





- 1 2. The Amended Complaint charges that Defendants participated in deceptive  
2 and unlawful acts or practices in violation of Section 5 of the FTC Act, 15  
3 U.S.C. § 45, and the Mortgage Assistance Relief Services Rule, 16 C.F.R.  
4 Part 322 (“MARS Rule”), recodified as Mortgage Assistance Relief  
5 Services, 12 C.F.R. Part 1015 (“Regulation O”), in connection with the  
6 marketing and sale of mortgage assistance relief services (“MARS”).
- 7 3. Defendants neither admit nor deny any of the allegations in the Amended  
8 Complaint, except as specifically stated in this Order. Only for purposes of  
9 this action, Defendants admit the facts necessary to establish jurisdiction.
- 10 4. Defendants waive any claim that they may have under the Equal Access to  
11 Justice Act, 28 U.S.C. § 2412, concerning the prosecution of this action  
12 through the date of this Order. Defendants shall bear their own costs and  
13 attorney fees, except that this finding does not preclude Defendants from  
14 moving or applying for the release of frozen assets to pay costs and  
15 attorneys’ fees, nor does this finding preclude the FTC, the Receiver, or any  
16 other interested party from opposing such a motion or application.
- 17 5. Defendants waive all rights to appeal or otherwise challenge or contest the  
18 validity of this Order.

19  
20 **DEFINITIONS**

21 A. “*Assisting Others*” includes:

- 22 1. performing customer service functions, including receiving or  
23 responding to consumer complaints;
- 24 2. formulating or providing, or arranging for the formulation or  
25 provision of, any advertising or marketing material, including any  
26 telephone sales script, direct mail solicitation, or the design, text, or  
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1 use of images of any Internet website, email, or other electronic  
2 communication;

- 3 3. formulating or providing, or arranging for the formulation or  
4 provision of, any marketing support material or service, including web  
5 or Internet Protocol addresses or domain name registration for any  
6 Internet websites, affiliate marketing services, or media placement  
7 services;
- 8 4. providing names of, or assisting in the generation of, potential  
9 customers;
- 10 5. performing marketing, billing, or payment services of any kind; or  
11 6. acting or serving as an owner, officer, director, manager, or principal  
12 of any entity.

13 B. "***Defendants***" means all of the Individual Defendants and the Corporate  
14 Defendants, individually, collectively, or in any combination.

- 15 1. "***Corporate Defendants***" means A to Z Marketing, Inc., also d/b/a  
16 Client Services; Apex Members, LLC, also d/b/a Apex Solutions and  
17 MacArthur Financial Group; Apex Solutions, Inc.; Expert Processing  
18 Center, Inc.; Smart Funding Corp.; and their successors and assigns.
- 19 2. "***Individual Defendants***" means Ratan Baid; Madhulika Baid, a/k/a  
20 Madhu Baid.

21 C. "***Non-Settling Defendants***" means ; William D. Goodrich, Atty., Inc., also  
22 d/b/a WDG, Attorney at Law; William D. Goodrich; Backend, Inc., f/k/a  
23 Mortgage Modification Center, also d/b/a MMC, Inc.; Top Legal Advocates,  
24 P.C., f/k/a Top Legal Advocates, PLLC; Nationwide Law Center, P.C.;  
25 United States Law Center, P.C.; Emax Loans, Inc.; Millennium Law Center,  
26 P.C.; Legal Marketing Group, Inc.; SC Law Group, P.C.; Interstate Law  
27 Group, LLC; Backend Services, Inc.; Evergreen Law Offices, PLLC; Amir  
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1 (Alex) Montazeran; and Business Team, LLC, and any other defendant that  
2 is added to the case through the filing of any amended complaint.

3 D. “*Federal homeowner relief or financial stability program*” means any  
4 program (including its sponsoring agencies, telephone numbers, and Internet  
5 websites) operated or endorsed by the United States government to provide  
6 relief to homeowners or stabilize the economy, including but not limited to:

- 7 1. the Making Home Affordable Program;
- 8 2. the Financial Stability Plan;
- 9 3. the Troubled Asset Relief Program and any other program sponsored  
10 or operated by the United States Department of the Treasury;
- 11 4. the HOPE for Homeowners program, any program operated or created  
12 pursuant to the Helping Families Save Their Homes Act, and any  
13 other program sponsored or operated by the Federal Housing  
14 Administration; or
- 15 5. any program sponsored or operated by the United States Department  
16 of Housing and Urban Development (“HUD”), the HOPE NOW  
17 Alliance, the Homeownership Preservation Foundation, or any other  
18 HUD-approved housing counseling agency.

19 E. “*Financial product or service*” means any product, service, plan, or  
20 program represented, expressly or by implication, to:

- 21 1. provide any consumer, arrange for any consumer to receive, or assist  
22 any consumer in receiving, a loan or other extension of credit;
- 23 2. provide any consumer, arrange for any consumer to receive, or assist  
24 any consumer in receiving, credit, debit, or stored value cards;
- 25 3. improve, repair, or arrange to improve or repair, any consumer’s  
26 credit record, credit history, or credit rating; or

1           4. provide advice or assistance to improve any consumer's credit record,  
2           credit history, or credit rating.

3 F. "**Person**" means a natural person, organization, or other legal entity,  
4           including a corporation, partnership, limited liability company,  
5           proprietorship, association, cooperative, or any other group or combination  
6           acting as an entity.

7 G. "**Secured or unsecured debt relief product or service**" means, with respect  
8           to any mortgage, loan, debt, or obligation between a person and one or more  
9           secured or unsecured creditors or debt collectors, any product, service, plan,  
10          or program represented, expressly or by implication, to:

- 11           1. stop, prevent, or postpone any mortgage deed of foreclosure sale for a  
12           person's dwelling, any other sale of collateral, any repossession of a  
13           person's dwelling or other collateral, or otherwise save a person's  
14           dwelling or other collateral from foreclosure or repossession;
- 15           2. negotiate, obtain, or arrange a modification, or renegotiate, settle, or  
16           in any way alter any terms of the mortgage, loan, debt, or obligation,  
17           including a reduction in the amount of interest, principal balance,  
18           monthly payments, or fees owed by a person to a secured or  
19           unsecured creditor or debt collector;
- 20           3. obtain any forbearance or modification in the timing of payments  
21           from any secured or unsecured holder or servicer of any mortgage,  
22           loan, debt, or obligation;
- 23           4. negotiate, obtain, or arrange any extension of the period of time  
24           within which a person may (i) cure his or her default on the mortgage,  
25           loan, debt, or obligation, (ii) reinstate his or her mortgage, loan, debt,  
26           or obligation, (iii) redeem a dwelling or other collateral, or

- (iv) exercise any right to reinstate the mortgage, loan, debt, or obligation or redeem a dwelling or other collateral;
- 5. obtain any waiver of an acceleration clause or balloon payment contained in any promissory note or contract secured by any dwelling or other collateral; or
- 6. negotiate, obtain, or arrange (i) a short sale of a dwelling or other collateral, (ii) a deed-in-lieu of foreclosure, or (iii) any other disposition of a mortgage, loan, debt, or obligation other than a sale to a third party that is not the secured or unsecured loan holder.

The foregoing shall include any manner of claimed assistance, including, but not limited to, auditing or examining a person's application for the mortgage, loan, debt, or obligation.

H. "*Telemarketing*" means any plan, program, or campaign which is conducted to induce the purchase of goods or services by use of one or more telephones, and which involves a telephone call, whether or not covered by the Telemarketing Sales Rule.

## ORDER

### BAN ON SECURED AND UNSECURED

### DEBT RELIEF PRODUCTS AND SERVICES

- I. **IT IS THEREFORE ORDERED** that Defendants, whether acting directly or through any other person, are permanently restrained and enjoined from:
- A. advertising, marketing, promoting, offering for sale, or selling any secured or unsecured debt relief product or service; and
  - B. assisting others engaged in advertising, marketing, promoting, offering for sale, or selling any secured or unsecured debt relief product or service.

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2                   **PROHIBITED MISREPRESENTATIONS RELATING TO**  
3                   **FINANCIAL PRODUCTS OR SERVICES**

4   **II. IT IS FURTHER ORDERED** that Defendants, Defendants' officers,  
5 agents, servants, employees, and attorneys, and all other persons or entities  
6 in active concert or participation with any of them, who receive actual notice  
7 of this Order, whether acting directly or indirectly, in connection with  
8 advertising, marketing, promoting, offering for sale, or selling any financial  
9 product or service, are permanently restrained and enjoined from  
10 misrepresenting or assisting others in misrepresenting, expressly or by  
11 implication, any material fact, including:

12           A. the terms or rates that are available for any loan or other extension of  
13 credit, including:

- 14           i. closing costs or other fees;
- 15           ii. the payment schedule, monthly payment amount(s), any balloon  
16 payment, or other payment terms;
- 17           iii. the interest rate(s), annual percentage rate(s), or finance  
18 charge(s), and whether they are fixed or adjustable;
- 19           iv. the loan amount, credit amount, draw amount, or outstanding  
20 balance; the loan term, draw period, or maturity; or any other  
21 term of credit;
- 22           v. the amount of cash to be disbursed to the borrower out of the  
23 proceeds, or the amount of cash to be disbursed on behalf of the  
24 borrower to any third parties;
- 25           vi. whether any specified minimum payment amount covers both  
26 interest and principal, and whether the credit has or can result in  
27 negative amortization; or
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1           vii. that the credit does not have a prepayment penalty or whether  
2           subsequent refinancing may trigger a prepayment penalty  
3           and/or other fees;

4           B. the savings associated with the loan or other extension of credit;

5           C. the ability to improve or otherwise affect a consumer's credit record,  
6           credit history, credit rating, or ability to obtain credit, including that a  
7           consumer's credit record, credit history, or credit rating, or ability to  
8           obtain credit can be improved by permanently removing current,  
9           accurate negative information from the consumer's credit record or  
10          history; or

11          D. that a consumer will receive legal representation.

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13                   **PROHIBITED MISREPRESENTATIONS RELATING**  
14                   **TO ANY PRODUCTS OR SERVICES**

15 **III. IT IS FURTHER ORDERED** that Defendants, Defendants' officers,  
16 agents, servants, employees, and attorneys, and all other persons or entities  
17 in active concert or participation with any of them, who receive actual notice  
18 of this Order, whether acting directly or indirectly, in connection with  
19 advertising, marketing, promoting, offering for sale, or selling any product,  
20 service, plan, or program are permanently restrained and enjoined from  
21 misrepresenting or assisting others in misrepresenting, expressly or by  
22 implication, any material fact, including:

23           A. any material aspect of the nature or terms of any refund, cancellation,  
24           exchange, or repurchase policy, including but not limited to the  
25           likelihood of a consumer obtaining a full or partial refund, or the  
26           circumstances in which a full or partial refund will be granted to the  
27           consumer;

- 1 B. that any person is affiliated with, endorsed or approved by, or  
2 otherwise connected to any other person; government entity; any  
3 federal homeowner relief or financial stability program; public, non-  
4 profit, or other non-commercial program; or any other program;
- 5 C. the nature, expertise, position, or job title of any person who provides  
6 any product, service, plan, or program;
- 7 D. the person who will provide any product, service, plan, or program to  
8 any consumer;
- 9 E. that any person providing a testimonial has purchased, received, or  
10 used the product, service, plan, or program;
- 11 F. that the experience represented in a testimonial of the product, service,  
12 plan, or program represents the person's actual experience resulting  
13 from the use of the product, service, plan, or program under the  
14 circumstances depicted in the advertisement;
- 15 G. the total costs to purchase, receive, or use, or the quantity of, the  
16 product, service, plan, or program;
- 17 H. any material restriction, limitation, or condition on purchasing,  
18 receiving, or using the product, service, plan, or program; or
- 19 I. any other material fact concerning any aspect of the performance,  
20 efficacy, nature, or characteristics of the product, service, plan, or  
21 program.

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23 **CUSTOMER INFORMATION**

24 **IV. IT IS FURTHER ORDERED** that Defendants, Defendants' officers,  
25 agents, servants, employees, and attorneys, and all other persons or entities  
26 in active concert or participation with any of them, who receive actual notice  
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1 of this Order, whether acting directly or indirectly, are permanently  
2 restrained or enjoined from directly or indirectly:

- 3 A. failing to provide sufficient customer information to enable the  
4 Commission to efficiently administer consumer redress. If a  
5 representative of the Commission requests in writing any information  
6 related to redress, Defendants must provide it, in the form prescribed  
7 by the Commission, within 14 days.
- 8 B. disclosing, using, or benefiting from customer information, including  
9 the name, address, telephone number, email address, Social Security  
10 number, other identifying information, or any data that enables access  
11 to a customer's account (including a credit card, bank account, or  
12 other financial account), that any Defendant obtained prior to entry of  
13 this Order in connection with the marketing and sale of secured or  
14 unsecured debt relief products or services; and
- 15 C. disposing of such customer information without written authorization  
16 from the Commission; and
- 17 D. failing to dispose of such customer information in all forms in their  
18 possession, custody, or control within thirty (30) days of receipt of  
19 written authorization from the Commission. Disposal shall be by  
20 means that protect against unauthorized access to the customer  
21 information, such as by burning, pulverizing, or shredding any papers,  
22 and by erasing or destroying any electronic media, to ensure that the  
23 customer information cannot be practicably read or reconstructed.

24 ***Provided, however,*** that customer information need not be disposed of, and  
25 may be disclosed, to the extent requested by a government agency or required by  
26 law, regulation, or court order.

**MONETARY JUDGMENT**

**V. IT IS FURTHER ORDERED** that:

- A. Judgment in the amount of twenty-five million dollars (\$25,000,000.00) is entered against Defendants, jointly and severally, as equitable monetary relief.
- B. Defendants relinquish dominion and all legal and equitable right, title, and interest in all of Defendants' assets that are subject to the asset freeze provisions in the Stipulated Preliminary Injunction entered on July 18, 2013 and as modified and clarified by the District Court's Order of September 16, 2013, including but not limited to assets held by Red Hill Plaza, LLC. Defendants may not seek the return of any assets that are part of the receivership estate. If Defendants retain any assets that are subject to the asset freeze and not currently controlled or held by the Receiver as part of the receivership estate, Defendants shall turn over those assets to the Receiver within ten days of entry of this Order. Thereafter, Defendants may not seek the return of those assets.
- C. The facts alleged in the Amended Complaint will be taken as true, without further proof, in any subsequent civil litigation by or on behalf of the Commission, including in a proceeding to enforce its rights to any payment or monetary judgment pursuant to this Order, such as a nondischargeability complaint in any bankruptcy case.
- D. The facts alleged in the Amended Complaint establish all elements necessary to sustain an action by the Commission pursuant to Section 523(a)(2)(A) of the Bankruptcy Code, 11 U.S.C. § 523(a)(2)(A), and this Order will have collateral estoppel effect for such purposes.

1 E. Defendants acknowledge that their Taxpayer Identification Numbers  
2 (Social Security Numbers or Employment Identification Numbers),  
3 which Defendants have submitted to the Commission, may be used  
4 for collecting and reporting on any delinquent amount arising out of  
5 this Order, in accordance with 31 U.S.C. § 7701.

6 F. All money paid to the Commission pursuant to this Order may be  
7 deposited into a fund administered by the Commission or its designee  
8 to be used for equitable relief, including consumer redress and any  
9 attendant expenses for the administration of any redress fund. If a  
10 representative of the Commission decides that direct redress to  
11 consumers is wholly or partially impracticable or money remains after  
12 redress is completed, the Commission may apply any remaining  
13 money for such other equitable relief (including consumer information  
14 remedies) as it determines to be reasonably related to Defendants'  
15 practices alleged in the Amended Complaint. Any money not used for  
16 such equitable relief is to be deposited to the U.S. Treasury as  
17 disgorgement. Defendants have no right to challenge any actions the  
18 Commission or its representatives may take pursuant to this  
19 Subsection.

20 G. Nothing in this Section V shall apply to items of heirloom jewelry and  
21 precious metals (collectively referred to as jewelry), identified by  
22 Madhulika Baid, having a combined appraised value of not more than  
23 one hundred thousand dollars (\$100,000.00), and, when this case was  
24 filed, located in safe-deposit box number 006554M-2 at the Bank of  
25 America at 4104 MacArthur Boulevard, Newport Beach, California.  
26 The parties will have the contents appraised by an appraiser  
27 acceptable to the FTC and Madhulika Baid. After appraisal, the  
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1 jewelry so identified shall be exempt from seizure by the FTC and not  
2 be used to satisfy this judgment so long as the jewelry or any part of it  
3 is not sold, traded, pledged, or otherwise liquidated. If any identified  
4 jewelry or any part of it is sold, traded, pledged, or otherwise  
5 liquidated (including liquidation by loss and reimbursement from an  
6 insurance policy), the proceeds shall be subject to seizure to satisfy  
7 this judgment; *provided, however*, that Madhulika Baid may, after  
8 notice to the FTC of the recipient, date, and conditions of transfer,  
9 bequeath or otherwise give the jewelry or any part of it for no  
10 consideration. In the event Madhulika Baid passes away, the jewelry  
11 shall maintain its exempt status regardless of whether the recipient  
12 transfers or sells such jewelry, as long as it is not liquidated by any  
13 Defendant.

#### 14 15 **COOPERATION**

16 **VI. IT IS FURTHER ORDERED** that Defendants must fully cooperate with  
17 representatives of the Commission in this case and in any investigation  
18 related to or associated with the transactions or occurrences that are the  
19 subject of the Amended Complaint. Defendants must provide truthful and  
20 complete information, evidence, and testimony. Individual Defendants must  
21 appear and Corporate Defendants must cause officers, employees,  
22 representatives, or agents to appear for interviews, discovery, hearings,  
23 trials, and any other proceedings that a Commission representative may  
24 reasonably request upon 5 days written notice, or other reasonable notice, at  
25 such places and times as a Commission representative may designate,  
26 without the service of a subpoena. Defendants and their officers, employees,  
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1 representatives, and agents shall be provided witness fees and reasonable  
2 travel expenses pursuant to applicable federal laws.

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4 **RECEIVERSHIP TERMINATION**

5 **VII. IT IS FURTHER ORDERED** that the Receiver must complete all duties  
6 within 180 days after entry of this Order, but any party or the Receiver may  
7 request that the Court extend the Receiver's term for good cause.

8 *Provided, however,* that this provision does not apply to Non-Settling  
9 Defendants and/or other entities under receivership that are unrelated to the  
10 Corporate Defendants defined above, including but not limited to: William D.  
11 Goodrich, Atty, Inc., also d/b/a WDG, Attorney at Law; BackEnd, Inc., also  
12 f/k/a Mortgage Modification Center and d/b/a MMC, Inc.; Millennium Law  
13 Center; SC Law Group; Legal Marketing Group, Inc., d/b/a Legal Marketing  
14 Group; Interstate Law Group; Accredited Law Group; Backend Services, Inc.;  
15 Nationwide Law Center; United States Law Center; Mortgage Modification  
16 Center; and Emax Loans, Inc.

17  
18 **ORDER ACKNOWLEDGMENTS**

19 **VIII. IT IS FURTHER ORDERED** that Defendants obtain acknowledgments of  
20 receipt of this Order:

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

24 B. For 3 years after entry of this Order, each Individual Defendant for  
25 any business that such Defendant, individually or collectively with  
26 any other Defendants or any Non-Settling Defendant, is the majority  
27 owner or controls directly or indirectly, and each Corporate  
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1 Defendant, must deliver a copy of this Order to: (1) all principals,  
2 officers, directors, and LLC managers and members; (2) all  
3 employees, agents, and representatives who participate in  
4 telemarketing and/or the advertising, marketing, promotion, offering  
5 for sale or sale of any financial product or service; and (3) any  
6 business entity resulting from any change in structure as set forth in  
7 the Section titled Compliance Reporting. Delivery must occur within  
8 7 days of entry of this Order for current personnel. For all others,  
9 delivery must occur before they assume their responsibilities.

10 C. From each individual or entity to which a Defendant delivered a copy  
11 of this Order, that Defendant must obtain, within 30 days, a signed  
12 and dated acknowledgement of receipt of this Order.

### 13 14 COMPLIANCE REPORTING

15 **IX. IT IS FURTHER ORDERED** that Defendants make timely submissions to  
16 the Commission:

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

- 19 i. Each Defendant must: (a) identify the primary physical, postal,  
20 and email address and telephone number, as designated points  
21 of contact, which representatives of the Commission may use to  
22 communicate with Defendant; (b) identify all of that  
23 Defendant's businesses by all of their names, telephone  
24 numbers, and physical, postal, email, and Internet addresses;  
25 (c) describe the activities of each business, including the goods  
26 and services offered, the means of advertising, marketing, and  
27 sales, and the involvement of any other Defendant or Non-



1 Settling Defendant (which Individual Defendant must describe  
2 if they know or should know due to their own involvement); (d)  
3 describe in detail whether and how that Defendant is in  
4 compliance with each section of this Order; and (e) provide a  
5 copy of each Order Acknowledgment obtained pursuant to this  
6 Order, unless previously submitted to the Commission.

7 ii. Additionally, each Individual Defendant must: (a) identify all  
8 telephone numbers and all physical, postal, email, and Internet  
9 addresses, including all residences; (b) identify all business  
10 activities, including any business for which such Defendant  
11 performs services whether as an employee or otherwise and any  
12 entity in which such Defendant has any ownership interest; and  
13 (c) describe in detail such Defendant's involvement in each  
14 such business, including title, role, responsibilities,  
15 participation, authority, control, and any ownership.

16 B. For 10 years after entry of this Order, each Defendant must submit a  
17 compliance notice, sworn under penalty of perjury, within 14 days of  
18 any change in the following:

19 i. Each Defendant must report any change in: (a) any designated  
20 point of contact; or (b) the structure of any Corporate Defendant  
21 or any entity that Defendant has any ownership interest in or  
22 controls directly or indirectly that may affect compliance  
23 obligations arising under this Order, including: creation,  
24 merger, sale, or dissolution of the entity or any subsidiary,  
25 parent, or affiliate that engages in any acts or practices subject  
26 to this Order.

1           ii. Additionally, each Individual Defendant must report any  
2           change in: (a) name, including aliases or fictitious names, or  
3           residence address; or (b) title or role in any business activity,  
4           including any business for which such Defendant performs  
5           services whether as an employee or otherwise and any entity in  
6           which such Defendant has any ownership interest, and identify  
7           the name, physical address, and any Internet address of the  
8           business or entity.

9           C. Each Defendant must submit to the Commission notice of the filing of  
10           any bankruptcy petition, insolvency proceeding, or similar proceeding  
11           by or against such Defendant within 14 days of its filing.

12           D. Any submission to the Commission required by this Order to be  
13           sworn under penalty of perjury must be true and accurate and comply  
14           with 28 U.S.C. § 1746, such as by concluding: “I declare under  
15           penalty of perjury under the laws of the United States of America that  
16           the foregoing is true and correct. Executed on: \_\_\_\_\_” and  
17           supplying the date, signatory’s full name, title (if applicable), and  
18           signature.

19           E. Unless otherwise directed by a Commission representative in writing,  
20           all submissions to the Commission pursuant to this Order must be  
21           emailed to [DEbrief@ftc.gov](mailto:DEbrief@ftc.gov) or sent by overnight courier (not the U.S.  
22           Postal Service) to: Associate Director for Enforcement, Bureau of  
23           Consumer Protection, Federal Trade Commission, 600 Pennsylvania  
24           Avenue NW, Washington DC 20580. The subject line must begin:  
25           *FTC v. A to Z Marketing, Inc., et al.*, Case No. SACV13-919-DOC  
26           (RNBx) (C.D. Cal.) [FTC File No. X130049].  
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### RECORDKEEPING

X. **IT IS FURTHER ORDERED** that Defendants must create certain records for 10 years after entry of this Order, and retain such records for 5 years. Specifically, Corporate Defendants and each Individual Defendant for any business that such Defendant, individually or collectively with any other Defendants or Non-Settling Defendants, is a majority owner or controls directly or indirectly, must create and retain the following records:

- A. accounting records showing the revenues from all goods or services sold;
- B. personnel records showing, for each person providing services, whether as an employee or otherwise, that person's: name; addresses; telephone numbers; job title or position; dates of service; and (if applicable) the reason for termination;
- C. records of all consumer complaints and refund requests, whether received directly or indirectly, such as through a third party, and any response;
- D. all records necessary to demonstrate full compliance with each provision of this Order, including all submissions to the Commission; and
- E. a copy of each unique advertisement or other marketing material.

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### COMPLIANCE MONITORING

23 XI. **IT IS FURTHER ORDERED** that, for purposes of monitoring Defendants' compliance with this Order:

- A. Within 14 days of receipt of a written request from a representative of the Commission, each Defendant must: submit additional compliance reports or other requested information, which must be sworn under

1 penalty of perjury; appear for depositions; and produce documents for  
2 inspection and copying. The Commission is also authorized to obtain  
3 discovery, without further leave of court, using any of the procedures  
4 prescribed by Federal Rules of Civil Procedure 29, 30 (including  
5 telephonic depositions), 31, 33, 34, 36, 45, and 69.

6 B. For matters concerning this Order, the Commission is authorized to  
7 communicate directly with each Defendant. Defendant must permit  
8 representatives of the Commission to interview any employee or other  
9 person affiliated with any Defendant who has agreed to such an  
10 interview. The person interviewed may have counsel present.

11 C. The Commission may use all other lawful means, including posing,  
12 through its representatives as consumers, suppliers, or other  
13 individuals or entities, to Defendants or any individual or entity  
14 affiliated with Defendants, without the necessity of identification or  
15 prior notice. Nothing in this Order limits the Commission's lawful  
16 use of compulsory process, pursuant to Sections 9 and 20 of the FTC  
17 Act, 15 U.S.C. §§ 49, 57b-1.

18  
19 **RETENTION OF JURISDICTION**

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

23  
24 **SO ORDERED** this 13th day of November, 2014

25  
26 *David O. Carter*  
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28 UNITED STATES DISTRICT JUDGE

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For the Plaintiff



STEVEN W. BALSTER  
JONATHAN L. KESSLER  
MARIA DEL MONACO

Attorneys for Plaintiff  
FEDERAL TRADE COMMISSION

For Defendant Ratan Baid

Ratan Baid  
RATAN BAID

For Defendant Madhulika Baid

Madhulika Baid  
MADHULIKA BAID

For Defendant A to Z Marketing, Inc.

Madhulika Baid  
MADHULIKA BAID, President

For Defendant Expert Processing Center, Inc.

Ratan Baid  
RATAN BAID, Authorized Signatory

For Defendant Apex Members, LLC

Madhulika Baid  
MADHULIKA BAID, Manager

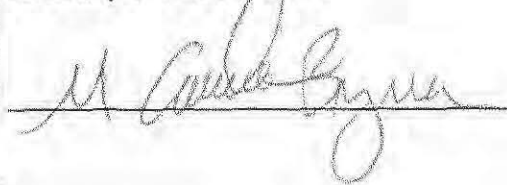
For Defendant Smart Funding Corp.

Madhulika Baid  
MADHULIKA BAID, aka Madhu Baid,  
President

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Ratan Baid

Attorney for Defendants



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MEMBERS, LLC, APEX  
SOLUTIONS, INC., EXPERT  
PROCESSING, INC., AND SMART  
FUNDING CORP.

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