout the United States.
- C. Defendant Chamberlain

claims regarding income made by representatives, endorsers, or instructors, including any reference to the aforementioned individuals making sufficient income to purchase a home, cars, boats, vacations, or travel; and (e) any representation of how much money a consumer could or would earn.

G. **“eCommerce Coaching Program”** means any product or service, including any program or plan, including those that are Business Opportunities, that is represented, expressly or by implication, to coach, train, or teach a consumer or a Purchaser how to make money by establishing, operating, or improving an online store. This definition does not include books on eCommerce, in any form.

H. **“General Media”** means all print, electronic, internet, social networking, radio, and other media outlets.

I. **“Individual Defendant(s)”** means Richard Alvarez, Sara Alvarez, Robert Shemin, and Bryce Chamberlain, individually, collectively, or in any combination.

J. **“Investment Opportunity”** means anything, tangible or intangible, that is offered, offered for sale, sold, or traded based wholly or in part on representations, either express or implied, about past, present, or future income, profit, or appreciation.

K. **“Person”** means any natural Person or any entity, corporation, partnership, or association of Persons.

L. **“Pictorial”** includes pictures, photographs, video, illustrations, and symbols.

M. **“Prohibited Agreement Provision”** means a contract provision used in the course of selling or leasing goods or services that:

represented, expressly or by implication, to train or teach a consumer how to make money through investing in or buying and selling real estate. This definition does not include books on real estate investing, in any form,

Q. **“Relevant Communication”** means a written, oral, or Pictorial review, performance assessment, or other similar analysis of goods or services, including conduct related to the goods or services.

R. **“Seller”** means a Person who offers for sale or sells a Business Opportunity.

III. PROHIBITION CONCERNING ECOMMERCE COACHING PROGRAMS AND REAL ESTATE COACHING PROGRAMS

Defendant Chamberlain is permanently restrained and enjoined from advertising, marketing, distributing, promoting, offering for sale, or selling, or assisting in the advertising, marketing, distributing, promoting, offering for sale, or selling, of any eCommerce Coaching Program or Real Estate Coaching Program, even if it also is a Business Opportunity.

IV. PROHIBITION CONCERNING EARNINGS CLAIMS

Defendant Chamberlain and his agents, employees, and all other persons in active concert or participation with them, who receive actual notice of this Order by personal service or otherwise, whether acting directly or indirectly, in connection with the advertising, marketing, promoting, or offering for sale of any goods or services, are permanently restrained and enjoined from making any Earnings Claim or assisting others in making Earnings Claims, expressly or by implication, unless:

A. The Earnings Claim is non-misleading;

B. At the time the Earnings Claim is made, Defendant Chamberlain:

- a. will allow consumers to earn thousands of dollars in profit without needing a significant amount of money, good credit, or legal immigration status to succeed;
- b. is offered only for a limited time, can be purchased only at a particular event, or is offered only to selected consumers who are vetted to ensure they will be successful; or
- c. provides consumers with personalized assistance from experts or mentors.

3. That Defendant Chamberlain needs need detailed financial information from consumers to determine if the consumers qualify for a good or service;

4. That Purchasers will receive financing by purchasing a Business Opportunity or Investment Opportunity; or

5. Any other fact material to consumers concerning a good or service, such as: the total costs; any material restrictions, limitations, or conditions; or any material aspect of its performance, efficacy, nature, or central characteristics.

B. Advising consumers to increase their credit card limit or apply for additional credit cards to finance the purchase of any Business Opportunity or Investment Opportunity;

C. Failing to ensure that any testimonials Defendant Chamberlain uses are truthful and non-misleading;

D. Failing to disclose whether any positive reviews of, or testimonials about,

C. Orally inform buyers of their right to cancel the transaction.

VII. PROHIBITIONS CONCERNING CONSUMER REVIEWS AND COMPLAINTS

Defendant Chamberlain and his agents, employees, and all other persons in active concert or participation with them, who receive actual notice of this Order by personal service or otherwise, whether acting directly or indirectly, in connection with the advertising, marketing, promoting, offering for sale, or selling, or assisting in the advertising, marketing, distributing, promoting, offering for sale, or selling, of any good or service, are permanently restrained and enjoined from:

A. Prohibiting or restricting individ

VIII. MONETARY RELIEF

A. Judgment in the amount of **Twenty-Nine Million One Hundred and Seventy-Five Thousand Dollars (\$29,175,000)** is entered in favor of the Commission against Defendant Chamberlain as monetary relief. The liability of Defendant Chamberlain for the judgment shall be joint and several with any other Defendants to the extent subsequently ordered.

B. Defendant Chamberlain is ordered to pay to the Commission **\$35,000**. Wells Fargo Bank, within five (5) days of the entry of this Order, and Defendant Chamberlain as applicable, shall, execute any paperwork and issue any instructions necessary to remit \$35,000 from currently frozen Wells Fargo Bank savings account X0911 to the Commission by electronic fund transfer in accordance with instructions previously provided by a representative of the Commission.

C. Upon the payment described in Section VIII.B, the remainder of the judgment is suspended, subject to the Subsections below.

D. The Commission's agreement to the suspension of part of the judgment is expressly premised upon the truthfulness, accuracy, and completeness of Defendant Chamberlain's sworn financial statements and related docpTj0.0092e2 r.2 .05 Tc 0.0027 Tw 130027 T

any other material misstatement or omission in the financial representations identified above.

F. If the suspension of the judgment is lifted, the judgment becomes immediately due as to Defendant Chamberlain in the amount specified in Subsection B 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 or any payment made by any other Defendant in this case, plus interest computed from the date of entry of this Order.

IX. ADDITIONAL MONETARY PROVISIONS

A. Defendant Chamberlain relinquishes dominion and all legal and equitable right pursuant to this Order.

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Numbers (Social Security Number), which he previously 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.

E. All money received by the Commission pursuant to this Order may be deposited into a fund administered by the Commission or its designee to be used for consumer relief, such as redress and any attendant expenses for the administration of any redress fund. If a representative of the Commission decides that direct redress to consumers is wholly or partially impracticable or money remains after such redress is completed, the Commission may apply any remaining money for such related relief (including consumer information remedies) as it determines to be reasonably related to Defendants' practices alleged in the Complaint. Any money not used for relief is to be deposited to the U.S. Treasury. Defendant Chamberlain has no right to challenge any actions the Commission or its representatives may take pursuant to this Subsection.

F. The asset freeze imposed by the July 18, 2023 Preliminary Injunction Order [ECF No. 52], is modified to permit the payment identified in Section VIII.B above. Upon completion of that payment, the asset freeze as to Defendant Chamberlain is dissolved. Any existing asset freeze as to the remaining non-settling Defendants shall remain in full force and effect.

X. CUSTOMER INFORMATION

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XII. ORDER ACKNOWLEDGMENTS

Defendant Chamberlain shall obtain acknowledgments of receipt of this Order as follows:

A. Defendant Chamberlain, 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 5 years after entry of this Order, Defendant Chamberlain for any business for which Defendant Chamberlain, individually or collectively with any other person, is the majority owner or controls directly or indirectly, must deliver a copy of this Order to: (1) all principals, officers, directors, and LLC managers and members; (2) all employees having managerial responsibilities for conduct related to the subject matter of the Order and all agents and representatives who participate in conduct related to the subject matter of the Order; and (3) any business entity resulting from any change in structure as set forth in the Section titled Compliance Reporting.

Delivery must occur within 7 days of entry of this Order for current personnel. For all others, delivery must occur before they assume their responsibilities.

C. From each individual or entity to which Defendant Chamberlain delivered a copy of this Order, he must obtain, within 30 days, a signed and dated acknowledgment of receipt of this Order.

XIII. COMPLIANCE REPORTING

Defendant Chamberlain shall make timely submissions to the Commission as follows:

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

1. Defendant Chamberlain must: (a) identify the primary physical, postal, and email address and telephone number, as designated points of contact, which representatives of the Commission may use to communicate with him; (b) identify all of Defendant Chamberlain's businesses by all of their names, telephone numbers, and physical, postal, email, and Internet addresses; (c) describe the activities of each business, including the Products offered, the means of advertising, marketing, and sales, and the involvement of any other Defendant (which Defendant Chamberlain must describe if he knows or should know due to his own involvement); (d) describe in detail whether and how Defendant Chamberlain is in compliance with each Section of this Order; and (e) provide a copy of each Order Acknowledgment obtained pursuant to this Order, unless previously submitted to the Commission.

2. Additionally, Defendant Chamberlain must: (a) identify all telephone numbers and all physical, postal, email and Internet addresses, including all residences; (b) identify all business activities, including any business for which Defendant Chamberlain performs services whether as an employee or otherwise and any entity in which Defendant Chamberlain has any ownership interest; and (c) describe in detail Defendant Chamberlain's involvement in each such business, including title, role, responsibilities, participation, authority, control, and any ownership.

B. For 10 years after entry of this Order, Defendant Chamberlain must submit a compliance notice, sworn under penalty of perjury, within 14 days of any change in the following:

1. Defendant Chamberlain must report any change in: (a) any designated point of contact; or (b) the structure of any entity in which he has any ownership interest in or controls directly or indirectly that may affect compliance obligations arising under this Order, including: creation, merger, sale, or dissolution of the

E. Unless otherwise directed by a Commission representative in writing, all submissions to the Commission pursuant to this Order must be emailed to DEbrief@ftc.gov or sent by overnight courier (not the U.S. Postal Service) to: Associate Director for Enforcement, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580. The subject line must begin: FTC v. Vision Online, et al, X230023.

XIV. RECORDKEEPING

Defendant Chamberlain shall create the following records for 10 years after entry of the Order, and retain each such record for 5 years. Specifically, Defendant Chamberlain for any business that he, individually or collectively with any other Defendants, is a majority owner or controls directly or indirectly, must create and retain the following records:

- A. accounting records showing the revenues from all goods or services sold;
- B. personnel records showing, for each person providing services, whether as an employee or otherwise, that person's: name; addresses; telephone numbers; job title or position; dates of service; and (if applicable) the reason for termination;
- C. records of all consumer complaints and refund requests, whether received directly or indirectly, such as through a third party, and any response;
- D. a copy of each unique advertisement or other marketing material disseminated to consumers;
- E. recordings of any live presentations to groups of consumers; and
- F. all records necessary to demonstrate full compliance with each provision of this Order, including all submissions to the Commission.

XV. COMPLIANCE MONITORING

For the purpose of monitoring Defendant Chamberlain's compliance with this Order, including the financial representations upon which part of the judgment was suspended and any failure to transfer any assets as required by this Order:

A. Within 14 days of receipt of a written request from a representative of the Commission, Defendant Chamberlain must: submit additional compliance reports or other requested information, which must be sworn under penalty of perjury; appear for depositions; and produce documents for inspection and copying. The Commission is also authorized to obtain discovery, without further leave of court, using any of the procedures prescribed by Federal Rules of Civil Procedure 29, 30 (including telephonic depositions), 31, 33, 34, 36, 45, and 69.

B. For matters concerning this Order, the Commission is authorized to communicate directly with Defendant Chamberlain. Defendant Chamberlain must permit representatives of the Commission to interview any employee or other person affiliated with Defendant Chamberlain who has agreed to such an interview. The person interviewed may have counsel present.

C. The Commission may use all other lawful means, including posing, through its representatives as consumers, suppliers, or other individuals or entities, to Defendant Chamberlain or any individual or entity affiliated with him, without the necessity of identification or prior notice. Nothing in this Order limits the Commission's lawful use of compulsory process, pursuant to Sections 9 and 20 of the FTC Act, 15 U.S.C. §§ 49, 57b-1.

January 12, 2024

DEFENDANT:

Bryce Chamberlain.