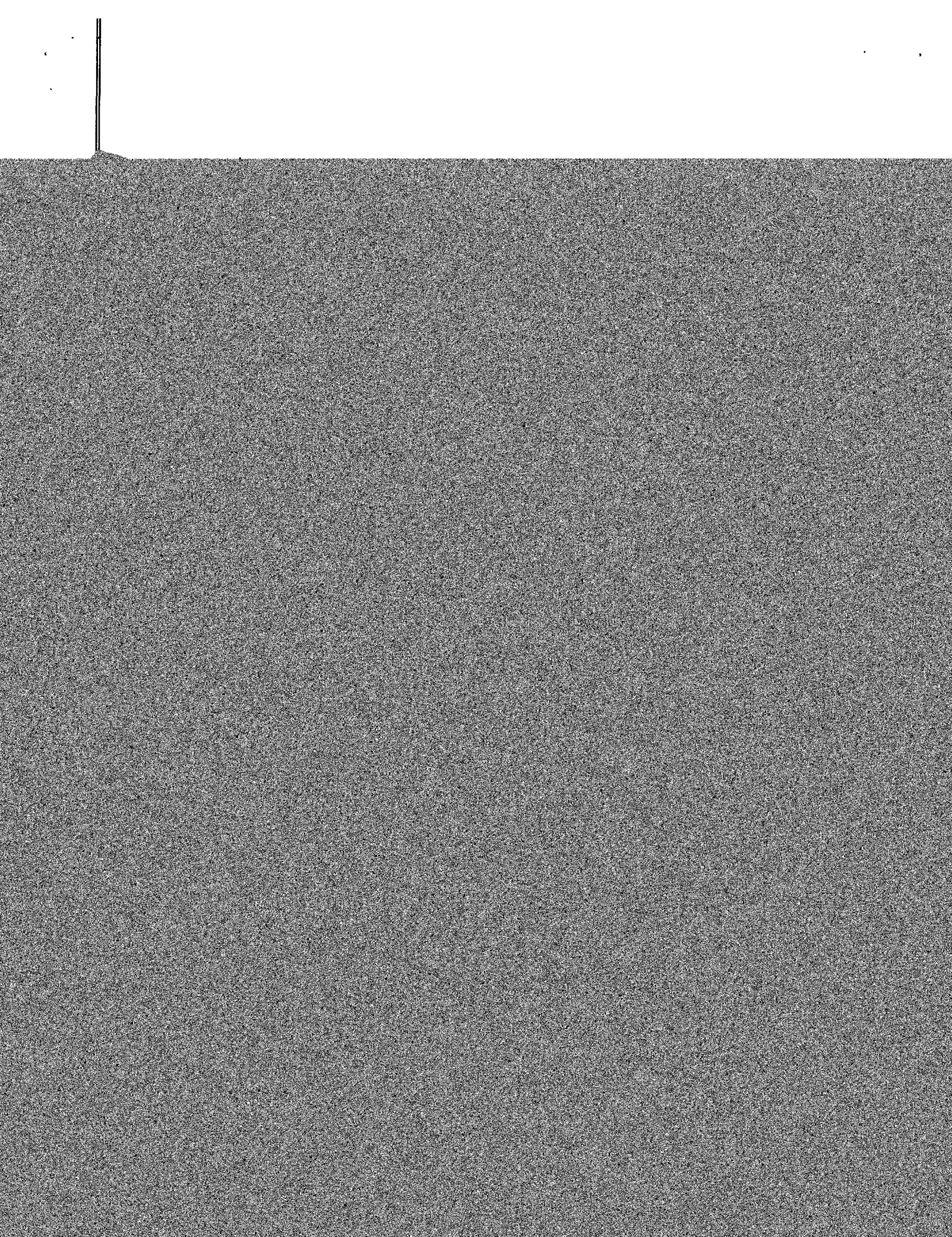
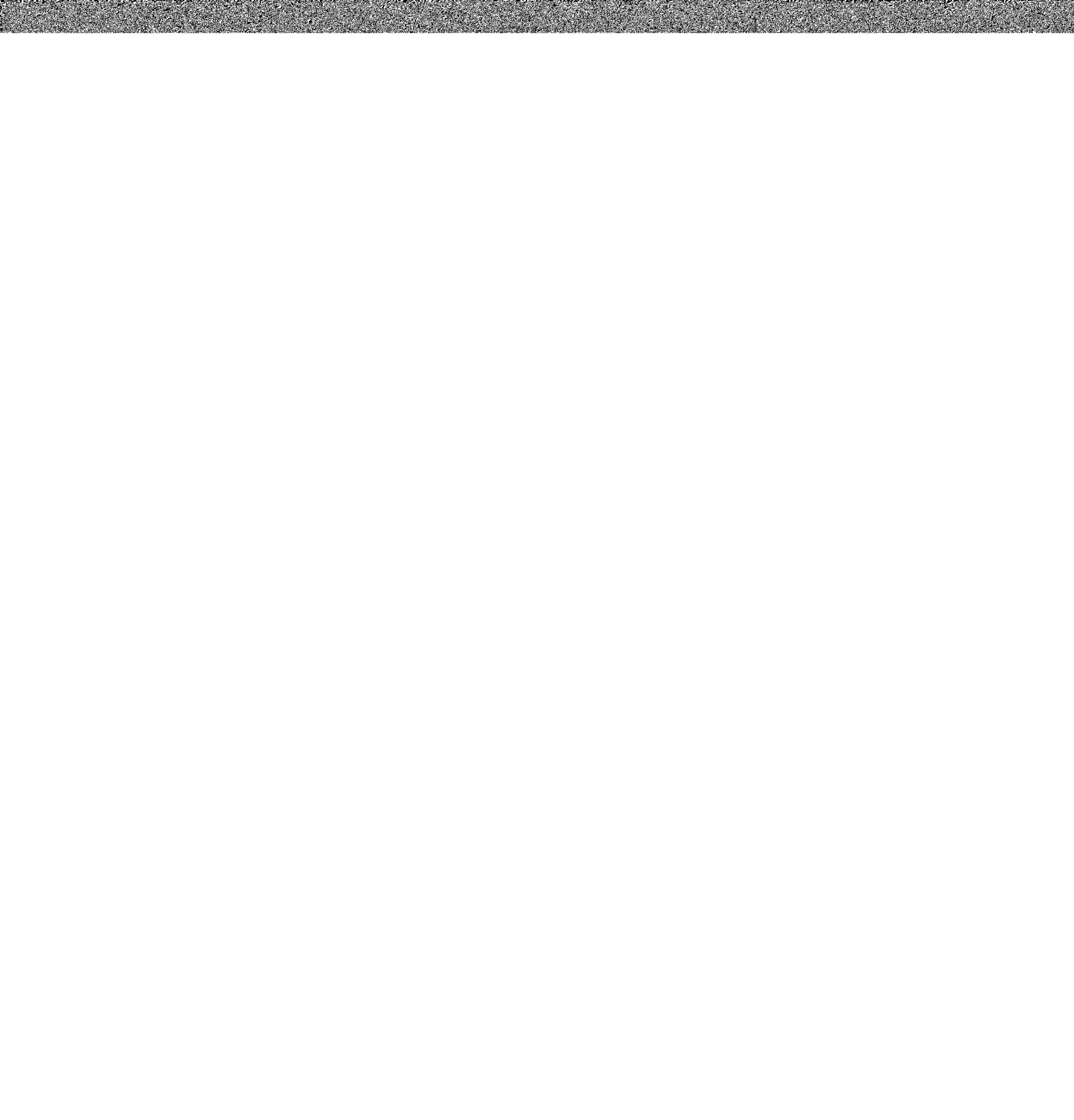



1 a. the dollar amount of the first payment and




1 authorization to assess a charge against a specified
2 account for payment. Such authorization must include
3 the consumer's signature (the term "signature"



1 G. Pursuant to Section 604(1) of the Fair Credit
2 Reporting Act, 15 U.S.C. § 1681b(1), any consumer
3 reporting agency may furnish a consumer report



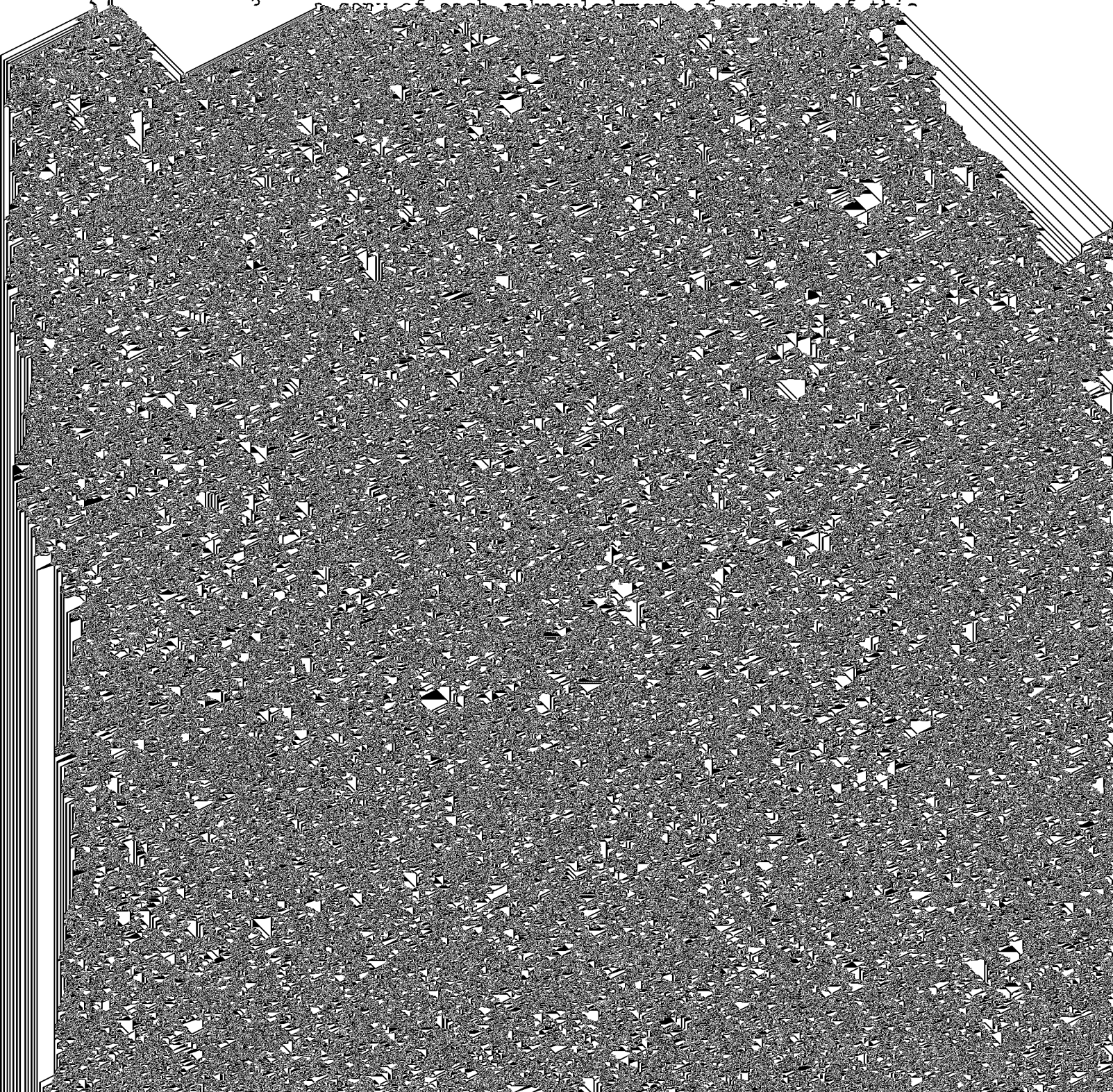
1 B. Selling, renting, leasing, transferring or otherwise




X COMPLIANCE REPORTING BY DEFENDANT

1 services for; a detailed description of the
2 nature of the business; and a detailed
3 description of his duties and responsibilities in
4 connection with the business or employment;

5



1 D. Complaints and refund requests (whether received



1

2

David M. Newman

3

DAVID M. NEWMAN

4

ERIC D. EDMONDSON

Federal Trade Commission

001 Market Street, Suite 570