

1 | enter this Order,

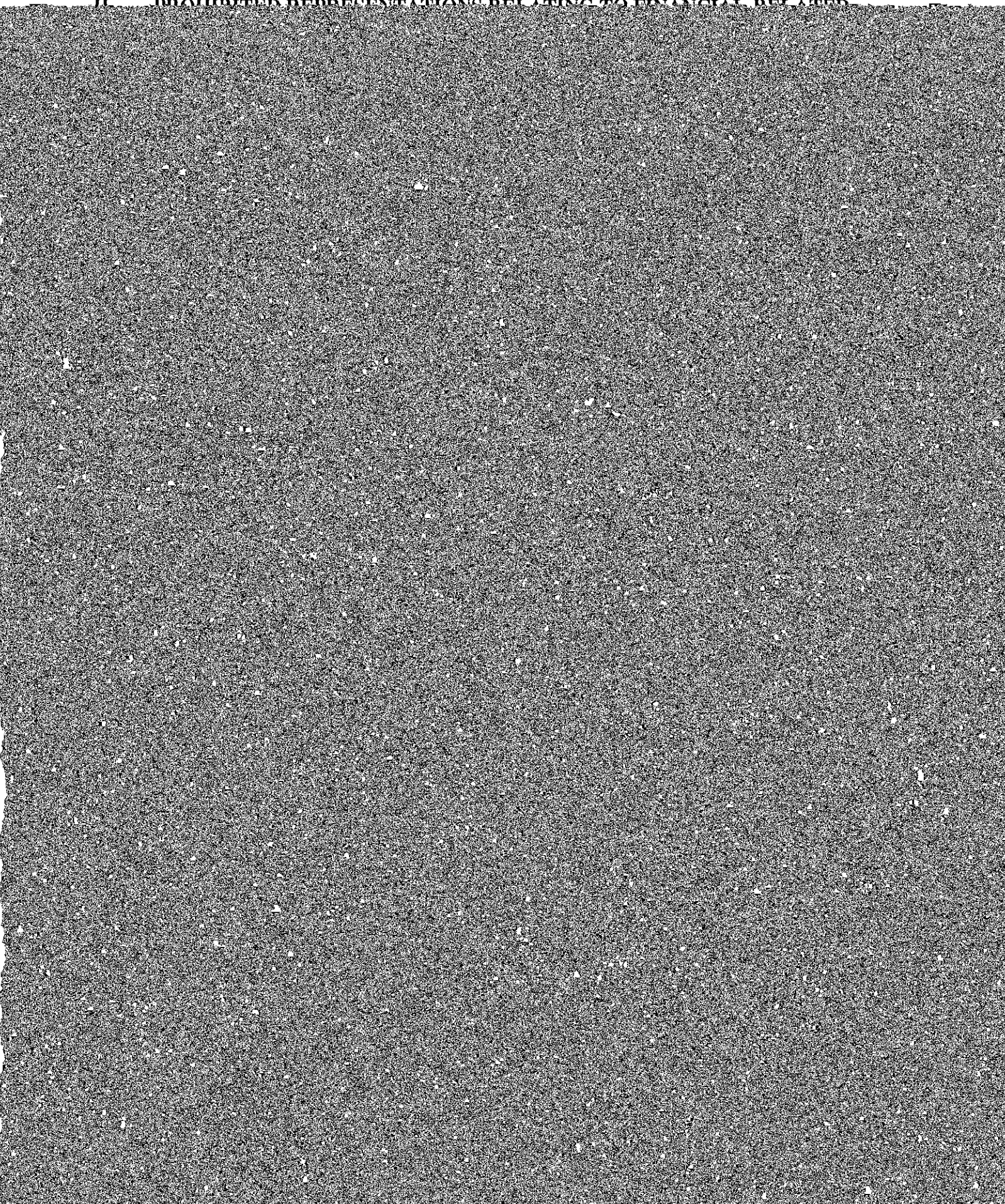
2 | **IT IS ORDERED, ADJUDGED, AND DECREED** as follows:

1 that is connected to the consumer's home ownership; (H) avoid or ameliorate the impairment of
2 the consumer's credit record, credit history, or credit rating that is connected to the consumer's
3 home ownership; (I) save the consumer's residence from foreclosure; (J) assist the consumer in
4 obtaining proceeds from the foreclosure sale of the consumer's residence; (K) obtain or arrange
5 a pre-foreclosure sale, short sale, or deed-in-lieu of foreclosure of a consumer's residence; (L)
6 obtain or arrange a refinancing, recapitalization, or reinstatement of a residential loan, deed of
7 trust, or mortgage; (M) audit or examine a consumer's mortgage or home loan application; or
8 (N) obtain, arrange, or attempt to obtain or arrange any extension of the period within which the
9 renter of residential property sold at foreclosure may continue to occupy the property. The
10 foregoing shall include any manner of claimed assistance, including, but not limited to, debt,
11 credit, budget, or financial counseling; receiving money for the purpose of distributing it to
12 creditors; contacting creditors or servicers on behalf of the consumer; and giving advice of any
13 kind with respect to filing for bankruptcy.

14 9. "**Person**" means a natural person, organization, or other legal entity, including a
15 corporation, partnership, proprietorship, association, cooperative, or any other group or
16 combination acting as an entity.

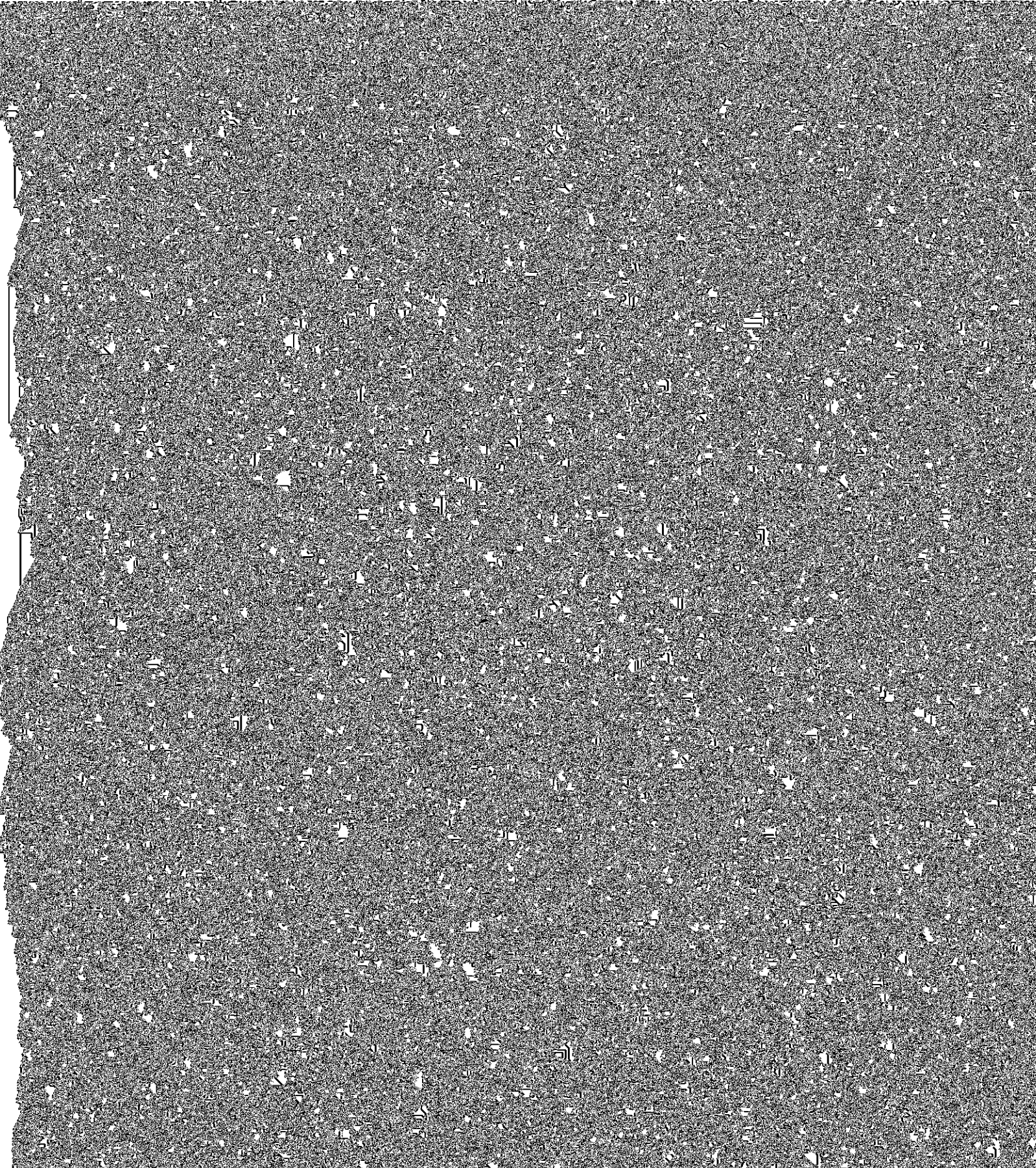
17 10. "**Servicer**" means any beneficiary, mortgagee, trustee, loan servicer, loan holder,
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II. PROHIBITED REPRESENTATIONS RELATING TO FINANCIAL RELATED



1 the procedures prescribed by Fed. R. Civ. P. 30, 31, 33, 34, 36, 45 and 69;

2 2. Having its representatives pose as consumers and suppliers to Defendants,



1 IT IS SO ORDERED this _____ day of _____, 2010.

2
3 THE HON. EDWARD J. LODGE
4 UNITED STATES DISTRICT JUDGE

5 SO AGREED AND STIPULATED:

6
7 FOR PLAINTIFFS:

8 

9 NADINE S. SAMTER
10 MARY KIM
Federal Trade Commission
015 Second Avenue, Suite 2800

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ANTHONY E. GRABICKI
Rasdale & Danskin, PS
601 W. Riverside Avenue, Suite 1500

1 32. The total amount of the monies the Debtor obtained from consumers by such false
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