

UNITED STATES DISTRICT COURT

ATLANTA DIVISION

PROHIBIT THE USE OF FORCE

judgment.

3. **“Debt collection activities”** mean any activities of a debt collector to collect or attempt to collect, directly or indirectly, a debt owed or due, or asserted to be owed or due.

4. **“Debt collector”** means any person who uses any instrumentality of interstate commerce or the mails in any business the principal purpose

~~of which is the collection of any debt.~~

attempts to collect, directly or indirectly, debts owed or due or asserted

to be owed or due.

assigns.

B. “Individual Defendants” means Lamar Snow, Jahaan McDuffie, and Glentis Wallace.

6 “Financial-related conduct”

product, service, plan, or program represented, expressly or by implication, to:

- A. Negotiate, settle, or in any way alter the terms of payment or other terms of the mortgage, loan, debt, or obligation, including but not limited to, a reduction in the amount of interest, principal balance, ~~monthly payments~~, or fees owed by _____

or unsecured creditor or debt collector;

~~D. Stop _____~~

collateral; or

E. Negotiate, obtain, or arrange for a deed-in-lieu of foreclosure or

collateral (ii) a deed-in-lieu of foreclosure, or (iii) any other

~~PROHIBITED INFORMATION FROM THE~~

FINANCIAL-RELATED PRODUCTS OR SERVICES

II. IT IS FURTHER ORDERED that Stipulating Defendant, Stipulating Defendant's officers, agents, employees, and attorneys, and all other persons

or service, including but not limited to, the amount of savings a consumer will receive from purchasing, using, or enrolling in such secured or unsecured debt relief product or service; the amount of time before which a consumer will receive settlement of that consumer's debts; or the reduction or cessation of collection calls;

5. That a consumer will receive legal representation;
6. ~~That any particular outcome or result from a financial.~~

than those terms that actually are or will be arranged or offered by a creditor or lender.

MONEY JUDGMENT AND PARTIAL SUSPENSION

III. IT IS FURTHER ORDERED that:

A. Judgment in the amount of Three Million Four Hundred Sixty Two Thousand Six Hundred Sixty Four Dollars (\$3,462,664.00) is

entered in favor of the Commission, against Stipulating Defendant and Wells Fargo Bank, N.A.

as equitable monetary relief.

jointly and severally, against

Stipulating Defendant and Wells Fargo Bank, N.A.

B. In partial satisfaction of the judgment against Stipulating Defendant and Wells Fargo Bank, N.A.,

the extent not already done, Stipulating Defendant and Wells Fargo Bank, N.A. shall

Defendant and Wells Fargo Bank, N.A. shall

the extent not already done, Stipulating Defendant and Wells Fargo Bank, N.A. shall

1. To the extent not already done, Stipulating Defendant and Wells Fargo Bank, N.A. shall

transfer all funds in the LLC accounts with account numbers ending in [REDACTED] and [REDACTED], to

the Receiver or his designated agent;

the Receiver or his designated agent;

the Receiver or his designated agent;

To the extent not already done, Stipulating Defendant and Wells Fargo Bank, N.A. shall

Fargo Bank shall transfer all funds in the Minnesota Distribution

ending in [REDACTED] and [REDACTED], to

LLC accounts with account numbers ending in [REDACTED] and [REDACTED], to

the Receiver or his designated agent;

ing Defendant and Wells Fargo Bank, N.A. shall

3. To the extent not already done, Stipulating Defendant and Wells Fargo Bank, N.A. shall

ne Mitchell & Maxwell

Fargo Bank shall transfer all funds in the LLC accounts with account numbers ending in [REDACTED] and [REDACTED], to

the Receiver or his designated agent;

[REDACTED]

J. All money paid to the Commission pursuant to this Order may be

to be used for equitable relief, including consumer redress and any
attendant expenses for the administration of any redress fund. If

restrained and enjoined from:

- A. failing to provide sufficient customer information to enable the Commission to efficiently administer consumer redress. Stipulating Defendant represents that he has provided this redress information to

ORDER ACKNOWLEDGMENTS

V. IT IS FURTHER ORDERED that Stipulating Defendant obtain acknowledgments of receipt of this Order:

A. Stipulating Defendant, within 7 days of entry of this Order, must submit to the Commission an acknowledgment of receipt of this Order sworn under penalty of perjury.

B. For 5 years after entry of this Order, Stipulating Defendant for any business that such Defendant, individually or collectively with any other Defendants, is the majority owner or controls directly or indirectly, must deliver a copy of this Order to: (1) all principals, officers, directors, and LLC managers and members; (2) all employees, agents, and representatives who participate in conduct related to the

~~subject matter of this Order and (3) all~~

COMPLIANCE REPORTING

VII. IT IS FURTHER ORDERED that Stipulating Defendant make timely submissions to the Commission:

A. One year after entry of this Order, Stipulating Defendant must submit a compliance report, sworn under penalty of perjury:

(a) Stipulating Defendant must (a) identify the

physical, postal, and email address and telephone number, as designated points of contact, which representatives of the Commission may use to communicate with Stipulating Defendant; (b) identify all of Stipulating Defendant's businesses by all of their names, telephone numbers, and physical addresses

[REDACTED]

including any business for which Defendant _____

whether as an employee or otherwise and any entities in which

Defendant has any ownership interest, and identify the name, physical address, and any Internet address of the business or

VIII. IT IS FURTHER ORDERED that Stipulating Defendant must create

certain records for 10

record for 5 years. Specifically, Stipulating Defendant must create

Stipulating Defendant's compliance with this Order, including the financial

representations upon which rest of the Order's provisions are based.

failure to transfer any assets as required by this Order:

- A. Within 14 days of receipt of a written request from a representative of the Commission Stipulating Defendant must: submit additional compliance reports or other requested information, which must be sworn under penalty of perjury; appear for depositions; and

identification or prior notice. Nothing in this Order limits the Commission's lawful use of compulsory process, pursuant to Sections 9

and 20 of the FTC Act, 15 U.S.C. §§ 49, 57b-1.

D. Upon written request from a representative of the Commission, any consumer reporting agency must furnish consumer reports

concerning ~~Stipulating Defendant~~ pursuant to Section 604(1) of the

Fair Credit Reporting Act, 15 U.S.C. §1681b(a)(1).

RETENTION OF JURISDICTION

X. **IT IS FURTHER ORDERED** that this Court retains jurisdiction of this matter for purposes of construction, modification, and enforcement of this Order.

SO ORDERED this 17th day of July, 2018.

SO STIPULATED AND AGREED:

For Plaintiffs:


COLIN HECTOR

DATE:

July 17, 2018

901 Market Street, Ste 570

San Francisco, CA 94103

T: 202-326-8376

F: 202-326-3768

E: chector@ftc.gov

pro hac vice



SANA CHRISS

(Georgia Bar No. 396383)

225 Peachtree Street, N.E.,

Ste 1500

Atlanta, GA 30303

July 17, 2018

T: 404-656-1864

F: 404-656-1379

E: schriss@ftc.gov

For Defendant:

DATE:

Glentis Wallace

March 14, 2018

Glentis Wallace
Pro Se
545 Cottin Gin Lane
Lawrenceville, GA 30045
770-906-6476

Defendant Glentis Wallace a/k/a Glen
Wallace