

Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. §§ 1692-1692p, in connection with the collection or attempted collection of debt.

- Stipulating Defendant admits the facts necessary to establish 3. jurisdiction,
- Stipulating Defendant waives any claim that they may have under the 4.

Equal Access to Justice Act, 28 U.S.C. § 2412, concerning the prosecution of this action through the date of this Order, and agree to bear their own costs and attorney fees.

5. Stipulating Defendant and the Commission waive all rights to appeal or otherwise challenge or contest the validity of this Order.

DEFINITIONS

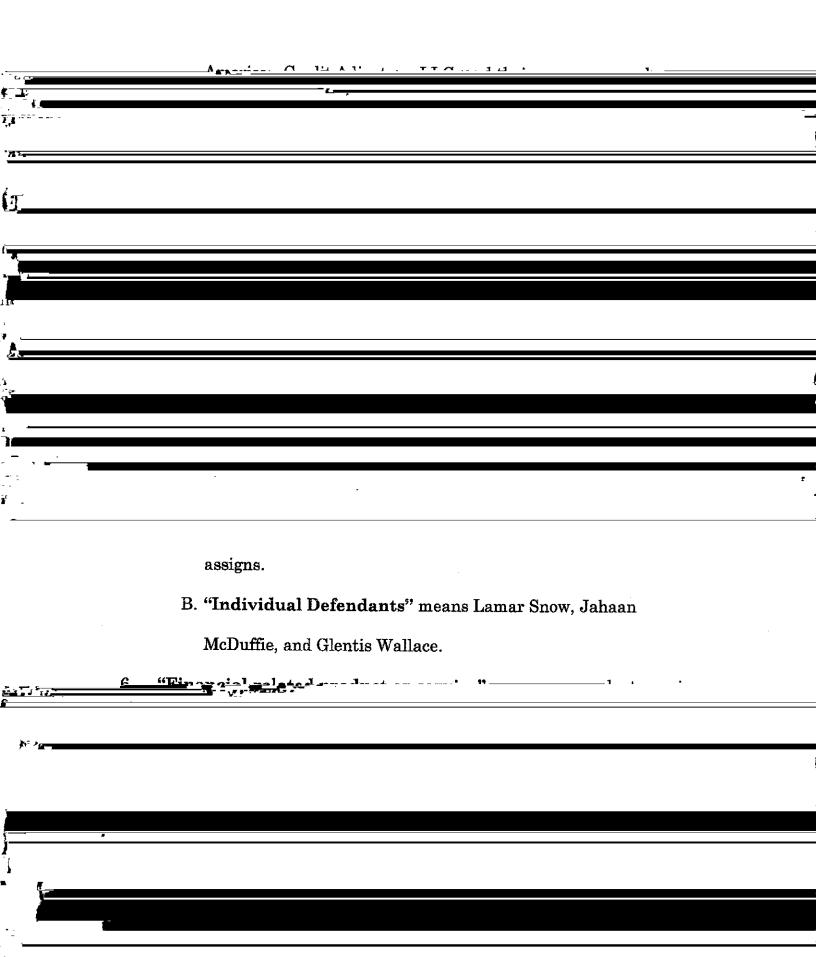
		For the purpose of this Order, the following definitions apply:
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judgment.

- 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 pollection of any 1.14.

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

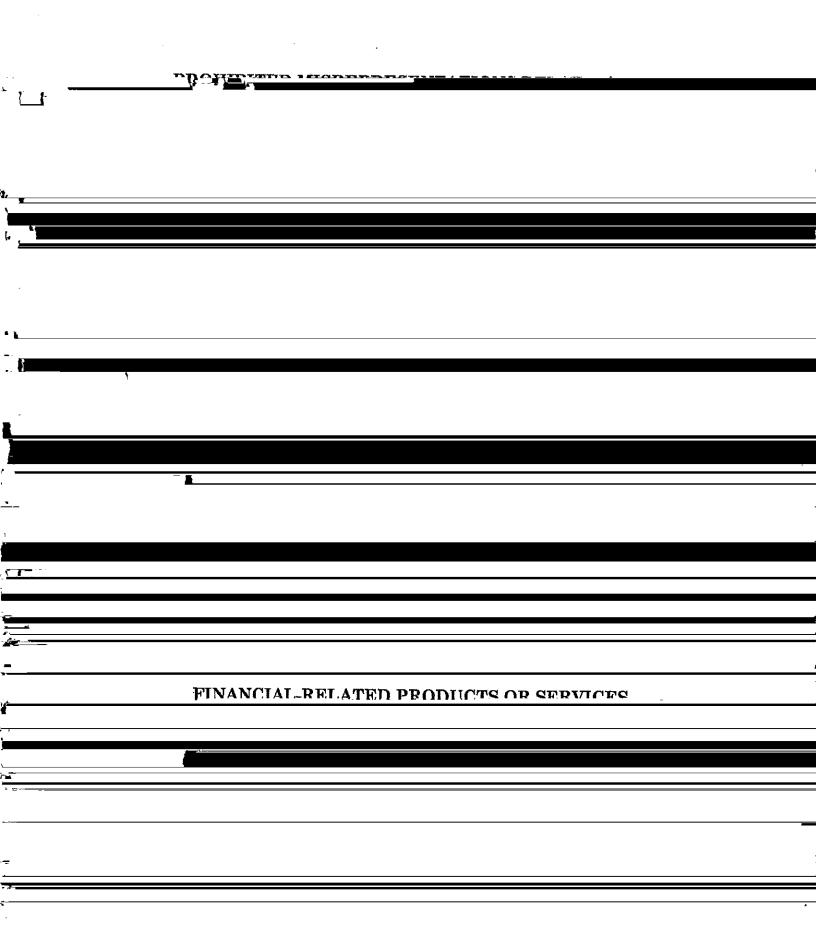


product, service, plan, or program represented, expressly or by implication, to:

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

or unsecured creditor or debt collector;

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

- 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 awanged on affored be as augures over creditor or lender.

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III. IT IS FURTHER ORDERED that:

Judgment in the amount of Three Million Four Hundred Sixty Α.

Two Thousand Six Hundred Sixty Four Dollars (\$3,462,664.00) is

entered in favor of the Commission received Stive of its Roll where an entered

s equitable monetary relief.

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jointly and severally, a

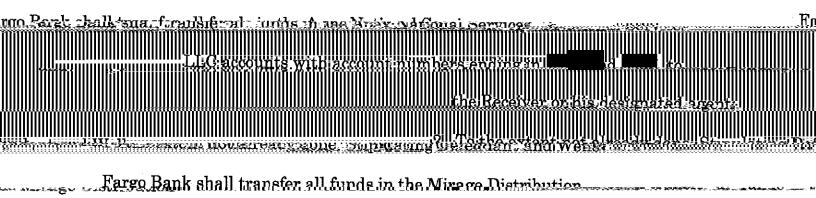
ction of the judgment against Stipulating

В. In partial satisfa

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the extent not already done, Stipulating Defendant and Wells

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LLC accounts with account numbers en

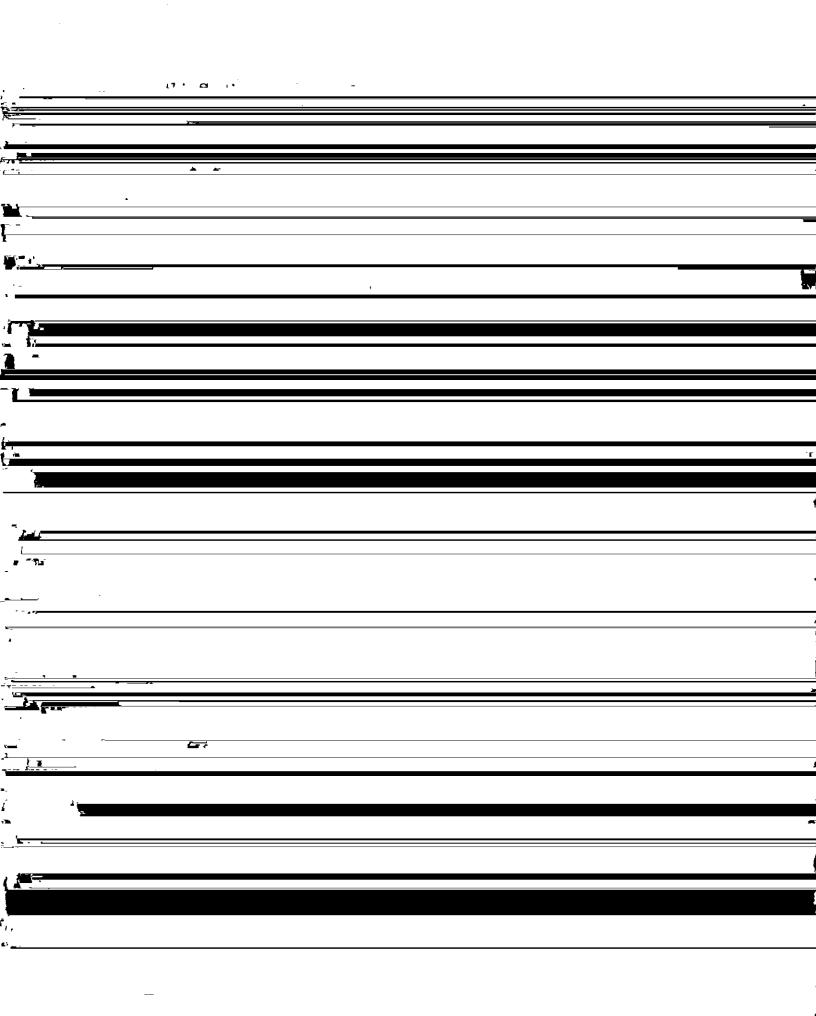
the Receiver or his designated agent:

ing Defendant and Wells

3. To the extent not already done, Stipulat

ne Mitchell & Maxwell

Fargo Bank shall transfer all funds in t



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	to be used for equitable relief, inclu	ading consumer redress and	any
	attendant expenses for the adminis	atuatian of any radrace for I	.T.C
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	restrained and enjoined from:
	A. failing to provide sufficient customer information to enable the
	Commission to efficiently administer consumer redress. Stipulating
	Defendant rangeants that he has answided this reduces information to
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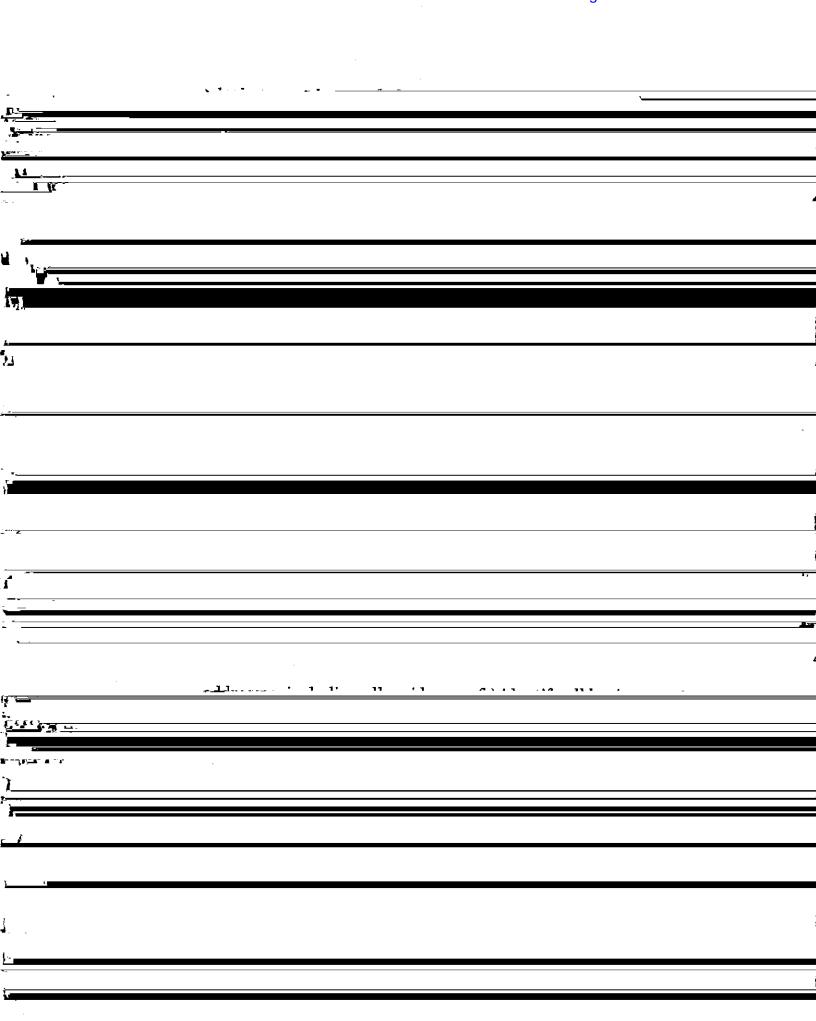
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- V. IT IS FURTHER ORDERED that Stipulating Defendant obtain acknowledgments of receipt of this Order:
 - A. Stipulating Defendant, within 7 days of entry of this Order, must submit to the Commission an acknowledgment of receipt of this Order sworn 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

COMPLIANCE REPORTING

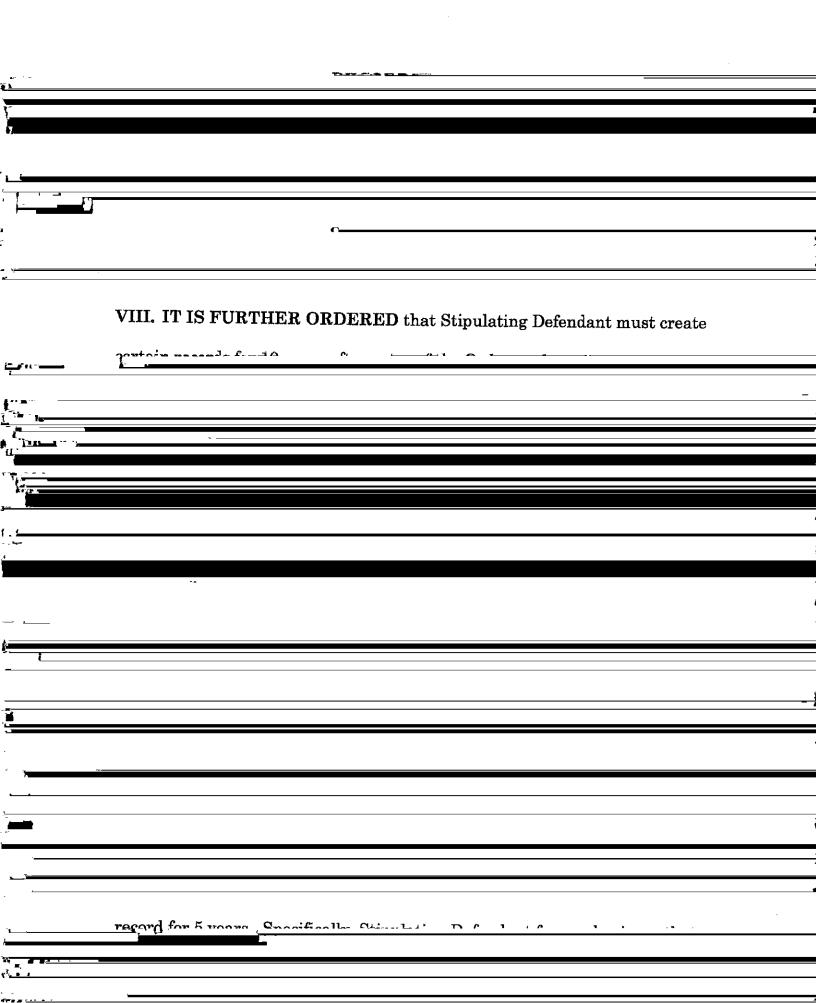
- VII. IT IS FURTHER ORDERED that Stipulating Defendant make timely submissions to the Commission:
 - A. One year after entry of this Order, Stipulating Defendant must submit a compliance report, sworn under penalty of perjury:

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	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 therefore have and therefore a state of the st



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



	Supulating Defendant's compliance with this Order, including the financial
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	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 Consumer Stimulating Defendant and Continue C
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		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
	his	matter for purposes of construction, modification, and enforcement of
	this	Order.

<u>. 2018.</u>

SO ORDERED this May of July

SO STIPULATED AND AGREE	FT	RF	GF	A	AND	ATED	STIPIT	SO
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For Plaintiffs:

COLIN HECTOR

DATE:

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pro hac vice

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For Defendant:

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770-906-6476

Defendant Glentis Wallace a/k/a Glen Wallace