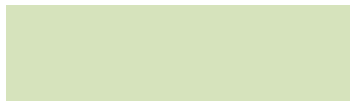


OPERATION Collection Protection

Federal Actions | November 4, 2015

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
FEDERAL TRADE COMMISSION ACTIONS				
<p>Vantage Point Services, LLC et. al.</p> <p>(Buffalo, New York)</p> <p>(Western District of New York, Buffalo Division)</p>	<p>Civil Lawsuit:</p> <p>Seeking permanent injunction and equitable monetary relief. Alleged violations of Section 5 of the FTC Act, various sections of the FDCPA (15 U.S.C. §§ 1692(c) & (e)-(g)), and analogous NY state laws.</p>	<p>January 5, 2015:</p> <p>Complaint filed</p> <p><i>Ex parte</i> TRO, and later, a preliminary injunction, with asset freeze, restraining order, and appointment of receiver</p> <p>Granted</p> <p>Case Pending</p>	<p>Federal Trade Commission & New York Attorney General</p> <p>(case filed jointly)</p>	<p>Mitchell J. Katz (202) 326-2161</p> <p><u>Press Release:</u> http://www.ftc.gov/news-events/press-releases/2015/02/ftc-new-york-attorney-general-crack-down-abusive-debt-collectors</p>



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<p><i>Cornerstone and Company, LLC, et. al.</i></p> <p>(Riverside, California)</p> <p>(District of Columbia)</p>	<p>Civil Lawsuit:</p> <p>Seeking a permanent injunction against a debt portfolio broker that allegedly posted unencrypted documents online disclosing consumers' sensitive personal information, in violation of the unfairness provisions of Section 5 of the FTC Act.</p>	<p>August 27, 2014: Complaint filed</p> <p>April 20, 2015: Stipulated Final Order Entered requiring the implementation of an information security program and independent audits for 20 years.</p>	<p>Federal Trade Commission</p>	<p>Jay Mayfield (202) 326-2181</p> <p><u>Press Release:</u> https://www.ftc.gov/news-events/press-releases/2015/04/debt-brokers-settle-ftc-charges-they-exposed-consumers</p>

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<p><i>Centro Natural Corp. et. al.</i></p> <p>(Davie, Florida)</p> <p>(Southern District of Florida)</p>	<p>Civil Lawsuit:</p> <p>Seeking permanent injunction and equitable monetary relief against an alleged fake debt scam targeting Spanish-Speaking Consumers. Alleged violations of Section 5 of the FTC Act, Sections 807(1), 807(2), 807(3), 807(4), 807(5), 807(7), and 807(10) of the FDCPA, and multiple sections of the Telemarketing Sales Rule.</p>	<p>October 20, 2014:</p> <p>Complaint filed, <i>ex parte</i> TRO, and later, a preliminary</p>		

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Broadway Global Master Inc., In-Arabia Solutions Inc., and Kirit Patel

(Tracy, California)

(Eastern District of California)

Civil Lawsuit:

Seeking permanent injunction and equitable monetary relief for allegedly harassing consumers and pretending to be agents of law enforcement or fake government agencies, and illegally processing more than \$5.2 million in payments from

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CONSUMER FINANCIAL PROTECTION BUREAU ACTIONS				
<p><i>ECMC Group, Inc. and Zenith Education Group</i></p> <p>(Oakdale, Minnesota)</p> <p>(Washington DC)</p>	<p>Settlement In Lieu of Civil Lawsuit:</p> <p>Settling potential liability for numerous alleged violations in the extension and collection of Corinthian College private student loans.</p>	<p>September 2014: Complaint filed against Corinthian College, ECMC's predecessor in interest, alleging predatory lending and violations of the FDCPA.</p> <p>February 2, 2015: Settlement Reached – Provides for \$480 million in student loan forgiveness, the provision of information to credit bureaus directing the deletion of negative information related to the loans, and assurances that the third-party holder of the loans will refrain from suing or threatening to sue borrowers.</p>	<p>Consumer Financial Protection Bureau</p>	<p>Moira Vahey (202) 435-7170</p> <p><u>Press Release:</u> http://www.consumerfinance.gov/newsroom/cfpb-secures-480-million-in-debt-relief-for-current-and-former-corinthian-students/</p>

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
<p><i>Universal Debt and Payment Solutions, LLC, et al.</i></p> <p>(Tucker, Georgia)</p> <p>(Northern District of Georgia, Atlanta Division)</p>	<p>Civil Lawsuit: Seeking a permanent injunction, redress, and civil penalties against a robo-call phantom debt collection company, and its service providers, for allegedly threatening consumers with arrest, wage garnishment, and “financial restraining orders” to collect debts that were not owed to them, in violation of the Fair Debt Collection Practices Act and the Consumer Financial Protection Act.</p>	<p>March 26, 2015: Complaint filed and Temporary Restraining Order Granted.</p> <p>April 7, 2015: Preliminary Injunction Entered halting the misconduct and freezing the assets of the individual defendants and their businesses.</p> <p>September 1, 2015: Motion to Dismiss Denied.</p> <p>Case Pending</p>	<p>Consumer Financial Protection Bureau</p>	<p>Moira Vahey (202) 435-7170</p> <p><u>Press Release:</u> http://www.consumerfinance.gov/newsroom/</p>

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<p><i>Northway Financial Group, et al.</i></p> <p>(Canada and Malta)</p> <p>(Southern District of New York)</p>	<p>Civil Lawsuit: Seeking a permanent injunction, redress, and civil penalties for making false threats, using illegal wage assignment clauses, and collecting debts that are void under state law, in violation of the Consumer Financial Protection Act.</p>	<p>July 6, 2015 Complaint filed</p> <p>Case Pending</p>	<p>Consumer Financial Protection Bureau</p>	<p>Moira Vahey (202) 435-7170</p> <p>Press Release: http://www.consumerfinance.gov/newsroom/cfpb-sues-offshore-payday-lender/</p>

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<p><i>Chase Bank, USA N.A. and Chase Bankcard Services, Inc.</i></p> <p>(Newark, Delaware)</p> <p>(Washington DC and in 47 states)</p>	<p>Administrative Action: CFPB, 47 States, and DC found that the large credit card bank sold debt buyers inaccurate information used to collect debts and robo-signed inaccurate affidavits and sworn pleadings.</p>	<p>July 8, 2015: 49 Separate Administrative Orders Issued</p> <p>Ordered Chase Bank to cease collecting on 528,000 accounts; pay \$50 million in refunds to consumers; confirm debts before selling to debt buyers; not sell debts with inadequate documentation; require its debt buyers not to resell accounts; notify consumers when their debts are sold and make their account information available to them; withdraw, dismiss, or terminate all collection litigation filed after 1/1/09; cease robo-signing affidavits; verify debts before filing lawsuits; and pay \$30 million in civil penalties to the CFPB, and \$106 million to 47 states and DC. The OCC also ordered Chase to pay \$30 million in civil penalties in a related action.</p>	<p>Consumer Financial Protection Bureau</p> <p>&</p> <p>Attorneys General from 47 States and District of Columbia</p> <p>(actions taken jointly)</p> <p>Office of the Comptroller of the Currency concurrently announced a civil penalty assessed against Chase in a related action.</p>	<p>Moira Vahey (202) 435-7170</p> <p>Press Release: http://www.consumerfinance.gov/newsroom/cfpb-47-states-and-d-c-take-action-against-jpmorgan-chase-for-selling-bad-credit-card-debt-and-robo-signing-court-documents/</p>

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<p><i>Frederick J. Hanna & Associates, e.t al.</i></p> <p>(Marietta, Georgia)</p> <p>(Northern District of Georgia, Atlanta Division)</p>	<p>Civil Lawsuit: Seeking a permanent injunction, redress, and civil penalties against debt collection law firm and its partners for misrepresenting the level of attorney involvement in debt collection lawsuits and filing false affidavits in violation of the Fair Debt Collection Practices Act and the Consumer Financial Protection Act.</p>	<p>July 14, 2014: Complaint filed</p> <p>July 14, 2015: Motion to Dismiss D</p>		

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Portfolio Recovery Associates, LLC

Administrative Action:

The CFPB found that Por-4.3(o3.9(a)-7.7484 re .7(r)-13.4[(T)7.04 519.48 102.48 30.96 re W n BT /".0 Tw 7. /".0569 v92 299.04 re W n

(Norfolk, Virginia)

(Washington DC)

Agency

Press Contact
Press Release or Order

Matter Name Company Location Action Location	Type of Action	Date/Matter Information	Responsible Agency	Press Contact Press Release or Order
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U.S. Department of Justice Actions

**Commercial Recovery
Systems, Inc.**

(Plano, Texas)

(Eastern District of Texas,
Sherman Division)

Civil Lawsuit:

Seeking permanent injunction and civil penalties. Alleging violations of Section 5 of the FTC Act and Sections 807 (2), (3), (4), and (5) of the FDCPA.

**January 20, 2015:
Complaint filed**

Case Pending

**U.S. Department of Justice
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<p><i>Mark Lavin John Salatino, Jessica Mann, And Jennifer Sherk</i></p> <p>(Buffalo, New York)</p> <p>(Southern District of New York)</p>	<p>Guilty Pleas: Guilty pleas unsealed as to 4 persons in connection with case charging an additional 11 persons with wire fraud and conspiracy to commit wire fraud in connection with a nationwide debt collection scheme that took in more than \$31 million from thousands of victims across the United States As alleged, the defendants engaged in what is believed to be the largest fraudulent debt collection scheme ever to be prosecuted, falsely threatening arrest and prosecution of countless Americans, including those who suffered from disabilities</p>	<p>October 27, 2015: Guilty pleas unsealed</p>	<p>U.S. Attorney's Office, Southern District of New York</p>	<p>Press Release: http://www.justice.gov/usao-sdny/pr/manhattan-us-attorney-charges-fifteen-defendants-31-million-fraudulent-and-coercive</p>