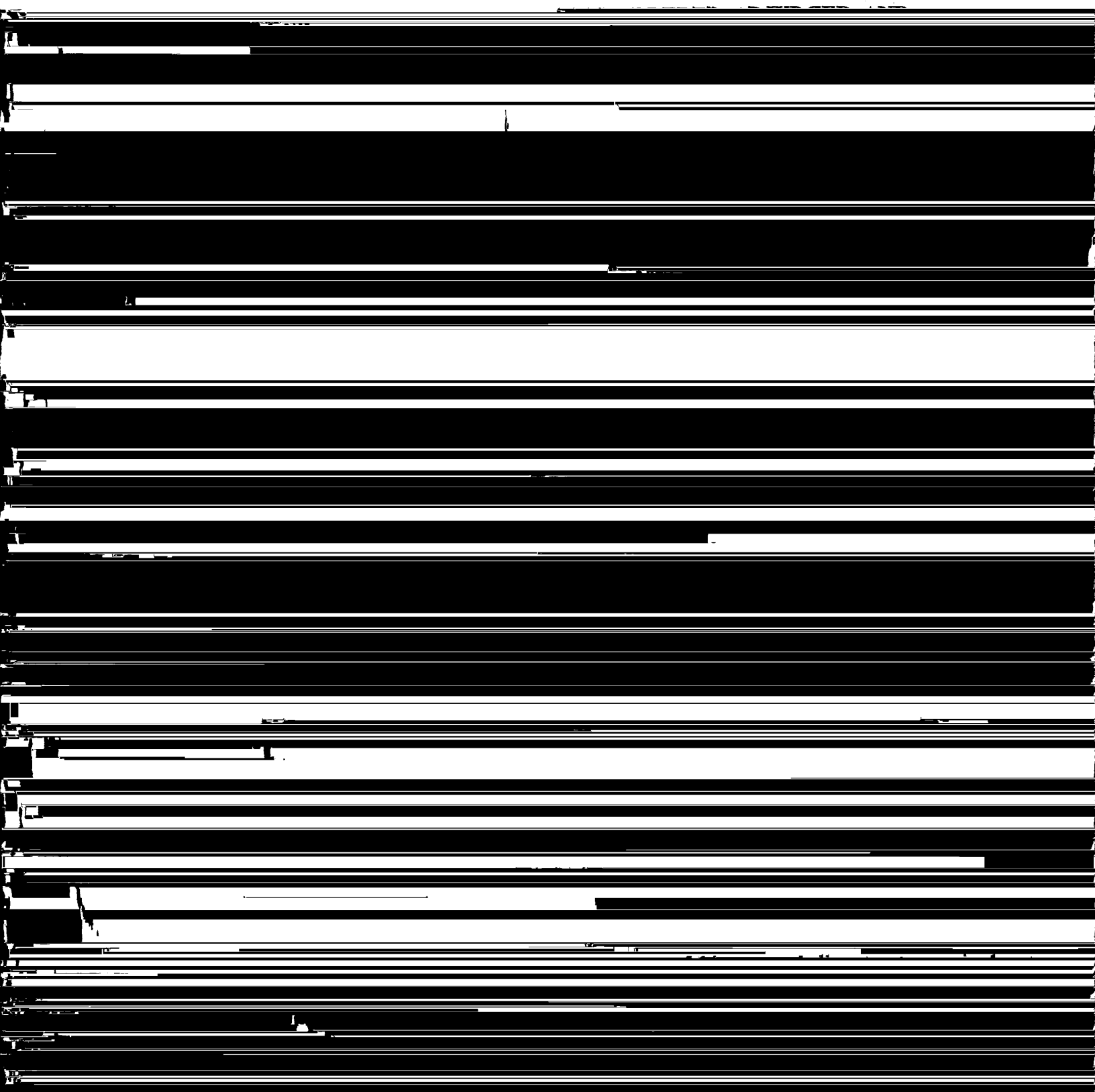
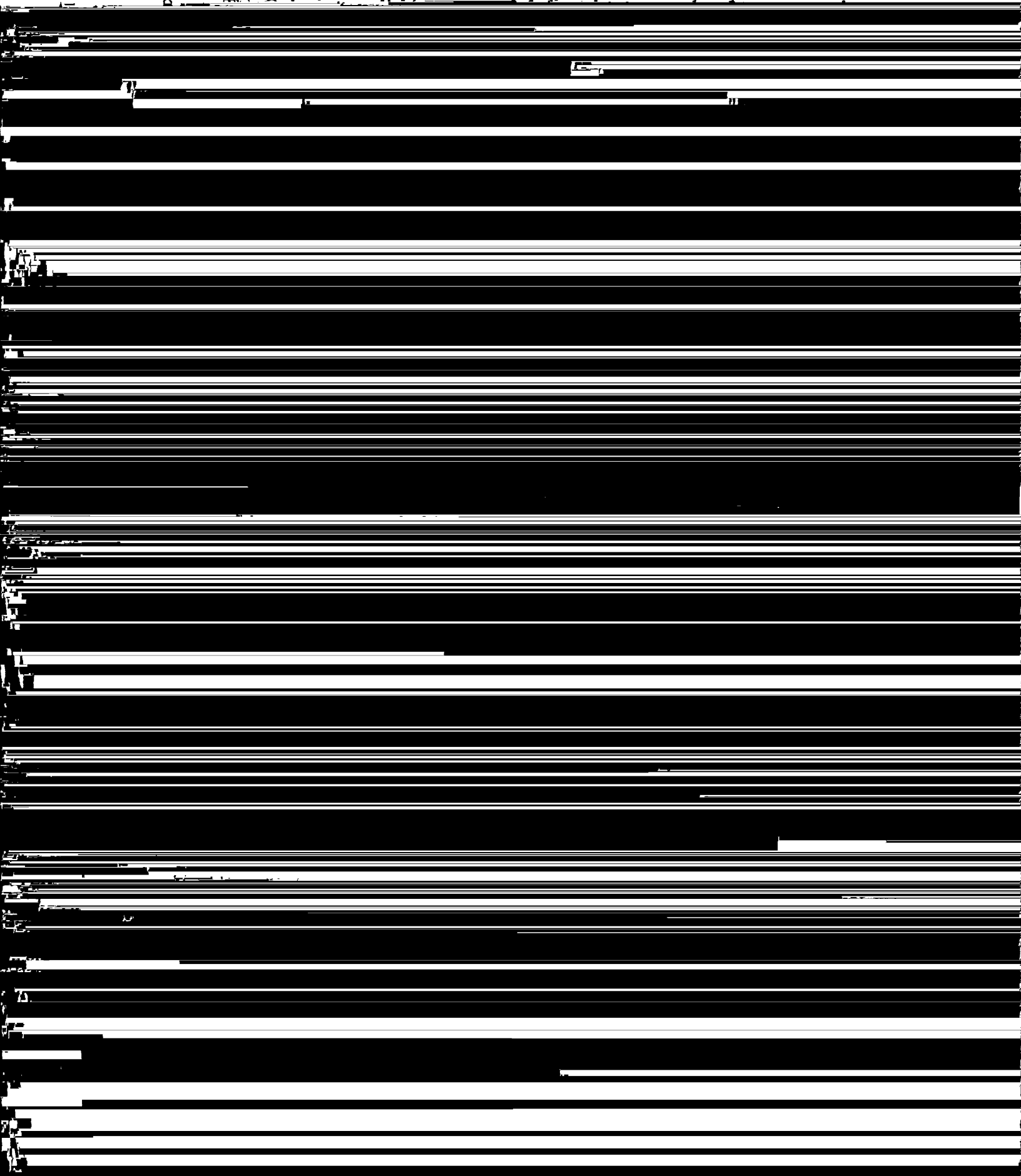


1

Defendant James Shovak ("Defendants") with violating Section 5 of the FTC Act and the FTC's Trade Regulation Rule entitled the "Telemarketing Sales Rule," 16 C.F.R. Part 310. On September 24, 2002, the Court entered a Stipulation and Order of Preliminary Injunction:



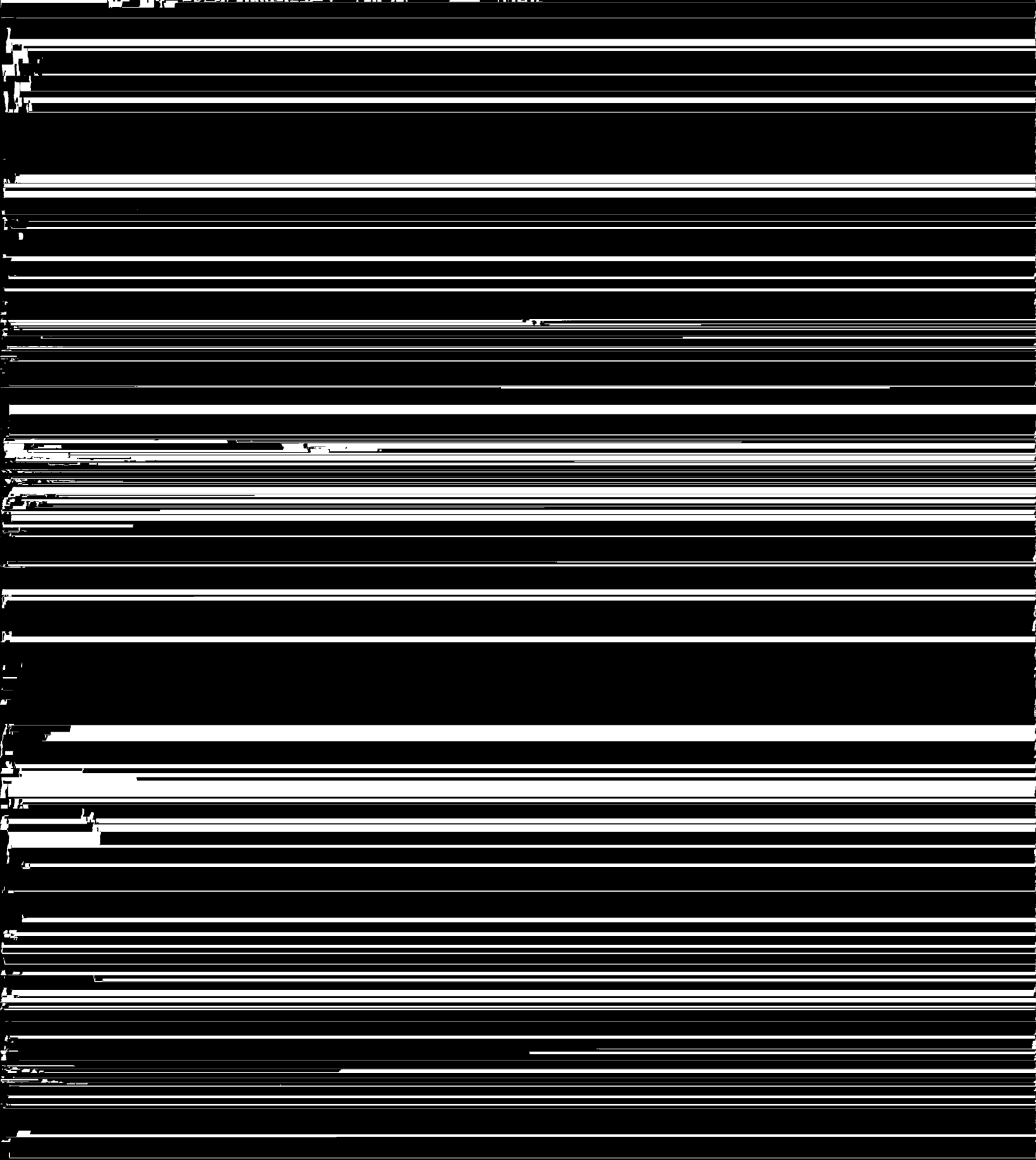


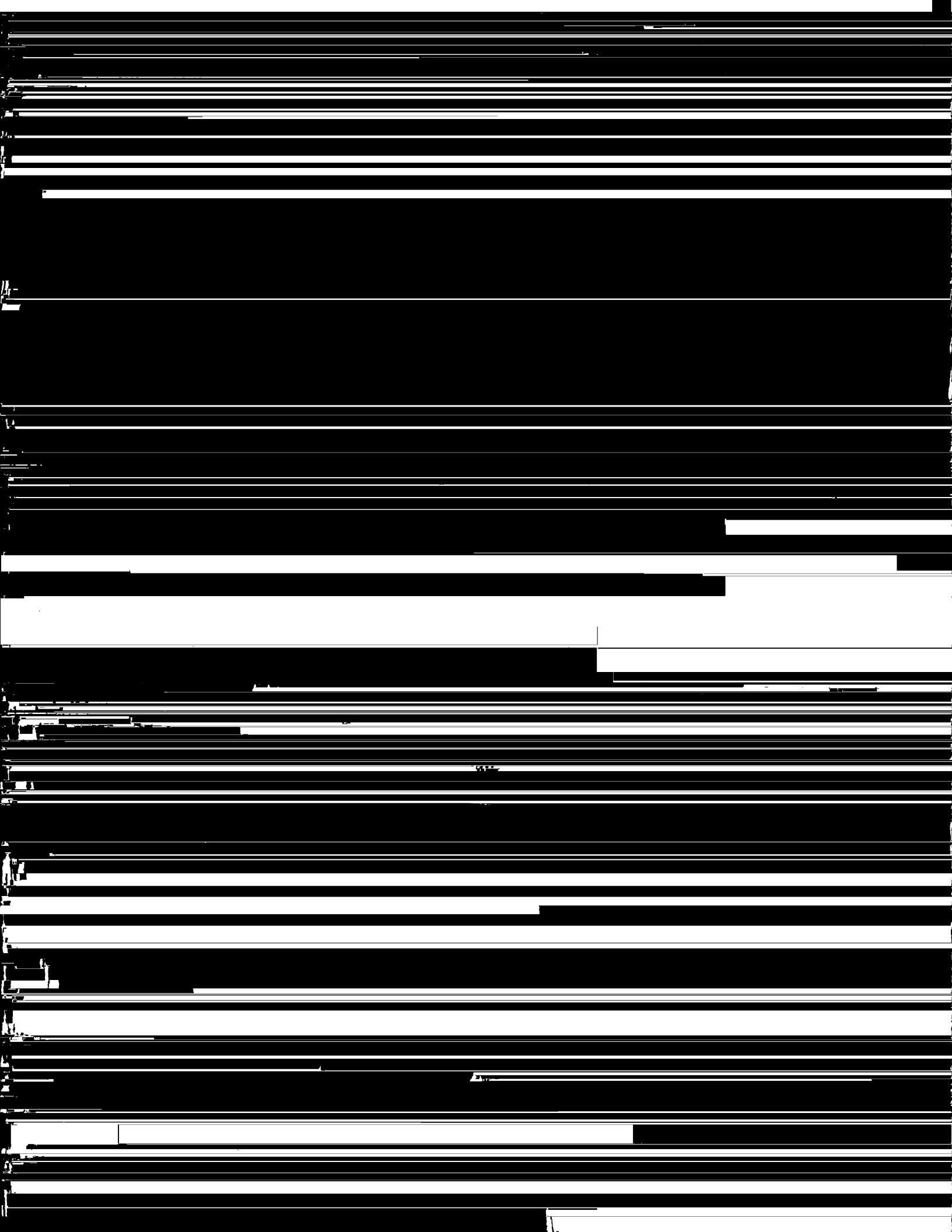
4. "Plaintiff" means the Federal Trade Commission.

ORDER

1. Misrepresenting, directly or by implication, any material aspect of the

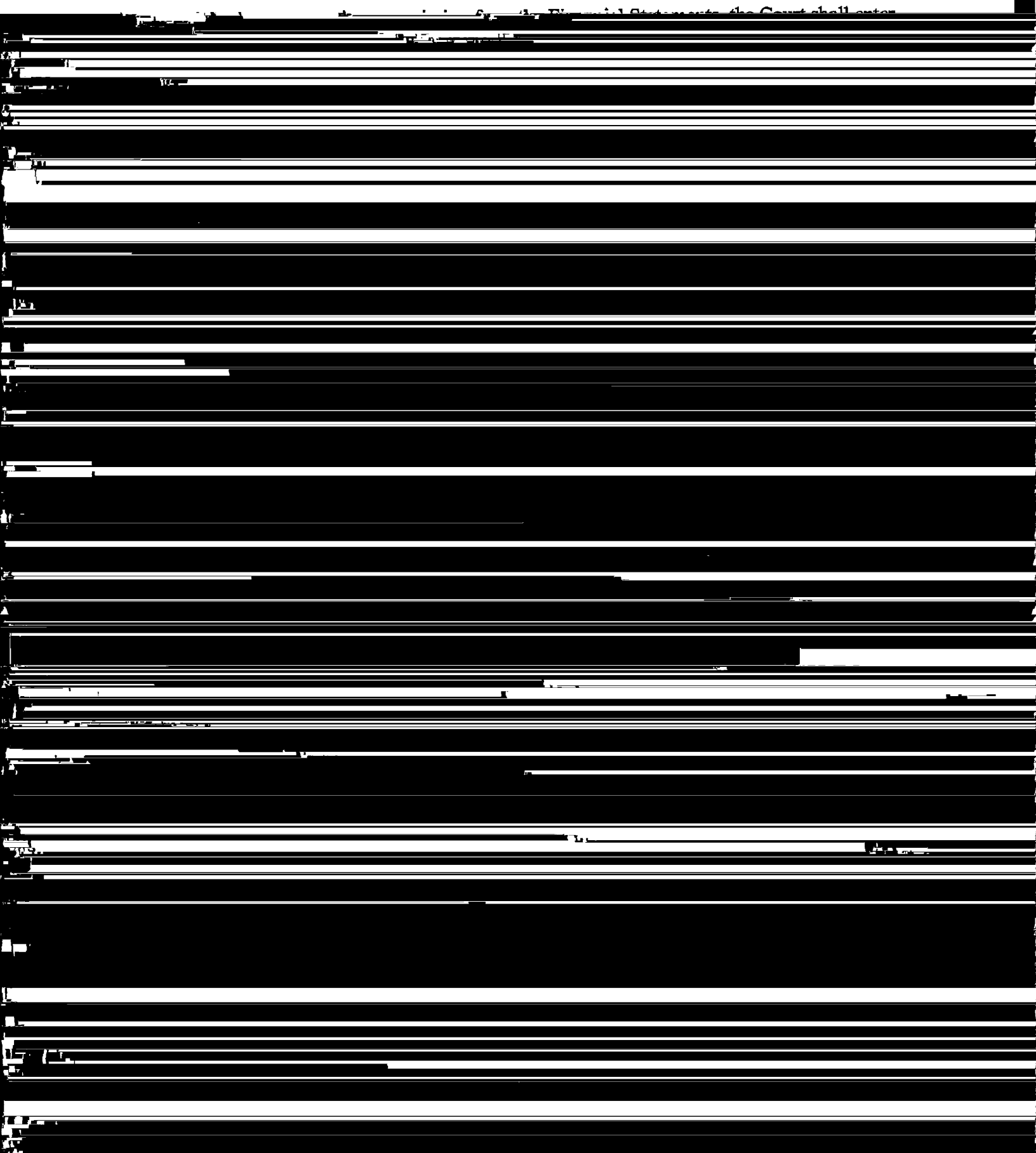
time prior to the date this Order is entered, in connection with the purchase of the credit related





V LIST OF ASSUREE

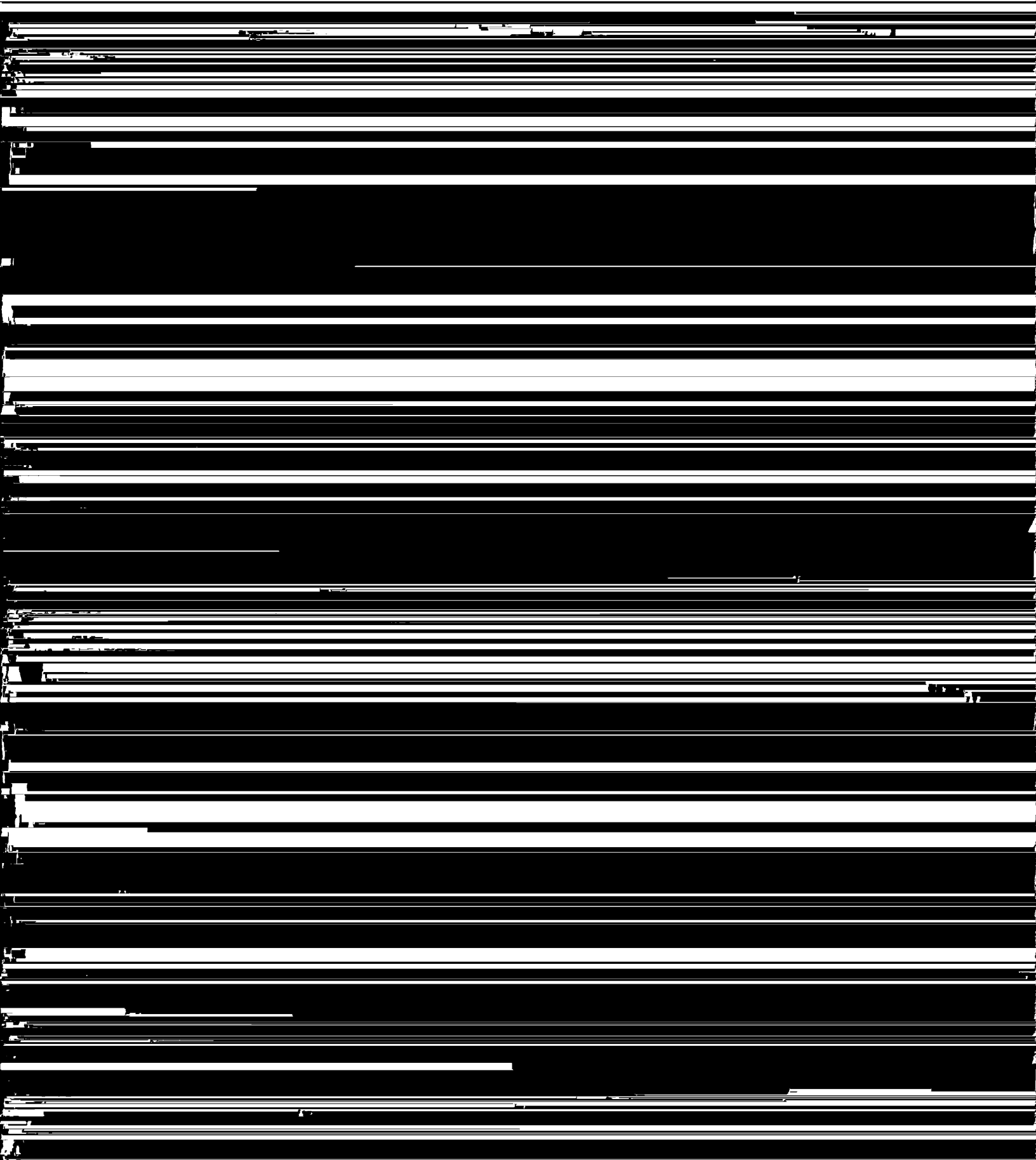
value of which exceeds \$1,000, materially misrepresented the value of any asset, or made any



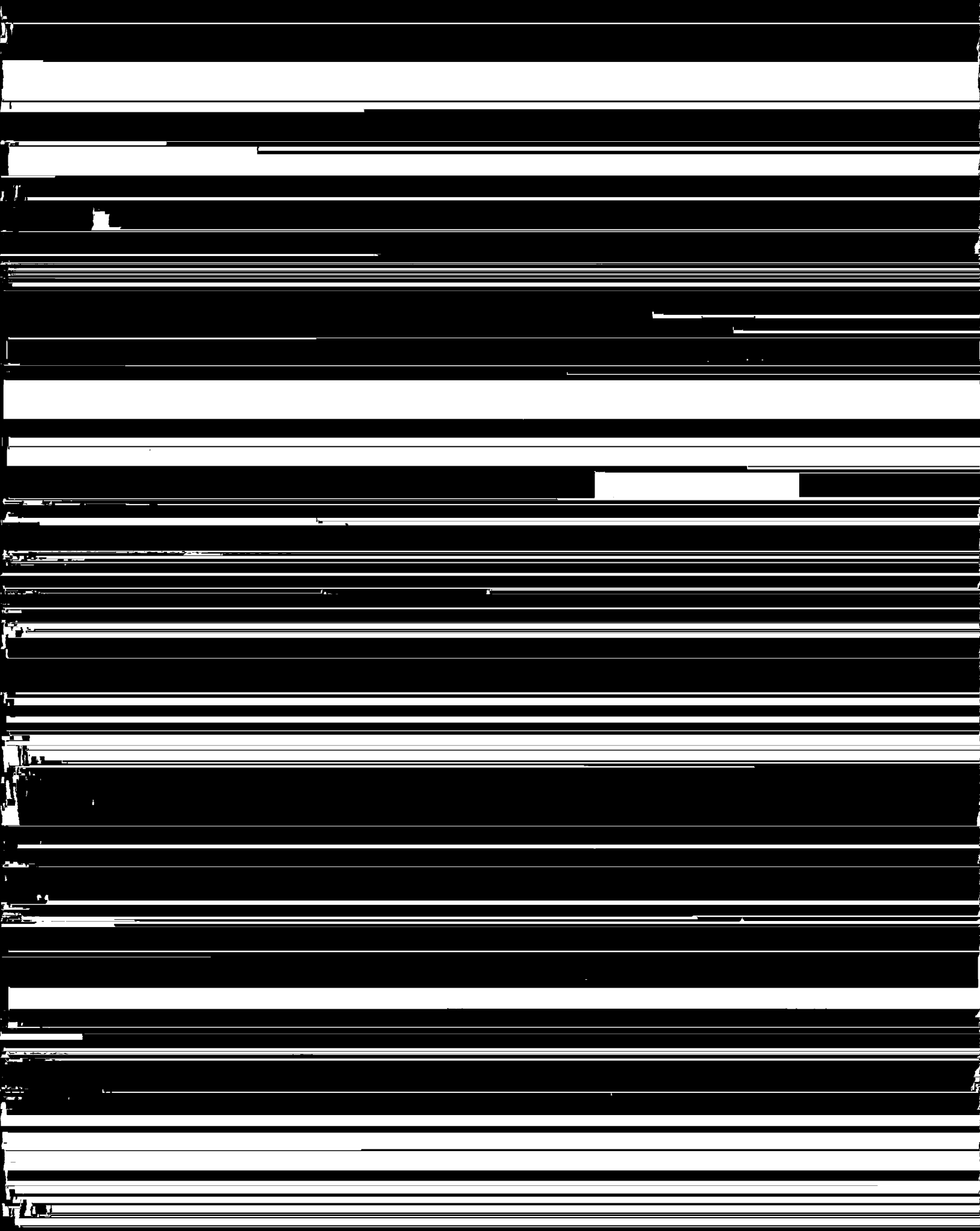
transactions in which each employee or independent contractor is involved;

~~provided that this Paragraph does not authorize or require Defendants to take any~~

B. In addition, the Commission is authorized to monitor compliance with this Order



1. Defendant Shovak shall notify the Commission of the following:
 - a. Any changes in Defendant's residence, mailing addresses, and telephone numbers, within ten business (10) days of the date of such change;
 - b. Any changes in Defendant's employment status (including self-employment) within ten business (10) days of the date of such change;



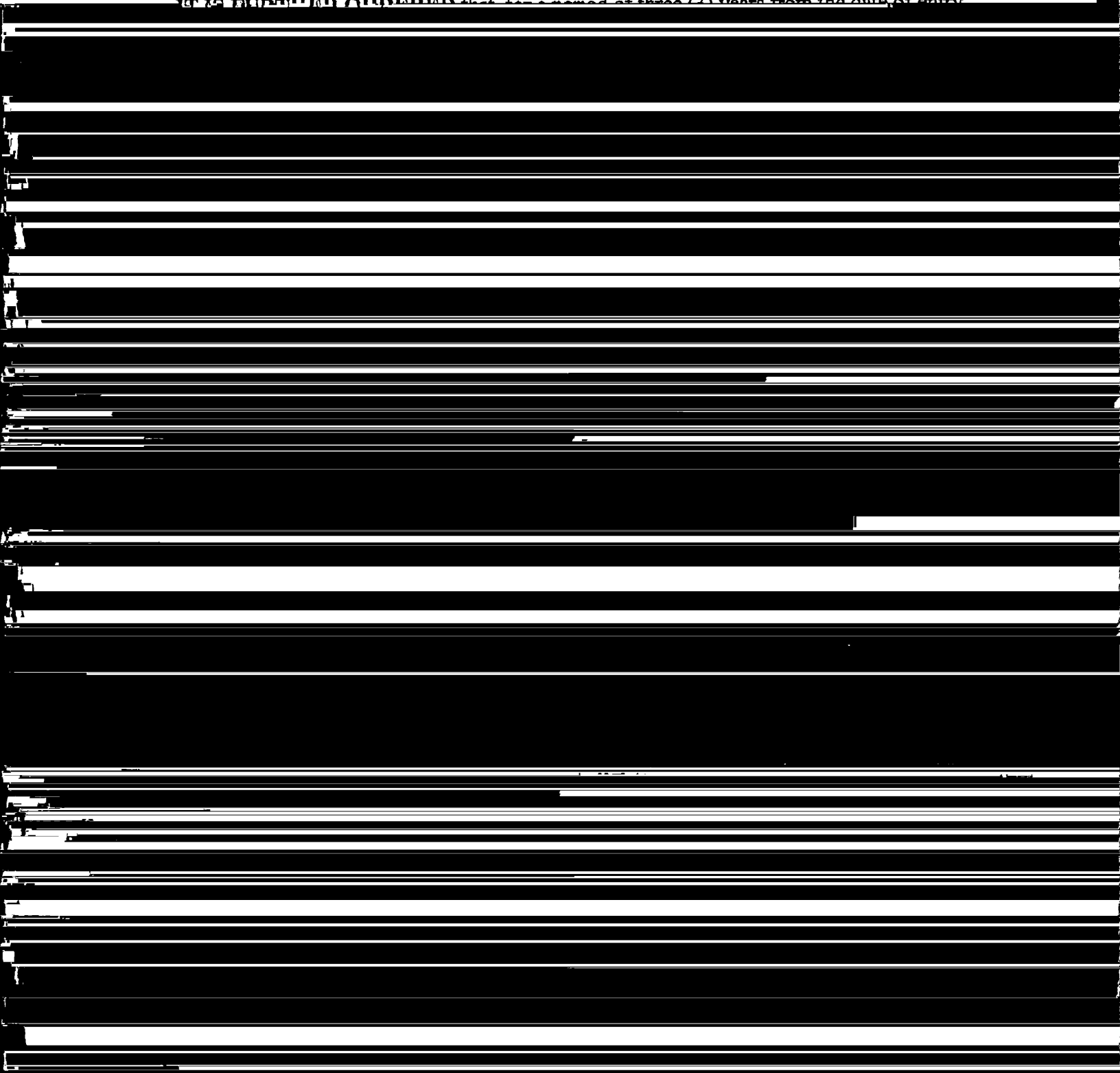
XI. RECORD KEEPING PROVISIONS

this Order Defendant Showak in connection with any business where Defendant Showak is the

- E. Copies of all sales scripts, training materials, advertisements, or other marketing materials.

XII. DISTRIBUTION OF ORDER BY DEFENDANT

IT IS FURTHER ORDERED that for a period of three (3) years from the date of entry



XIII. ACKNOWLEDGMENT OF RECEIPT OF ORDER BY DEFENDANT

IT IS FURTHER ORDERED that each Defendant within five (5) business days of



XVI. RETENTION OF JURISDICTION

[REDACTED]