

- 1 DEBRA W. YANG  
United States Attorney
- 2 GARY PLESSMAN  
Assistant United States Attorney
- 3 Chief, Civil Fraud Section

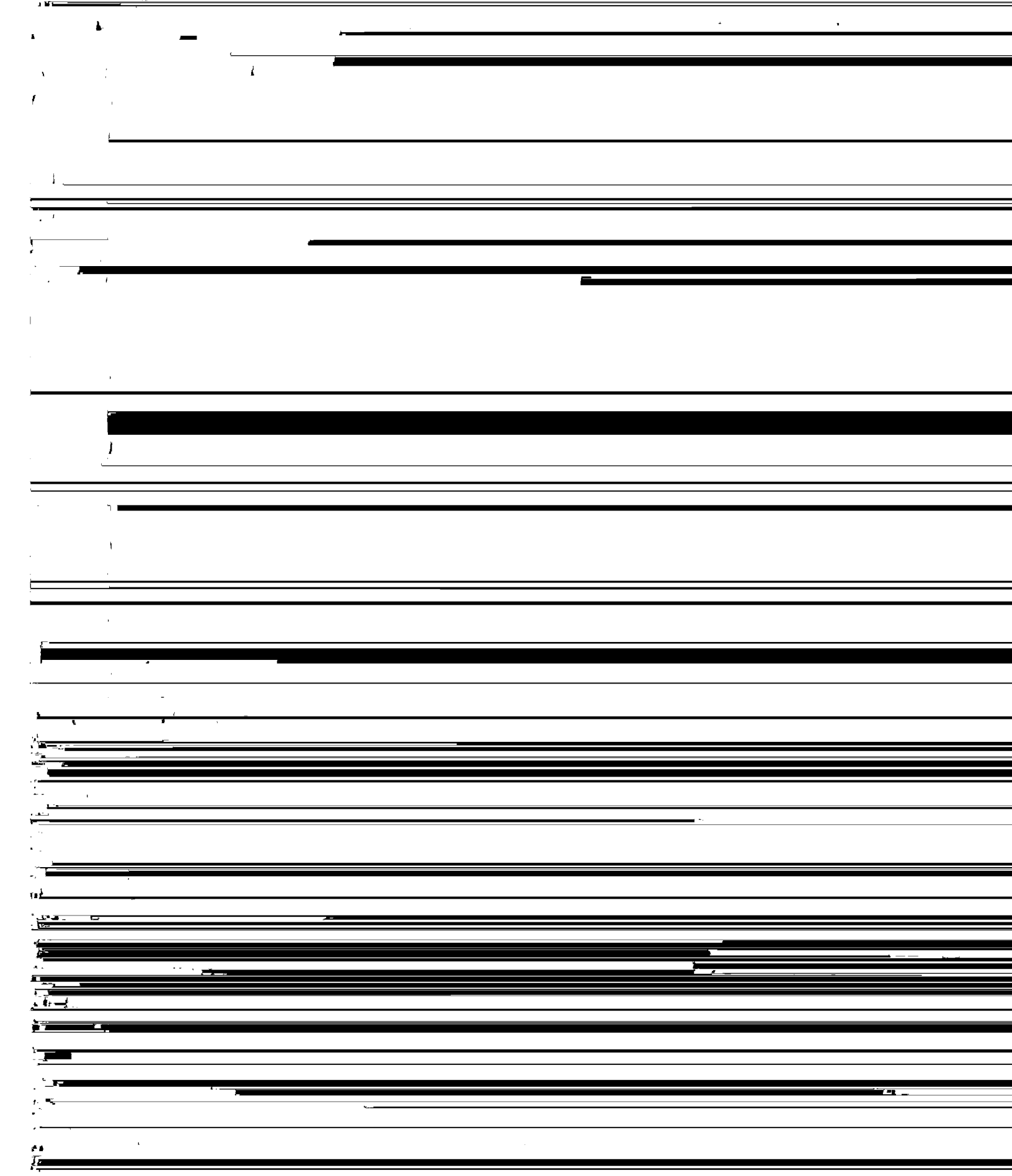
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1 and the parties have agreed to settlement of this action upon  
2 the following terms and conditions, without adjudication of any  
3 issue of fact or law and without prejudice.

1 penalty in the amount of three hundred thousand dollars  
2 (\$300,000.00), due and payable within five (5) days following  
3 entry of this Consent Decree. Unless otherwise directed



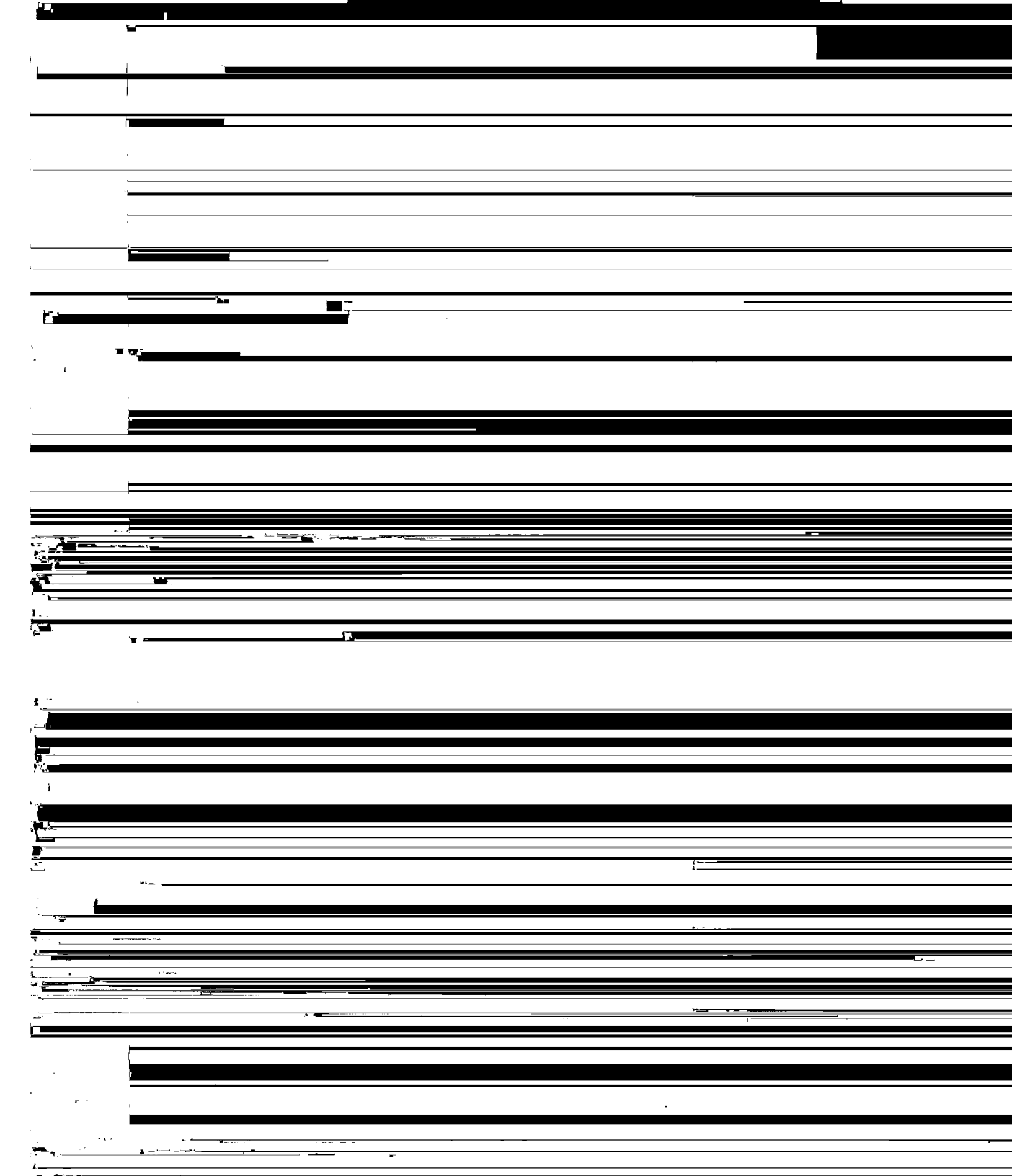
1 connection with the collection of a "debt" from a "consumer" as  
2 those terms are defined in Sections 803(3) and (5), respectively,  
3 of the FDCPA, 15 U.S.C. § 1692a(3) and (5) ~~and~~



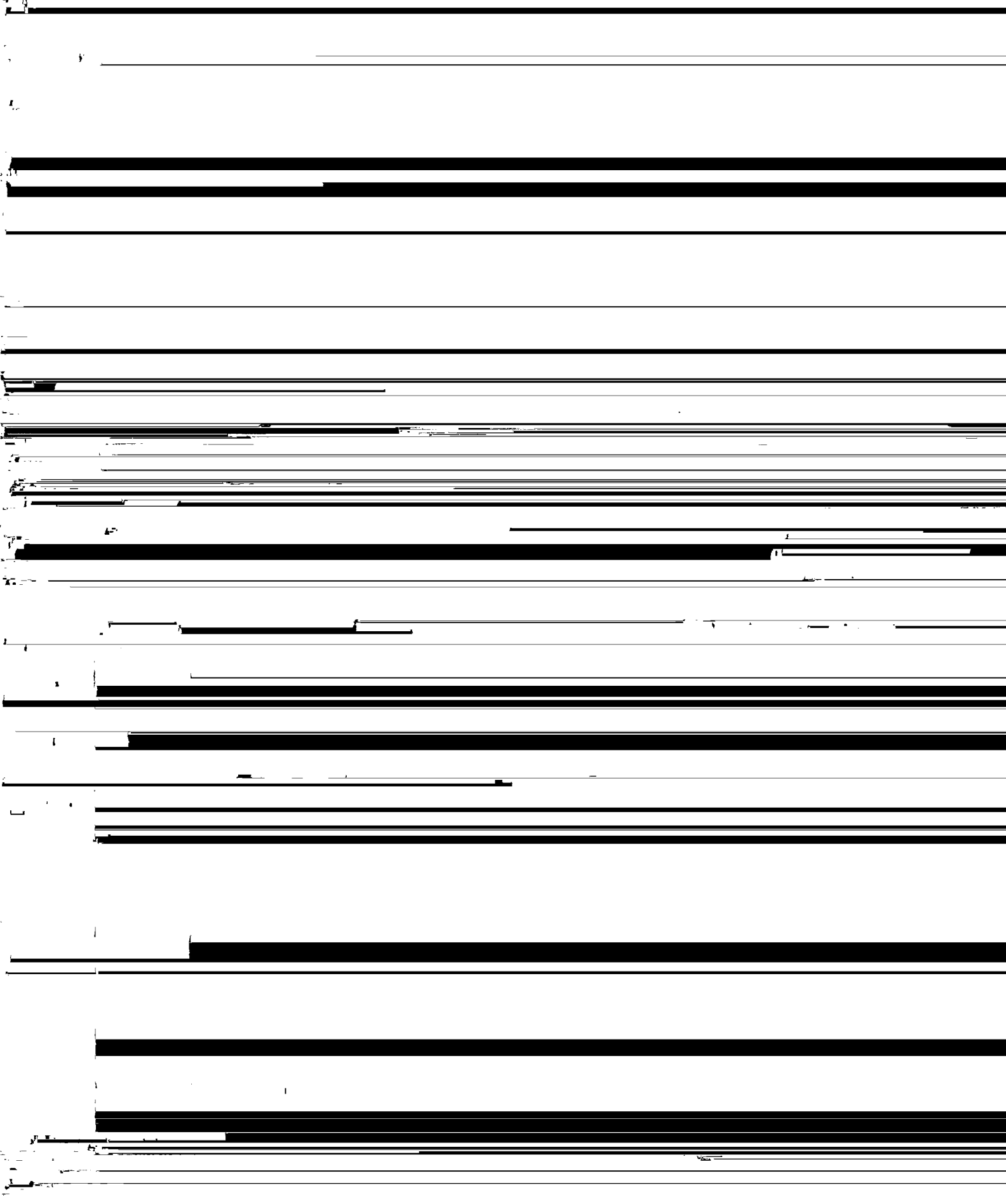
1 from the date of entry of this Consent Decree shall, with respect  
2 to all consumers as to whom defendants have furnished information  
3 to a consumer reporting agency with respect to

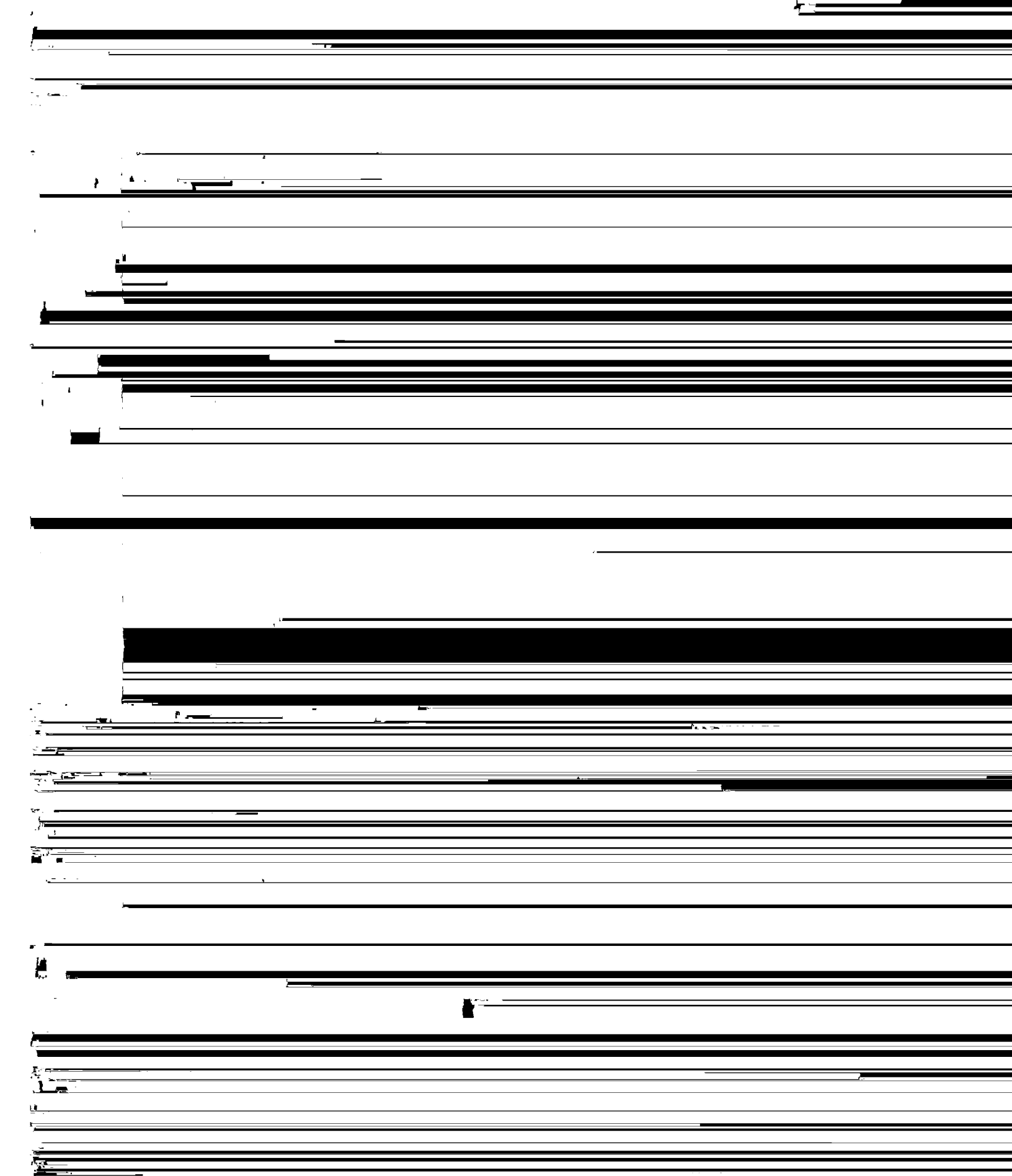
1 A. Maintain complete records of all certified mailings, return.  
2 receipts, responses, disputes, verifications, corrections  
3 and updatings of information to consumer reporting agencies,  
4 pursuant to Paragraph V of this Order: and



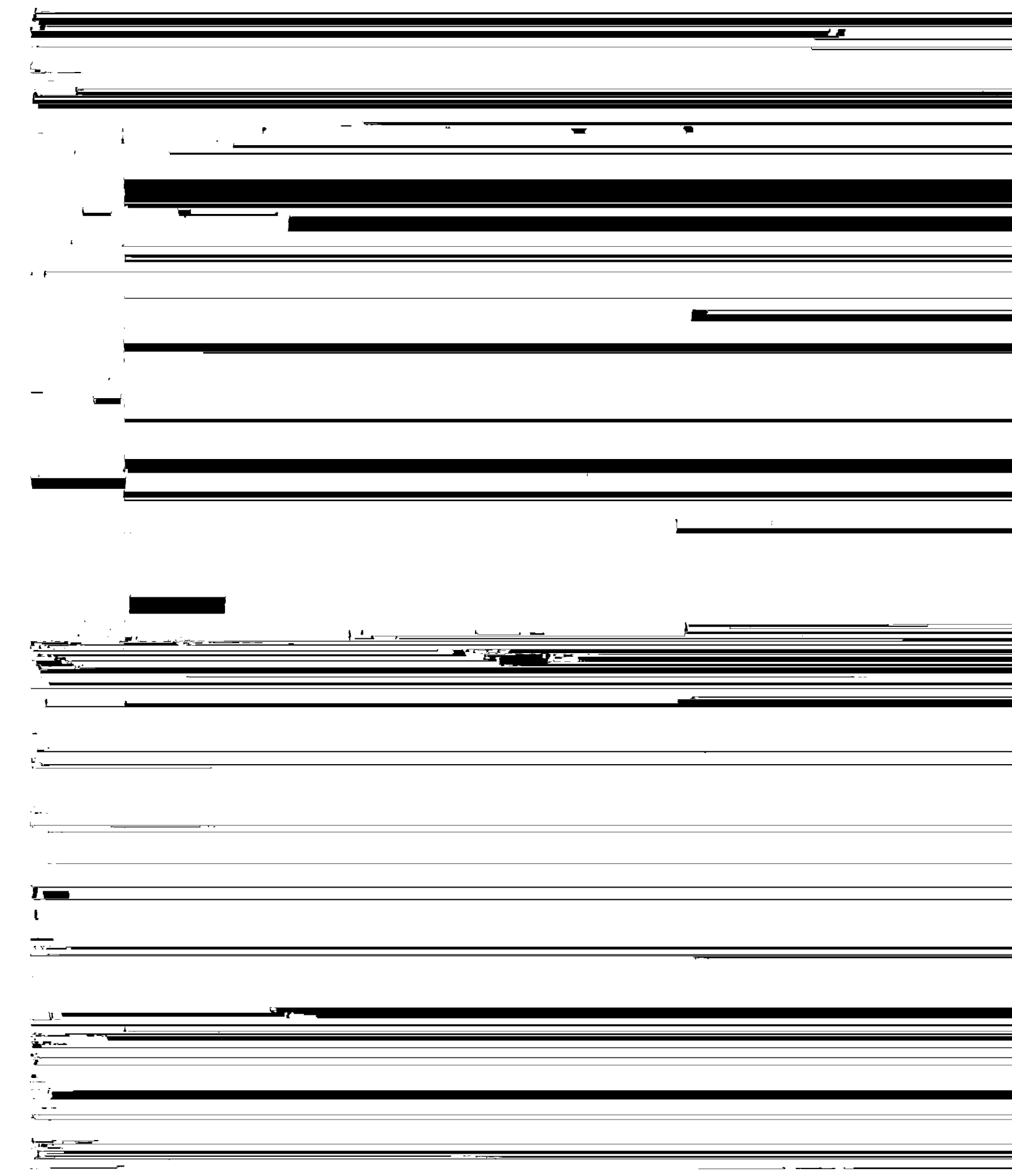


1 collection of debts within thirty (30) days of the date of entry





1 94103, of the following:



1 The parties, by their respective counsel, hereby consent to  
2 the terms and conditions of the Consent Decree as set forth above  
3 and consent to the entry thereof. Defendants waive any right that  
4 may arise under the Equal Access to Justice Act. 28 U.S.C. § 2412.

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