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1 Moreira (a/k/a Justin Mason, Justin King, and Justin Smith), Derek Nelson (a/k/a
 2 Dereck Wilson), Denny Lake (also d/b/a JD United, U.S. Crush, Advocacy
 3 Division, Advocacy Department, Advocacy Agency, and Advocacy Program),
 4 C.C. Enterprises, Inc. (also d/b/a HOPE Services, Trust Payment Center, and
 5 Retention Divisions), and D.N. Marketing, Inc. (also d/b/a HAMP Services and
 6 Trial Payment Processing), including their successors, assigns, affiliates, or
 7 subsidiaries, and each of them by whatever names each might be known.

8 C. **“Relief Defendant”** means Cortney Gonsalves.

9 **ORDER**

10 **I. MONETARY JUDGMENT**

11 IT IS ORDERED that:

12 A. Judgment in the amount of Two Hundred-Eighteen Thousand, Seven
 13 Hundred Sixty-Eight Dollars (\$218,768) as equitable monetary relief is entered in
 14 favor of the Commission and against Relief Defendant.

15 B. Any entity or person, including Defendant or any financial institution,
 16 holding Relief Defendant’s frozen assets must transfer those assets to the Receiver
 17 in accordance with the Receiver’s instructions, within seven days of the entry of
 18 this Order. Those assets include: Wells Fargo account no. XXXXXX2953; Wells
 19 Fargo account no. XXXXXX0392; and Wells Fargo account no. XXXXXX1575.
 20 After the Receiver’s court-approved fees have been fully satisfied, the Receiver
 21 must transfer the balance to the Commission.

22 C. Relief Defendant shall take all steps necessary to assist in the transfer
 23 of all frozen assets, including those identified in Subsection B. In the event it is
 24 necessary to execute additional documents to transfer, liquidate, or assign Relief
 25 Defendant’s assets or any other assets surrendered under this Order, Relief
 26 Defendant shall execute such documents within three days of a request from a
 27 representative of the Commission.
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1 D. The Asset Freeze in the Preliminary Injunction is modified only with
2 respect to Relief Defendant Gonsalves. Once all of Relief Defendant's frozen
3 assets are transferred in accordance with subsection B, the Asset Freeze will
4 dissolve with respect to Relief Defendant Gonsalves.

5 E. Relief Defendant relinquishes dominion and all legal and equitable
6 right, title, and interest in all assets transferred pursuant to this Order and may not
7 seek the return of any assets.

8 F. The facts alleged in the Complaint will be taken as true, without
9 further proof, in any subsequent civil
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1 as it determines to be reasonably related to Relief Defendant's practices alleged in

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1 DEbrief@ftc.gov or sent by overnight courier (not the U.S. Postal Service) to:
2 Associate Director for Enforcement, Bureau of Consumer Protection, Federal
3 Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580. The
4 subject line must begin: *FTC v. Lake* – Cortney Gonsalves, X150052.

5 **IV. COMPLIANCE MONITORING**

6 IT IS FURTHER ORDERED that, for the purpose of monitoring Relief
7 Defendant's compliance with this Order, including any failure to transfer any
8 assets as required by this Order:

9 A. Within 14 days of receipt of a written request from a representative of
10 the Commission, Relief Defendant must: submit the requested information, which
11 must be sworn under penalty of perjury; appear for depositions; and produce
12 documents for inspection and copying. The Commission is also authorized to
13 obtain discovery, without further leave of court, using any of the procedures
14 prescribed by Federal Rules of Civil Procedure 29, 30 (including telephonic
15 depositions), 31, 33, 34, 36, 45, and 69.

16 B. For matters concerning this Order, the Commission is authorized to
17 communicate directly with Relief Defendant. Relief Defendant must permit
18 representatives of the Commission to interview any employee or other person
19 affiliated with her who has agreed to such an interview. The person interviewed
20 may have counsel present.

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

1 D. Upon written request from a representative of the Commission, any
2 consumer reporting agency must furnish consumer reports concerning Relief
3 Defendant pursuant to Section 604(1) of the Fair Credit Reporting Act, 15 U.S.C.
4 §1681b(a)(1).

5 **V. RETENTION OF JURISDICTION**

6 IT IS FURTHER ORDERED that this Court shall retain jurisdiction of this
7 matter for all purposes of construction, modification, and enforcement of this
8 Order.

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11 **IT IS SO ORDERED**, this 4th day of December, 2015.

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14 Dated: December 4, 2015



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16 CORMAC J. CARNEY
17 UNITED STATES DISTRICT JUDGE
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