

California Department of Corporations	California Escrow Service, Escrow-california.com	Desist and Refrain Order for unlicensed internet escrow activity	3/18/09		Mark Leyes (916) 322-7180
California Department of Corporations	A L G Capital	Order of preliminary injunction prohibiting fraudulent transactions under the finance lenders law.	3/25/09		Mark Leyes (916) 322-7180
California Department of Corporations	Infinite Escrow Corporation	Desist and Refrain Order for unlicensed internet escrow activity	4/7/09		Mark Leyes (916) 322-7180
California Department of Corporations	www.onestepcash.com	Desist and Refrain Order issued for unlicensed deferred deposit transaction activity (payday lending)	4/8/09		Mark Leyes (916) 322-7180
California Department of Corporations	US Military Lending	Desist and Refrain Order issued for unlicensed finance lending targeting military personnel	5/5/09		Mark Leyes (916) 322-7180
District of Columbia	Television Broadcasting Online	defendants approached numerous congregations offering "free" computer equipment to help members of the church access the Internet and to find jobs. As part of the agreement to receive the equipment, congregation officials were required to unwittingly sign documents that obligated the groups to long-term lease payments that amounted to \$50,000 or more. The computer equipment was valued at no more than a few thousand dollars, and at times, did not function properly.	4/8/09	http://newsroom.dc.gov/show.aspx/agency/occc/section/2/release/16687	Assistant Attorney General Vanessa Natale (202) 727-4777

District of Columbia	Loan Max and CashPoint	<p>Agreed to \$1M settlement. Ds issued hundreds of loans to District consumers out of their Virginia stores since November 2007. Loan Max and CashPoint charged District consumers interest rates of over 300 percent APR on these short-term loans, which is well-above the District's statutory maximum of 24 percent APR. The companies actively solicited District consumers to come to their Virginia stores through a combination of radio and TV commercials that were broadcast in the District.</p>	5/19/09	<p>http://newsroom.dc.gov/show.aspx/agency/0cc/section/2/release/17070</p>	<p>Assistant Attorney General Vanessa Natale (202) 727-4777</p>
Florida	Magic Jack/Ymax Corporation	<p>Magic Jack/Ymax Corporation provided a device for long distance calling over the Internet. The company had 30 day free trial where consumers were charged if they did not cancel within the 30 day period, however consumers either were unable to cancel so they were charged anyway or were charged by the company before the 30 day trial period was finished. The Florida AG opened this case in July 2008 and settled this case on April 15, 2009.</p>	4/15/09	<p>http://www.myfloridalegal.com/newsrel.nsf/newsreleases/9AB7BCD</p>	

Illinois	SDS West Corp. and Nationwide Support Services	Lawsuit filed against debt settlement service providers alleging violations of the Consumer Fraud and Deceptive Business Practices Act.	5/4/09	http://www.illinoisattorneygeneral.gov/pressroom/2009_05/20090504.pdf	Robyn Ziegler (312) 814-3118 rziegler@atg.state.il.us.
Illinois	Debt Relief USA	Lawsuit filed against debt settlement service providers alleging violations of the Consumer Fraud and Deceptive Business Practices Act.	5/4/09	http://www.illinoisattorneygeneral.gov/pressroom/2009_05/20090504.pdf	Robyn Ziegler (312) 814-3118 rziegler@atg.state.il.us.
Illinois	Chicagoland Publishing and its owner, David L. Werner	Consumer fraud lawsuit was filed against apartment rental listing company, Chicagolandpublishing.com, which takes \$85 – 90 access fee in cash, and then consumers have complained that the database contains outdated and fraudulent listings, many with disconnected phone numbers or listed in this database without the owners' consent.	5/21/09	http://www.illinoisattorneygeneral.gov/pressroom/2009_05/20090521.html	Robyn Ziegler (312) 814-3118 rziegler@atg.state.il.us.
Illinois	Minilec Warranty ISP, LLC., and its owner, Martin A. Schwartz	Lawsuit filed on February 10, 2009 alleging telephone bill cramming of purported credit repair services; consent judgment resolving matter entered on May 22, 2009.	5/12/09	http://www.illinoisattorneygeneral.gov/pressroom/2009_05/20090512.html	Robyn Ziegler (312) 814-3118 rziegler@atg.state.il.us.

Illinois	US Credit Find, Inc., and owner Aaron Stanz	<p>purported to offer an online tutorial to help consumers fix their credit. However, consumers who filed complaints with Madigan's office report they never used the defendants' services nor authorized the monthly \$9.99 fee that appeared on their telephone bills. Further, Madigan's complaint alleges that when consumers disputed the charges, the defendants falsely claimed they had received approval from someone authorized to place charges on the phone bill</p>	6/18/09	<p>http://www.illinoisattorneygeneral.gov/pressroom/2009_02/20090210.html and http://www.illinoisattorneygeneral.gov/pressroom/2009_06/20090618.html</p>	<p>Robyn Ziegler (312) 814-3118 rziegler@atg.state.il.us.</p>
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Iowa	World Wealth Syndicate and Christopher Lamparello	<p>A New York City promoter who claimed customers could make \$25,000 in two weeks and touted other get-rich-quick schemes was ordered Friday not to operate in Iowa and to make a refund to any Iowan who asks for it. Polk County District Court Judge D.J. Stovall entered an order Friday permanently prohibiting Christopher Lamparello of New York, NY, from marketing any of his programs in Iowa, and from using an Iowa mailing address or implying any connection to Iowa that does not exist. Lamparello operated as "World Wealth Syndicate," "Publishing Company, Inc.," and "Pridemore Publishing Company, Inc." Judge Stovall also ordered Lamparello to make full refunds to any Iowa customer who requested one in writing to the Attorney General's Consumer Protection Division, Hoover Bldg., 1305 East Walnut St., Des Moines, IA 50319. (Call 515-281-5926, or 888-777-4590.) The get-rich-quick programs usually sold for about \$25-30. They were marketed under names such as "Big Cash Flier," "How I made \$99</p>	5/8/09	http://www.state.ia.us/government/ag/latest/news/releases/may_2009/World_Wealth.html	Robyn Ziegler (312) 814-3118 rziegler@atg.state.il.us.
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Louisiana	Credit Counseling Services of the First Coast; Millennium; Next Step Credit; Quick Fix Credit of Baton Rouge;	Cease and desist orders were issued under the state's Credit Repair Services Organization Act for operating without the required surety bond and other violations. A petition for injunctive relief and for unfair trade practices has been filed against Next Step Credit for its alleged continued operation.			Jennifer Roche (225) 326-6761
Missouri	Credit Solutions of America (CSA)	Attorney General Chris Koster filed suit against this company for advertising to consumers that it could get people out of credit-card debt and lower their monthly payments, but not delivering the services promised. Koster said Credit Solutions of America marketed to Missourians that it could reduce their payments by fifty percent, lower their monthly bills, and get consumers out of debt within three years. The Attorney Generals' investigation, however, found that the company took customers' money, but did little or nothing to solve their debt problems.	6/2/09	http://ago.mo.gov/new/releases/2009/AG_Koster_Suit_Against_Credit_Solutions/	Nanci Gonder, Nanci.Gonder@ago.mo.gov (573) 751-5272

North Carolina	Maurice Jenkins, Lessane Properties, LLC, and Fayetteville Property Center	<p>Jenkins and the other defendants told consumers they could make a profit by purchasing houses from defendants with no money down. Defendants promised to rent out the houses, manage them, and pay the consumers \$500/month profit. Jenkins misrepresented the value of the properties and caused consumers to take out mortgages and lines of credit for more than the properties were worth. Jenkins and the other defendants kept the money borrowed by the consumers and failed to pay off the previous mortgages, leaving consumers stuck with two mortgages on a single property. The Attorney General's Office entered into a consent judgment with the original defendants in September of 2008 to end their deceptive practices. In May of 2009, the Attorney General's Office entered into a consent judgment with two additional defendants, Holly Stevens and The Eddie Peyton Group.</p>	May, 2009	http://www.ncdoj.gov/News-and-Alerts/News-Releases-and-Advisories/Press-Releases/Cooper-unravels-Fayetteville-property-investments.aspx	Noelle Talley / ntalley@ncdoj.gov
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North Carolina	Napoleon Brewer and Ultimate Concerts	In May, the Attorney General issued an investigative demand to Ultimate Concerts, which was advertising thousands of jobs in economically depressed counties in North Carolina. Mr. Brewer, the CEO, wanted the chosen applicants to pay a fee in order to be trained as "concert promoters." The concert promoters would then be self-employed individuals and not employees of Ultimate Concerts as originally advertised.	5/14/09	http://www.ncdoj.gov/News-and-Alerts/News-Releases-and-Advisories/Press-Releases/Watch-out-for-employment-scams-in-a-tough-job-mark.aspx	Noelle Talley / ntalley@ncdoj.gov
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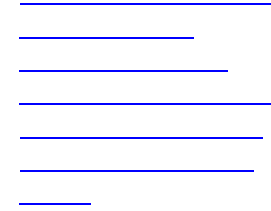
North Carolina

Morgan Drexen

Morgan Drexen represented that it could dramatically reduce consumers' unsecured debts by negotiating on consumers' behalf with their creditors to obtain reduced settlements of their debts. The company charged consumers a substantial advance fee for its debt settlement services, which consumers were required to pay prior to receiving any services. In addition, Morgan Drexen represented that attorneys, including a North Carolina licensed attorney, would perform or supervise the debt settlement services rendered for North Carolina consumers. However, consumers had no contact with the North Carolina attorney, or with any attorneys. The Attorney General and Morgan Drexen entered into an AVC in May under which Morgan Drexen agreed (1) to cease doing business in North Carolina,

North Carolina	StoresOnline	<p>StoresOnline sells software that claims to assist consumers in building websites so that they can set up a business and sell products. Consumers paid thousands of dollars for a product that they were not able to use, and were induced into buying the product due to StoresOnline's misrepresentations and failure to make appropriate disclosures. In a complaint filed on May 7, 2007, the North Carolina Attorney General's office alleged that that StoresOnline (1) violated North Carolina's business opportunity statute, N.C. Gen. Stat. 66-94 and (2) violated North Carolina's unfair and deceptive trade practice act, N.C. Gen. Stat. 75-1.1, by, among other things, making misrepresentations and engaging in other unfair practices. The parties settled the action in an August 7, 2008 consent judgment.</p> <p>On June 8, 2009, a motion for contempt was filed alleging that StoresOnline had failed to provide full refunds to all qualifying consumers and otherwise failed to fully comply with the restitution</p>	6/8/09	http://www.ncdoj.gov/News-and-Alerts/News-Releases-and-Advisories/Press-Releases/AG-Cooper-wins-refunds-for-consumers-misled-by-Int.aspx	Noelle Talley / ntalley@ncdoj.gov
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North Carolina

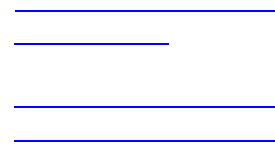


North Carolina	Allegro Law	Cease & desist letter sent to Prattville, AL debt settlement firm on June 4, 2009.	6/4/09	Noelle Talley / ntalley@ncdoj.gov
North Carolina	Global Financial Group	Cease & desist letter sent to Hendersonville, NV debt settlement firm on June 8, 2009	6/8/09.	

<p>North Dakota</p>	<p>Jordan Printing Corporation, and its principal, William B. Steiger, Jr., doing business under the names ForeclosureTown.com, Foreclosureworld.com</p>	<p>against Jordan Printing Corporation located in Norwalk, Connecticut, and its principal, William B. Steiger, Jr., doing business under the names ForeclosureTown.com, Foreclosureworld.com, and a laundry list of other websites relating to the Internet listing of properties purported to be foreclosure properties listed in North Dakota and throughout the country. In North Dakota, ForeclosureTown.com lists 853 properties in the Bismarck area and 675 properties in the Fargo area that it claims are in foreclosure. The pictures listed are not the actual pictures of the properties. According to Stenehjem, the website listings are merely a ruse to sell memberships for a free 7-day trial period wherein consumers' bank accounts or credit cards are automatically charged. Consumers cannot access any of the listings until they have purchased a membership. The entity also tries to enroll consumers in a</p>	<p>5/1/09</p>	<p>http://www.ag.nd.gov/NewsReleases/2009/05-01-09.pdf</p>	<p>Liz Brocker (701) 328-2210</p>
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Ohio	Alliance Coin and Barry J. Rothman	The complaint against Alliance and its President, Barry Rothman, allege violations of the Consumer Sales Practices Act and the Telephone Solicitation Sales Act. Alliance Coin sold rare coins over the telephone while misrepresenting the quality and grade of the coins or while charging exorbitant prices. The AG is seeking consumer restitution, declaratory judgment, injunction and civil penalties.	7/1/09	TBA	Kim Kowalski (614) 728-9692
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North Dakota



Texas



Texas	BC Credit Solutions LLC	Texas Attorney General Greg Abbott charged four debt settlement companies with orchestrating fraudulent debt settlement schemes. The defendants' Web sites promised that they could eliminate their customers' unsecured debts – such as credit card accounts – in as little as three years. According to the state's enforcement action, the defendants unlawfully misrepresented and overstated the nature of their services.	5/21/09	http://www.oag.state.tx.us/oagNews/release.php?id=2991	Jerry Strickland Jerry.strickland@oag.state.tx.us
Texas	FH Financial Service	Texas Attorney General Greg Abbott charged four debt settlement companies with orchestrating fraudulent debt settlement schemes.		http://www.oag.state.tx.us/oagNews/release.php?id=2991	Jerry Strickland Jerry.strickland@oag.state.tx.us
Texas	Four Peaks Financial Services	Texas Attorney General Greg Abbott charged four debt settlement companies with orchestrating fraudulent debt settlement schemes.		http://www.oag.state.tx.us/oagNews/release.php?id=2991	Jerry Strickland Jerry.strickland@oag.state.tx.us
Texas	DebtORSolution	Texas Attorney General Greg Abbott charged four debt settlement companies with orchestrating fraudulent debt settlement schemes.		http://www.oag.state.tx.us/oagNews/release.php?id=2991	Jerry Strickland Jerry.strickland@oag.state.tx.us

Texas	Google Money Tree	<p>April 23, 2009, the Texas Attorney General's Consumer Protection and Public Health Division filed suit against Infusion Media, Inc. and Jonathan D. Eborn, an individual for violating the Texas Deceptive Trade Practices Act. The Defendants advertised a work-at-home program from their Web sites, Googlemoneytree.com, Internetincomeinitiative.com, andGoogletreasurechest.com. The Defendants advertised the Googlemoneytree "kit" as containing the information necessary to make money from home by making specialized Google and Yahoo searches. Although the kit was advertised as "free," the Defendants failed to clearly and conspicuously disclose that, unless the membership was canceled within seven days, consumers would receive a monthly charge of \$72.21. Litigation is currently ongoing. See our press release at http://www.oag.state.tx.us/oagNews/release.php?id=2940.</p>	4/23/09	http://www.oag.state.tx.us/oagNews/release.php?id=2940	<p>Jerry Strickland Jerry.strickland@oag.state.tx.us</p>
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Texas	Credit Solutions of America (CSA)	<p>Texas Attorney General Greg Abbott today charged Credit Solutions of America, Inc. (CSA) with conducting an unlawful scheme that defrauded Texans with financial problems. According to the state's enforcement action, CSA purported to offer a debt settlement service that would eliminate its customers' unsecured debts – such as credit card accounts – in as little as three years. Despite CSA's promises, a state investigation revealed that the defendant failed to negotiate settlements with creditors for most accounts entered into its program. Further, when CSA did negotiate settlements with creditors, its clients did not always receive the 60 percent reduction they were promised.</p>	3/26/09	<p>http://www.oag.state.tx.us/oagNews/release.php?id=2900</p>	<p>Jerry Strickland jerrystrickland@oag.state.tx.us</p>
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Texas	JK Harris	According to the state's enforcement action, JK Harris failed to provide promised services, misrepresented its employees' professional skills and experience, overstated its ability to reduce debts that customers owe to the Internal Revenue Service, and accepted large, prepaid fees from customers whose tax liabilities the firm knew – or should have known – it could not reduce.	4/13/09	http://www.oag.state.tx.us/oagNews/release.php?id=2924	Jerry Strickland Jerry.strickland@oag.state.tx.us
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Texas	National Life Settlements, LLC; Howard G. Judah Jr.; and Gregory F. Jablonski	<p>Texas Attorney General Greg Abbott today charged the owners of two investment plans with orchestrating a fraudulent scheme that targeted retirees and teachers. According to the state's enforcement action, Howard G. Judah Jr. of Houston and Gregory F. Jablonski of Castle Rock, Colo., falsely guaranteed lucrative investment returns, misrepresented their "life settlement" policy investment offerings, failed to disclose material information to investors, and committed multiple violations of the Texas Securities Act. Travis County District Judge Suzanne Covington granted the Attorney General's request for receivership and issued an order seizing more than \$19 million held in several bank accounts under the defendants' control. Between November 2006 and December 2008, the scheme raised approximately \$20 million from 240 individual investors. That amount includes more than \$2.5 million from employees who withdrew assets from their pension funds to invest in the</p>	2/13/09	http://www.oag.state.tx.us/oagNews/release.php?id=2841	Jerry Strickland Jerry.strickland@oag.state.tx.us
Wisconsin	Denver Kalkofen	charged with four counts of theft in a business setting and two counts of securities fraud, alleging she deposited consumers' investment checks into her own personal bank accounts and used the funds for her own expenses	5/11/09	http://www.doj.state.wi.us/news/2009/nr051109_01.asp	Bill Cosh (608) 266-1221

