

**OPERATION CLEAN SWEEP ACTION LIST  
OCTOBER 2008**

**PARTICIPATING AGENCIES**

Arkansas Attorney General's Office, Consumer Protection Department; Dustin McDaniel, Attorney General  
Office of the Attorney General, State of California Department of Justice; Edmund G. Brown Jr., Attorney General  
Colorado Attorney General John W. Suthers  
Federal Trade Commission  
Office of the Attorney General of Florida; Bill McCollum, Attorney General  
Idaho Department of Finance; Gavin M. Gee, Director of Finance  
Office of the Attorney General, State of Illinois; Lisa Madigan, Attorney General  
Office of the Attorney General, State of Louisiana; James D. "Buddy" Caldwell  
State of Louisiana Office of Financial Institutions; John P. Ducrest, Commissioner  
Office of the Maine Attorney General; G. Steven Rowe, Attorney General  
Office of the Attorney General, State of Mississippi; Jim Hood, Attorney General  
Missouri Attorney General; Jay Nixon, Attorney General  
The State of New Jersey Department of Law & Public Safety, Office of the Attorney General; Anne Milgram, Attorney General  
Office of New Mexico Attorney General Gary King  
North Carolina Attorney General's Office; Roy Cooper, Attorney General  
Office of Ohio Attorney General Nancy H. Rogers  
Oregon Department of Justice; Hardy Myers, Attorney General  
Pennsylvania Office of Attorney General; Tom Corbett, Attorney General  
State of Rhode Island Office of the Attorney General; Patrick C. Lynch, Attorney General  
South Dakota Office of the Attorney General; Larry Long, Attorney General  
State of Tennessee Office of the Attorney General and Reporter; Robert E. Cooper, Jr., Attorney General  
State of Vermont Department of Banking, Insurance, Securities & Health Care Administration; Paulette J. Thabault, Commissioner  
Wisconsin Department of Justice; J.B. Van Hollen, Attorney General  
State of Wisconsin Department of Financial Institutions  
West Virginia Office of the Attorney General; Darrell McGraw, Attorney General

MATTER NAME	TYPE OF ACTION	MATTER INFORMATION	STATUS	RESPONSIBLE AGENCY	PRESS CONTACT
<b>FEDERAL TRADE COMMISSION ACTIONS</b>					
FTC v. Advantage Credit Repair, LLC; and Mark D. Solomon	Civil case alleging violations of CROA and the FTC Act.	Complaint filed in federal court in the Northern District of Illinois (October 20, 2008).	Motion for temporary restraining order pending.	Federal Trade Commission	Frank Dorman <i>Office of Public Affairs</i> (202) 326-2674  Marissa J. Reich (312) 960-5623
FTC v. Nationwide Credit Services, Inc.; and James R. Dooley	Civil case alleging violations of CROA and the FTC Act.	Complaint filed in federal court in the Middle District of Florida (October 20, 2008).	Temporary restraining order entered October 20, 2008. Preliminary injunction hearing scheduled for October 28, 2008.	Federal Trade Commission	Frank Dorman <i>Office of Public Affairs</i> (202) 326-2674  Barbara E. Bolton (404) 656-1362
FTC v. Clean Credit Report Services, Inc.; Ricardo A. Miranda; Daniel R. Miranda; and Ruthy Villabona	Civil case alleging violations of CROA and the FTC Act.	Complaint filed in federal court in the Southern District of Florida (October 21, 2008).	Motion for temporary restraining order pending.	Federal Trade Commission	Frank Dorman <i>Office of Public Affairs</i> (202) 326-2674  Robin L. Rock (404) 656-1368
FTC v. Successful Credit Service Corporation, dba Success Credit Services; and Tracy Ballard, aka Tracy Ballard-Straughn	Civil case alleging violations of CROA and the FTC Act.	Complaint filed in federal court in the Central District of California (October 16, 2008).	Temporary restraining order entered October 16, 2008. Preliminary injunction hearing scheduled for October 24, 2008.	Federal Trade Commission	Frank Dorman <i>Office of Public Affairs</i> (202) 326-2674  Jennifer Larabee (206) 220-4470

FTC v. Latrese & Kevin Enterprises Inc., also dba Hargrave & Associates Financial Solutions; Latrese Hargrave, aka Latrese V. Williams; and Kevin Hargrave, Sr.	Civil case alleging violations of CROA, the FTC Act, and the Telemarketing Sales Rule.	Complaint filed in federal court in the Middle District of Florida (October 20, 2008).	Motion for temporary restraining order pending.	Federal Trade Commission	Frank Dorman <i>Office of Public Affairs</i> (202) 326-2674  Jessica D. Gray (404) 656-1350
FTC v. ACE Group, Inc., also dba American Credit Experts, Inc., The ACE Group, Inc., The ACE Group, and ACE; Legal Credit Repair Center, Inc., also dba LCRC; Michael Singer; Melvin Kessler; and Gerald Roth	Civil case alleging violations of CROA and the FTC Act.	Complaint filed in federal court in the Southern District of Florida (October 20, 2008).	Motion for preliminary injunction pending.	Federal Trade Commission	Frank Dorman <i>Office of Public Affairs</i> (202) 326-2674  Michele Stolls (212) 607-2834
FTC v. RCA Credit Services, LLC; Rick Lee Crosby, Jr.; and Brady Wellington	Civil case alleging violations of CROA and the FTC Act.	Complaint filed in federal court in the Middle District of Florida (October 16, 2008).	<i>Ex parte</i> temporary restraining order entered October 16, 2008. Preliminary injunction hearing scheduled for October 29, 2008.	Federal Trade Commission	Frank Dorman <i>Office of Public Affairs</i> (202) 326-2674  Peter Lamberton (202) 326-3274
USA v. Home Buyers Consulting Network, also dba Home Buyers Network, Good Credit Company, Goodcredit.com, and Odownhomebuyers.com; and Douglas Andersen Moore, aka Douglas A. Moore	Civil case alleging violations of CROA and the FTC Act.	Complaint filed in federal court in the Southern District of New York (May 14, 2008). Case No. 1:08-cv-04502-MGC (S.D.N.Y.).	Stipulated final judgment and order for permanent injunction, civil penalties, consumer restitution, and other equitable relief against all defendants entered by the Court on May 29, 2008.	Federal Trade Commission	Frank Dorman <i>Office of Public Affairs</i> (202) 326-2674  Michele Stolls (212) 607-2834

FTC v. Payneless Credit Repair, LLC, and Lesley L. Payne	Civil case alleging violations of CROA and the FTC Act.	Complaint filed in federal court in the Northern District of Texas (July 10, 2008). Case No. 3-08CV1160-M (N.D. Tex.).	Temporary restraining order with asset freeze and other equitable relief obtained (July 10, 2008). Stipulated preliminary injunction entered (July 17, 2008).	Federal Trade Commission	Frank Dorman <i>Office of Public Affairs</i> (202) 326-2674  Thomas B. Carter (214) 979-9372
FTC v. Rudolph Joseph Strobel, aka Lee Harrison, dba Lee Harrison Credit Restoration, Credit Restoration, and Lee Harrison Associates Credit Restoration; and Leanna Ruth Harrison	Civil case alleging violations of CROA and the FTC Act.	Complaint filed in federal court in the Eastern District of Texas (August 27, 2008). Case No. 2-08CV-326 (E.D. Tex.).	Temporary restraining order with asset freeze and other equitable relief obtained (August 28, 2008). Stipulated preliminary injunction obtained (September 10, 2008).	Federal Trade Commission	Frank Dorman <i>Office of Public Affairs</i> (202) 326-2674  Anne D. LeJeune (214) 979-9371
<b>STATE PARTNER ACTIONS</b>					
State of Arkansas <i>ex rel.</i> Dustin McDaniel, Attorney General v. Sherrye Mance and Tiffany Morris	Civil case alleging violations of the CROA and the Arkansas Deceptive Trade Practices Act, Ark. Code Ann. § 4-88-101, <i>et seq.</i>	Complaint filed in federal court in the Eastern District of Arkansas (September 30, 2008). Case No. 4:08-CV-03436-SWW (E.D. Ark.).	Case is underway and summonses have been sent.	Arkansas Attorney General's Office, Consumer Protection Department	Gabe Holmstrom (501) 682-0517 <a href="mailto:gabe.holmstrom@arkansas.gov">gabe.holmstrom@arkansas.gov</a>
Absolute/Advanced Credit Services	Open investigation of credit repair organization for possible violations of state and federal law.	Ongoing investigation of this Los Angeles, California, based company.		California Attorney General's Office	Gayle Weller (619) 645-2088
Credit Advisors	Open investigation of credit repair organization for possible violations of state and federal law.	Ongoing investigation of this California based company.		California Attorney General's Office	Gayle Weller (619) 645-2088

Executive Financial Credit Services	Open investigation of credit repair organization for possible violations of state and federal law.	Ongoing investigation of this California based company.		California Attorney General's Office	Gayle Weller (619) 645-2088
Federal Debt Relief Systems	Open investigation of credit repair organization for possible violations of state and federal law.	Ongoing investigation of this California based company.		California Attorney General's Office	Gayle Weller (619) 645-2088
Financial Link Services	Open investigation of credit repair organization for possible violations of state and federal law.	Ongoing investigation of this San Diego, California, based company.		California Attorney General's Office	Gayle Weller (619) 645-2088
7 Steps to a 720 Credit Score	Open investigation of credit repair organization for possible violations of state and federal law.	Ongoing investigation of this California based company.		California Attorney General's Office	Gayle Weller (619) 645-2088
Integrity Credit Fix, Inc.	Civil investigation.	Assurance of Discontinuance: company agreed to cease and desist from charging or collecting fees for credit repair services.	Resolved July 10, 2008.	Administrator of the Colorado Uniform Consumer Credit Code	Nate Strauch <i>Communications Director</i> (303) 866-5632
My Purchase Power, LLC	Civil investigation.	Assurance of Discontinuance: company agreed to cease and desist from performing credit repair services and paid a penalty.	Resolved September 24, 2008.	Administrator of the Colorado Uniform Consumer Credit Code	Nate Strauch <i>Communications Director</i> (303) 866-5632

State of Florida v. Enterprise Technology Group, Inc., d/b/a Ameritrust Financial Card (Dunedin, Florida)	Civil action under Florida Deceptive and Unfair Trade Practices Act.	Complaint filed October 13, 2008, in the Sixth Judicial Circuit in Pinellas County, Florida.	Action pending.	Office of the Attorney General of Florida	Sandi Copes (850) 245-0150
State of Florida v. New Leaf Associates, LLC, James M. Patterson, Quantum Business Consultants, LLC, Thomas Spiller, WJC & Associates, LLC, <i>et al.</i>	Civil action under Florida Deceptive and Unfair Trade Practices Act.	Complaint filed July 7, 2005, in the Sixth Judicial Circuit in Pinellas County, Florida.	Action pending. Temporary injunction in effect.  Settlement with 16 defendants, relating to debt elimination and credit repair scheme.	Office of the Attorney General of Florida	Sandi Copes (850) 245-0150
State of Idaho, Department of Finance, Consumer Finance Bureau, vs. Financial Freedom Resources, Inc., Respondent	Administrative order to cease and desist, unlicensed credit repair activity, pre-performance fees collected.	Order to cease and desist issued to Respondent at its Clearwater, Florida, location.	Order issued.	State of Idaho Department of Finance	Michael Larson, <i>Bureau Chief,</i> <i>Consumer Finance</i> (208) 332-8060
State of Idaho, Department of Finance, Consumer Finance Bureau, vs. Stephen White, d/b/a American Credit, Respondent	Administrative order to cease and desist, unlicensed credit repair activity, pre-performance fees collected.	Order to cease and desist issued to Respondent at its Redding, California, offices.	Order issued.	State of Idaho Department of Finance	Michael Larson, <i>Bureau Chief,</i> <i>Consumer Finance</i> (208) 332-8060

In the Matter of Credit Counseling Services of the First Coast	Cease and desist order.	The organization has been ordered to cease and desist in its operations until a proper bond has been filed with the Attorney General's office, as well as to allow review by attorney general investigators of the organization's records, contracts, and disclosure statements.	The organization should not be presently operating and, if found to be doing so, the Attorney General's office will seek immediate injunctive relief.	Louisiana Attorney General Buddy Caldwell	Charles H. Braud, Jr. <i>Assistant Attorney General</i> (225) 326-6456 <a href="mailto:braudc@ag.state.la.us">braudc@ag.state.la.us</a>
Anne Milgram, Attorney General of the State of New Jersey, and David M. Szuchman, Director of the New Jersey Division of Consumer Affairs v. United Credit Adjusters, Inc., Bankruptcy Masters Corp., United Counseling Association, Inc., Credit Bureau Controls Corp., <i>et al.</i>	Civil action alleging violations of New Jersey's Consumer Fraud Act, Debt Adjustment and Credit Counseling Act, and Advertising Regulations in connection with defendants' operation as a credit repair and credit counseling company.	Complaint filed October 14, 2008, in the Superior Court of New Jersey, Chancery Division, Monmouth County.	Action pending.	New Jersey Attorney General's Office	Jeff Lamm (973) 504-6327
In the Matter of i3 Solutions	Cease and desist letter issued to credit repair organization.	Cease and desist letter issued to i3 Solutions (McKinney, Texas) on March 6, 2008.		North Carolina Attorney General's Office; Roy Cooper, Attorney General	Noelle Talley <i>Public Information Officer</i> (919) 716-6484
In the Matter of Warran & Associates	Cease and desist letter issued to credit repair organization.	Cease and desist letter issued to Warran & Associates (Carthage, North Carolina) on April 15, 2008.		North Carolina Attorney General's Office; Roy Cooper, Attorney General	Noelle Talley <i>Public Information Officer</i> (919) 716-6484
In the Matter of Bigger & Better Business Solutions	Cease and desist letter issued to credit repair organization.	Cease and desist letter issued to Bigger & Better Business Solutions (Charlotte, North Carolina) on March 27, 2008.		North Carolina Attorney General's Office; Roy Cooper, Attorney General	Noelle Talley <i>Public Information Officer</i> (919) 716-6484

In the Matter of Affordable Computer Mobile Repair	Cease and desist letter issued to credit repair organization.	Cease and desist letter issued to Affordable Computer Mobile Repair (Raleigh, North Carolina) on April 15, 2008.		North Carolina Attorney General's Office; Roy Cooper, Attorney General	Noelle Talley <i>Public Information Officer</i> (919) 716-6484
In the Matter of Workingman's Mortgage	Cease and desist letter issued to credit repair organization.	Cease and desist letter issued to Workingman's Mortgage (Raleigh, North Carolina) on March 28, 2008.		North Carolina Attorney General's Office; Roy Cooper, Attorney General	Noelle Talley <i>Public Information Officer</i> (919) 716-6484
In the Matter of Hargrave & Associates	Cease and desist letter issued to credit repair organization.	Cease and desist letter issued to Hargrave & Associates (Jacksonville, Florida) on June 6, 2008.		North Carolina Attorney General's Office; Roy Cooper, Attorney General	Noelle Talley <i>Public Information Officer</i> (919) 716-6484
In the Matter of Clean Credit Report Services, Inc.	Cease and desist letter issued to credit repair organization.	Cease and desist letter issued to Clean Credit Report Services, Inc. (North Miami, Florida) on July 21, 2008.		North Carolina Attorney General's Office; Roy Cooper, Attorney General	Noelle Talley <i>Public Information Officer</i> (919) 716-6484
State of North Carolina <i>ex rel.</i> Roy Cooper, Attorney General v. Anquella Davis d/b/a Life Changing Credit Repair Services	Civil action in Wake County Superior Court for violations of North Carolina's Credit Repair Act, and for unfair and deceptive practices.	Complaint filed October 21, 2008. The State is seeking a temporary restraining order and a preliminary injunction.	Hearing for temporary restraining order scheduled for October 30, 2008.	North Carolina Attorney General's Office; Roy Cooper, Attorney General	Noelle Talley <i>Public Information Officer</i> (919) 716-6484  Lynne Weaver Phil Lehman <i>Attorneys</i> (919) 716-6000



<p>State of Ohio v. Michael Allen Malloy d/b/a The Credit Physician</p>	<p>Civil case alleging violations of the Ohio Consumer Sales Practices Act, R.C. Section 1345.01 <i>et seq.</i> and Substantive Rules, 109:4-3-01 <i>et seq.</i>, and the Credit Services Organizations Act, R.C. 4712.01 <i>et seq.</i></p>	<p>Credit Physician solicited consumers nationwide via an Internet Web site, <a href="http://www.creditphysician.net">www.creditphysician.net</a>. Malloy d/b/a Credit Physician offered credit repair services that he failed to provide and did so without being properly registered as a credit service organization and without complying with state requirements.</p>	<p>Compliant filed October 22, 2008, in Montgomery County, Ohio.</p>	<p>Ohio Attorney General's Office</p>	<p>Michelle Gatchell, <i>Deputy Director of Communications</i> (614) 728-0701</p>
<p>State of Ohio v. Nancy Schmidt and Dwelling Assurance, Inc.</p>	<p>Civil case alleging violations of the Ohio Consumer Sales Practices Act, R.C. Section 1345.01 <i>et seq.</i> and Substantive Rules, 109:4-3-01 <i>et seq.</i>, the Debt Adjuster Act, R.C. 4710.01 <i>et seq.</i>, and the Credit Services Organizations Act, R.C. 4712.01 <i>et seq.</i></p>	<p>Complaint filed in the Court of Common Pleas, Wood County, Ohio.</p>		<p>Ohio Attorney General's Office</p>	<p>Michelle Gatchell, <i>Deputy Director of Communications</i> (614) 728-0701</p>
<p>State of Tennessee v. ExpyFi, LLC, dba www.expyfi.com; Creditmax Financial, LLC; Credit PhD., Inc.; and Anthony "Tony" Irving Thomas, aka Anthony J. Thompson</p>	<p>Civil case that alleged violations of the Tennessee Consumer Protection Act, Tenn. Code Ann. § 47-18-101 <i>et seq.</i>, and the Tennessee Credit Services Businesses Act, Tenn. Code Ann. § 47-18-1001 <i>et seq.</i></p>	<p>Complaint, Motion for Temporary Injunction, and subsequent Motion for Default Judgment filed in Davidson County (Tennessee) Circuit Court.</p>	<p>Default judgment entered against all defendants containing permanent injunction, restitution, civil penalties, and costs. (May 13, 2008)</p>	<p>State of Tennessee Office of the Attorney General and Reporter</p>	<p>Sharon Curtis-Flair (615) 741-5860</p>

