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CENTRAL DIST. OF CALIF.
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BY: _____

1 WILLIAM E. KOVACIC
General Counsel

2 KATHERINE ROMANO SCHNACK

3 TODD M. KOSSOW

4 THERESE L. TULLY
Federal Trade Commission
55 E. Monroe Street, Suite 1860
5 Chicago, IL 60603-5701
312-960-5634 (telephone)
6 312-960-5600 (facsimile)

7 KENNETH H. ABBE (CA Bar #172416)
Federal Trade Commission

8 10877 Wilshire Boulevard, Suite 700
Los Angeles, California 90024

9 310-824-4343 (telephone)
310-824-4380 (facsimile)

10 Attorneys for Plaintiff

11

12 **UNITED STATES DISTRICT COURT**

13 **CENTRAL DISTRICT OF CALIFORNIA**

14 **WESTERN DIVISION**

15 FEDERAL TRADE COMMISSION,)
16)
17 Plaintiff,)
18)
19 v.)
20)
21 JORDAN MAXWELL, also known as)
RUSSELL PINE, individually and)
22 doing business as BBCOA aka)
BBC OF AMERICA aka BETTER BOOKS AND)
23 CASSETTES OF AMERICA; and)
VIC VARJABEDIAN aka VICTOR)
24 VARJABEDIAN aka VAROUJ VARJABEDIAN,)
individually.)
25)
26 Defendants.)

Civil Action
No.

03-0128

NM(Cux)

**COMPLAINT FOR
INJUNCTIVE AND OTHER
RELIEF**

25 Plaintiff, the Federal Trade Commission ("Commission"), by its
26 undersigned attorneys, for its complaint alleges:

27 1. The Commission brings this action under Sections 13(b)
28 and 19 of the Federal Trade Commission Act ("FTC Act"), 15 U.S.C.

1 §§ 53(b) and 57b, and Section 410(b) of the Credit Repair
2 Organizations Act, 15 U.S.C. § 1679h(b), to secure temporary,
3 preliminary, and permanent injunctive relief, rescission of
4 contracts, restitution, disgorgement, other redress, and other
5 equitable relief against Defendants for engaging in deceptive acts
6 or practices in violation of Section 5(a) of the FTC Act, 15 U.S.C.
7 § 45(a), and the Credit Repair Organizations Act, 15 U.S.C. §§
8 1679, *et seq.*

9 **JURISDICTION AND VENUE**

10 2. This Court has subject matter jurisdiction over
11 Plaintiff's claims pursuant to 28 U.S.C. §§ 1331, 1337(a), and
12 1345, and 15 U.S.C. §§ 45(a), 53(b), 57b, and 1679h(b).

13 3. Venue in the United States District Court for the Central
14 District of California is proper under 28 U.S.C. § 1391(b) and (c)
15 and 15 U.S.C. § 53(b).

16 **THE PARTIES**

17 4. Plaintiff, the Federal Trade Commission, is an
18 independent agency of the United States government created by the
19 FTC Act, 15 U.S.C. §§ 41-58. The Commission enforces the FTC Act,
20 which prohibits unfair or deceptive acts or practices in or
21 affecting commerce. The Commission also enforces the Credit Repair
22 Organizations Act. 15 U.S.C. § 1679h(a). The Commission is
23 authorized to initiate federal district court proceedings by its
24 own attorneys, to enjoin violations of the FTC Act and the Credit
25 Repair Organizations Act, and to secure such equitable relief as is
26 appropriate in each case, including restitution and disgorgement.
7 15 U.S.C. §§ 53(b), 57b, and 1679h(b).

1 5. Defendant Jordan Maxwell aka Russell Pine does business
2 as BBCOA aka BBC of America aka Better Book & Cassette of America
3 with a business location at 19510 Ventura Boulevard, Suite 206,
4 Tarzana, California. Individually or in concert with others,
5 Defendant Maxwell directs, controls, formulates or participates in
6 the acts and practices set forth herein. Defendant Maxwell
7 resides, transacts, or has transacted business in this District.

8 6. Defendant Vic Varjabedian aka Victor Varjabedian aka
9 Varouj Varjabedian, individually or in concert with others,
10 directs, controls, formulates or participates in the acts and
11 practices set forth herein. Defendant Varjabedian resides,
12 transacts, or has transacted business in this District.

13 COMMERCE

14 7. At all times relevant to this complaint, Defendants'
15 course of trade is in or affecting commerce within the meaning of
16 Section 4 of the FTC Act, 15 U.S.C. § 44.

17 BACKGROUND CONCERNING INTERNATIONAL DRIVING PERMITS

18 8. The United Nations Convention on Road Traffic of 1949
19 ("Road Traffic Convention") was promulgated to establish certain
20 uniform rules for international road traffic. The U.S. and over
21 150 other countries are signatories to this convention. The
22 contracting countries agreed to allow legally-admitted visitors
23 from other contracting countries to drive on their roads, if the
24 visitors have a valid driver's license issued by another
25 contracting country or subdivision thereof.

26 9. The Road Traffic Convention created a document called an
27 International Driving Permit ("IDP") to facilitate this reciprocal
28 agreement. An IDP is a booklet that translates a person's

1 government-issued driver's license into the official languages of
2 the United Nations (Arabic, Chinese, English, French, Russian,
3 Spanish) and up to six other languages chosen by the issuing
4 country. Its purpose is to reduce confusion caused by language
5 barriers between local police and foreign drivers carrying foreign-
6 language driver's licenses.

7 10. The Road Traffic Convention provides that IDPs must be
8 issued by the government of a contracting country or by its duly
9 authorized association, and IDPs must be issued by the same country
10 that issued the person's driver's license or by a duly authorized
11 association designated by that country. These requirements ensure
12 that IDPs are issued only to persons who hold a valid driver's
13 license from their home country. These requirements also ensure
14 that translations in IDPs are truthful and accurate.

15 11. Valid IDPs must conform to the model set forth in Annex
16 10 of the Road Traffic Convention concerning color, size, and
17 required information. The name of the issuing country must be
18 printed at the top of the front cover and a seal or stamp of that
19 country's governmental unit or association empowered to issue IDPs
20 must be affixed to the middle of the front cover.

21 12. Annex 10 requires the IDP to include the following five
22 pieces of information about the driver: surname, other names, place
23 of birth, date of birth, and permanent place of residence. The
24 signatory country or its authorized association must affix its seal
25 or stamp next to the category of vehicles the driver is licensed to
26 operate. The driver's photograph and signature must be affixed on
27 the last page of the IDP.

28 13. Some countries require visiting tourists to carry an IDP

1 along with their home country driver's licenses, but most do not.
2 The U.S. State Department encourages U.S. citizens and residents to
3 obtain an IDP and carry it with their driver's license if they plan
4 to drive in countries where English is not the primary language.

5 14. The U.S. Department of State has designated the American
6 Automobile Association and the American Automobile Touring Alliance
7 as the only organizations authorized to issue IDPs on behalf of the
8 U.S. These organizations issue IDPs for \$10, but only to persons
9 who are eighteen years of age or older and have a valid driver's
10 license issued by a U.S. state or territory.

11 15. Residents of countries that are signatories to the Road
12 Traffic Convention may drive legally in the United States if they
13 have a valid license from their country of residence. They are not
14 required to carry an IDP.

15 16. A valid IDP does not do the following:

- 16 a. It does not confer driving privileges; it merely
17 translates a person's government-issued driver's
18 license into the six official languages of the U.N.
19 and up to six other languages.
- 20 b. It does not insulate U.S. citizens or residents
21 from the legal consequences of driving in the U.S.
22 without a valid driver's license issued by a U.S.
23 state or territory.
- 24 c. It does not insulate U.S. citizens or residents
25 from the legal consequences of driving when their
26 driver's license has been suspended or revoked.
- 27 d. It does not insulate U.S. citizens or residents
28 from having points assessed against their driver's

1 licenses for violations of state or territorial
2 traffic laws.

3 e. It cannot be used in the U.S. as an identification
4 document in the same way a person can use a
5 government-issued photo-identification document.

6 **DEFENDANTS' BUSINESS PRACTICES**

7 **International Driver's Permits**

8 17. Since at least December 1999, Defendants have conducted
9 a nationwide scheme to sell fake IDPs through the use of an
10 Internet website and in-bound telemarketing calls. Defendants
11 represent that the Road Traffic Convention authorizes Defendants to
12 issue their IDP. Defendants represent further that their IDP
13 authorizes U.S. citizens and residents to drive legally in the
14 United States.

15 18. Since at least December 1999, Defendants have maintained
16 an Internet website at www.bbcoa.com. Attached to this Complaint
17 as Exhibit 1 is a copy of the relevant portions of Defendants'
18 website from on or about September 18 and September 25, 2002. On
19 this website, Defendants offer for sale "international drivers
20 permits," various types of identification documents, books, tapes,
21 and other items. This website includes, among others, the
22 following statements:

23 a. International Driver's Permit...Official Booklet
24 Style

25 b. There is no government on earth that issues an
26 International Driving or Operators Permit. They
27 are issued under the authority of International Law
28 and the Law of Nations in accordance with N.A.T.O.,
and the Convention of International Road Traffic
[sic] of 1949. It is International Law and
Contract Law between countries that authorizes the
issuance of any type of International Driver

1 Permit. Contrary to popular belief, businesses
2 like AAA, PATA and others DO NOT have a monopoly on
3 the issuance of IDP's. These organizations are
4 actually restricted (as legal fictions) to whom
5 they can or cannot issue IDP's (to other legal
6 fictions.).

7 c. Available For Every Country On Earth!

8 d. Become a permanent tourist. Retain your Liberty of
9 Movement without waiving your rights by overcoming
10 the presumption that you are a U.S. or State
11 resident with this very impressive document.

12 e. IMPORTANT! For the IDP to be valid in your state
13 or country, you cannot have a driver license issued
14 from your state or country or registered in your
15 name.

16 f. State issued licenses supersede an international
17 driver license in the state or country where they
18 are being used. That is, if you are ever stopped,
19 your tags and name are run through the DMV
20 computer. If the name on the IDP matches that in
21 DMV records, then you are a 'resident' and not a
22 'tourist.' IDP's are intended for tourists. If
23 you do not understand this, DO NOT order the IDP
24 for use in the country where you live.

25 g. International Driver Permit CANNOT be assessed
26 points, revoked or suspended.

27 h. Have been used to help establish a new identity
28 (camouflage identity,) car rentals, positive ID,
travel ID, etc.) [sic]

i. These IDPs meet EVERY requirement of the Convention
on International Road Traffic.

See Exhibit 1.

19. Consumers can order Defendants' product by mail. The
website provides a California telephone number that consumers can
call for further information.

20. Defendants' international driver's permits cost \$85.00,
plus shipping and handling. Defendants ship their international
driver's permits when they receive an order.

21. The words "United Nations" appears across the top of the
front cover of Defendants' international driver's permits.

1 Underneath the words "United Nations," Defendants' international
2 driver's permits display the logo of the "International Travel
3 Association," followed by the signature of the purported
4 association's agent. The other pages of Defendants' international
5 driver's permits are identical to those in valid IDPs except that
6 the last page contains the seal of the "International Travel
7 Association." The International Travel Association is not
8 authorized to issue IDPs in the U.S.

9 The Complete Credit Clean-Up Program

10 22. In addition to the fraudulent sale of IDP's, Defendants
11 also engage in deceptive acts or practices regarding the offering
12 of credit repair services. Defendants misrepresent that they can
13 remove all negative entries from a consumer's credit report,
14 including bankruptcies, without limitation. Specifically,
15 Defendants' website states:

16 Every negative entry on a credit report can increase the
17 interest rate and the down payment figure, and can even cause
18 a denial of the purchase altogether. For those in need of a
19 spotless credit report, The Complete Credit Clean-Up Program,
20 [sic] will serve perfectly . . . We can confidently guarantee
21 to remove negative entries from your credit report in
22 approximately 6 months. (Bankruptcies and judgements [sic]
23 may take a little longer) Bankruptcies, judgments, tax liens,
24 repossessions, charge-offs, slow-pays, late payments, and
25 excessive inquiries are all subject to laws and can be legally
26 and permanently removed from your credit report, never to
27 return. See Exhibit 1.

28 23. Defendants claim that they can accomplish this feat
because they have discovered a way to use attorneys to force the
credit reporting agencies to delete any negative item from a
consumer's credit report. Defendants' website states that credit
repair companies and individuals are not effective in removing the
negative items, but attorneys are effective because:

1 Attorneys are "officers of the court" and are exempt from the
2 sanctions imposed by the Credit Repair Organization [sic] Act.
3 The demands of an attorney-even without litigation-carry the
4 authority of pre-trial evidence. It is the weight of this
5 factor that forces creditors and credit reporting agencies to
6 follow the proper procedures-and the burden of proof falls
7 squarely on the creditor (a consumer is innocent until proven
8 guilty). Creditors must prove not only the charge, but must
9 also show compliance with numerous other consumer privacy
10 protection laws. See Exhibit 1.

11 24. Contrary to Defendants' assertion, attorneys are not
12 exempt from the Credit Repair Organizations Act. See 15 U.S.C. §
13 1679a(3). Defendants' claims have no merit whatsoever. The only
14 negative items which can be deleted are those items that are
15 inaccurate, unverifiable, or obsolete (over 7 years old, or 10
16 years old in the case of bankruptcy). There is no legal way to
17 delete accurate, non-obsolete negative items from a credit report.

18 25. Defendants charge consumers \$800, and payment must be
19 made before the Defendants will provide any credit repair services.
20 In fact, consumers can pay for the program on Defendants' website.

21 **The Pro-Plus® Credit Card Debt Termination Program and**
22 **The Pro Plus® Loan Cancellation Program**

23 26. Defendants' credit card debt termination program is
24 designed for people who cannot afford to pay their credit card
25 bills. The loan cancellation program is designed to legally
26 terminate bank loans, including student loans. Defendants claim
27 that through these programs, thousands of people have legally
28 terminated their debt associated with credit cards, bank loans, and
29 credit lines. Defendants tout the programs as completely proper
30 and legal methods for wiping out unsecured credit card or loan debt
31 without filing for bankruptcy. Defendants charge \$1,195 for their

1 starter credit card debt termination program, and \$1,295 for their
2 starter loan cancellation program.

3 27. Defendants claim that they can legally terminate all
4 credit card and loan debt because the financial institutions breach
5 their credit card agreements by not lending their own assets.
6 Defendants' website explains, "What they do is convert your
7 Promissory Note (promise to pay) into a check to pay for the
8 charges on the Credit Card account, risking nothing of their own in
9 the process." Defendants' website further states:

10 In other words, your signed credit card or loan application
11 (promissory note backed by your future labor) is converted
12 into a "cash" asset by the bank. In fact, the bank stamps the
13 back of the credit card agreement/loan application (promissory
14 note) just as it would any other deposit, and then deposits it
15 into what is called a "transaction account" (a special account
16 no different than a checking account that is opened under your
17 name, but without your knowledge or consent). The bank then
18 returns the cash to you (your "loan"), but also wants you to
19 pay back this "loan" (of your own deposit) as if the bank had
20 loaned you its own money. For these reasons, the bank does
21 not fulfill its part of the loan agreement, thus nullifying
22 the contract between the two of you and releasing you from any
23 "repayment" obligation.

24 Despite what you may have been taught, this is the way the
25 banks do business and this is what has happened in every
26 single bank "loan" transaction you have ever been involved in.
27 Bankers pray that no one will find out about the scam and ask
28 for return of his/her original deposit, i.e. the signed
promise to pay (asset), and expose the banking system for the
confidence game that it is. See Exhibit 1.

29 28. There is no legal or factual basis for Defendants'
30 claims. Financial institutions would not eliminate a consumer's
31 debt based on Defendants' theory. Defendants tell consumers not to
32 attempt to eliminate their debts without assistance because "[t]he
33 Banks are very smart and will win, if you do not understand the
34 process." Of course, the banks will win because there is no valid
35 basis for termination of the credit card or loan debt.

1 VIOLATIONS OF THE FTC ACT

2 29. Section 5(a) of the FTC Act, 15 U.S.C. § 45(a), prohibits
3 unfair or deceptive acts or practices in or affecting commerce.

4 30. Misrepresentations of material fact constitute unfair or
5 deceptive acts or practices prohibited by Section 5(a) of the FTC
6 Act.

7 31. Pursuant to Section 410(b)(1) of the Credit Repair
8 Organizations Act, 15 U.S.C. § 1679h(b)(1), any violation of any
9 requirement or prohibition of the Credit Repair Organizations Act
10 constitutes an unfair or deceptive act or practice in commerce in
11 violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a).

12 **COUNT I (International Driver's Permits)**

13 32. In numerous instances, Defendants represent, expressly or
14 by implication, that Defendants' international driver's permits
15 authorize consumers to drive legally in the U.S.

16 33. In truth and fact, Defendants' international driver's
17 permits do not authorize consumers to drive legally in the U.S.

18 34. Therefore, the representations set forth in paragraph 32
19 are false and misleading and constitute deceptive acts and
20 practices in violation of Section 5(a) of the FTC Act, 15 U.S.C.
21 § 45(a).

22 **COUNT II (International Driver's Permits)**

23 35. In numerous instances, Defendants represent, expressly or
24 by implication, that consumers who purchase Defendants'
25 international driver's permits may use them to avoid points for
26 traffic violations and avoid sanctions for driving with a suspended
27 or revoked driver's license.

1 36. In truth and fact, consumers who purchase Defendants'
2 international driver's permits cannot use them to avoid points for
3 traffic violations and avoid sanctions for driving with a suspended
4 or revoked driver's license.

5 37. Therefore, the representations set forth in paragraph 35
6 are false and misleading and constitute deceptive acts and
7 practices in violation of Section 5(a) of the FTC Act, 15 U.S.C.
8 § 45(a).

9 **COUNT III (International Driver's Permits)**

10 38. In numerous instances, Defendants represent, expressly or
11 by implication, that their international driver's permits can be
12 used in the U.S. as an identification document in the same ways a
13 person uses a government-issued photo identification document.

14 39. In truth and fact, Defendants' international driver's
15 permits cannot be used in the U.S. as an identification document in
16 the same ways a person uses a government-issued photo
17 identification document.

18 40. Therefore, the representations set forth in paragraph 38
19 are false and misleading and constitute deceptive acts and
20 practices in violation of Section 5(a) of the FTC Act, 15 U.S.C.
21 § 45(a).

22 **COUNT IV (Credit Repair)**

23 41. In numerous instances, in connection with the
24 advertising, marketing, promotion, offering for sale, or sale of
25 credit repair services, Defendants, expressly or by implication,
26 have made untrue or misleading statements to induce consumers to
27 purchase their services, including, but not limited to, the
28 representation that Defendants can improve substantially most

1 consumers' credit reports or profiles by permanently removing
2 bankruptcies, liens, judgments, charge-offs, late payments,
3 foreclosures, repossessions, and other negative information from
4 consumers' credit reports, even where such information is accurate
5 and not obsolete.

6 42. In truth and in fact, in numerous instances, Defendants
7 cannot improve substantially most consumers' credit reports or
8 profiles by permanently removing bankruptcies, liens, judgments,
9 charge-offs, late payments, foreclosures, repossessions, and other
10 negative information from consumers' credit reports, even where
11 such information is accurate and not obsolete.

12 43. Therefore, Defendants' representations as set forth in
13 paragraph 41 are false and misleading and constitute deceptive acts
14 or practices in violation of Section 5(a) of the FTC Act, 15 U.S.C.
15 § 45(a).

16 **COUNT V (Credit Repair)**

17 44. The violations of the Credit Repair Organizations Act
18 alleged in paragraphs 52 through 56 below constitute unfair or
19 deceptive acts or practices in commerce in violation of Section
20 5(a) of the FTC Act, 15 U.S.C. § 45(a). 15 U.S.C. § 1679h(b)(1).

21 **COUNT VI (Debt Termination)**

22 45. In numerous instances, in connection with the
23 advertising, marketing, promotion, offering for sale, or sale of
24 their credit card debt termination program and their loan
25 cancellation program, Defendants, expressly or by implication, have
26 made untrue or misleading statements to induce consumers to
27 purchase their services, including, but not limited to, the
28

1 representation that Defendants can legally terminate consumers'
2 credit card or loan debt.

3 46. In truth and in fact, in numerous instances, Defendants
4 cannot legally terminate consumers' credit card or loan debt.

5 47. Therefore, Defendants' representations as set forth in
6 paragraph 45 are false and misleading and constitute deceptive acts
7 or practices in violation of Section 5(a) of the FTC Act, 15 U.S.C.
8 § 45(a).

9 **VIOLATIONS OF THE CREDIT REPAIR ORGANIZATIONS ACT**

10 48. Defendants are "credit repair organizations" as that term
11 is defined in the Credit Repair Organizations Act, 15 U.S.C.
12 § 1679a(3).

13 The purposes of the Credit Repair Organizations Act, according
14 to Congress, are:

15 (1) to ensure that prospective buyers of the services of
16 credit repair organizations are provided with the information
17 necessary to make an informed decision regarding the purchase
18 of such services; and (2) to protect the public from unfair or
19 deceptive advertising and business practices by credit repair
20 organizations.
21 15 U.S.C. § 1679(b).

22 49. The Credit Repair Organizations Act prohibits credit
23 repair organizations from charging or receiving any money or other
24 valuable consideration for services which the credit repair
25 organization has agreed to perform before such service is fully
26 performed. 15 U.S.C. § 1679b(b).

27 50. The Credit Repair Organizations Act further requires
28 credit repair organizations to provide consumers with a written
statement containing prescribed language concerning consumer credit
file rights under state and federal law before any contract or

1 agreement between the consumer and the credit repair organization
2 is executed. 15 U.S.C. § 1679c(a).

3 51. The Credit Repair Organizations Act prohibits all persons
4 from making or using any untrue or misleading representation of the
5 services of the credit repair organization. 15 U.S.C.
6 § 1679b(a)(3).

7 **COUNT VII (Credit Repair)**

8 52. In numerous instances, in connection with the performance
9 of services for consumers by a credit repair organization, as that
10 term is defined in Section 403(3) of the Credit Repair
11 Organizations Act, 15 U.S.C. § 1679a(3), Defendants have charged or
12 received money or other valuable consideration for the performance
13 of services that the credit repair organization has agreed to
14 perform before such services were fully performed. Defendants have
15 thereby violated Section 404(b) of the Credit Repair Organizations
16 Act, 15 U.S.C. § 1679b(b).

17 **COUNT VIII (Credit Repair)**

18 53. In numerous instances, in connection with the performance
19 of services for consumers by a credit repair organization, as that
20 term is defined in Section 403(3) of the Credit Repair
21 Organizations Act, 15 U.S.C. § 1679a(3), Defendants have failed to
22 provide the written statement required by Section 405(a) of the
23 Credit Repair Organizations Act, 15 U.S.C. § 1679c(a), in the form
24 and manner required by that Act, to each consumer before any
25 contract or agreement between the consumer and the Defendants was
26 executed.

1 **COUNT IX (Credit Repair)**

2 54. In numerous instances, in connection with the performance
3 of services for consumers by a credit repair organization, as that
4 term is defined in Section 403(3) of the Credit Repair
5 Organizations Act, 15 U.S.C. § 1679a(3), Defendants have made
6 untrue or misleading statements to induce consumers to purchase
7 their services, including, but not limited to, the representation
8 that Defendants can improve substantially most consumers' credit
9 reports or profiles by permanently removing bankruptcies, liens,
10 judgments, charge-offs, late payments, foreclosures, repossessions,
11 and other negative information from consumers' credit reports, even
12 where such information is accurate and not obsolete.

13 55. In truth and in fact, in numerous instances, Defendants
14 cannot improve substantially most consumers' credit reports or
15 profiles by permanently removing bankruptcies, liens, judgments,
16 charge-offs, late payments, foreclosures, repossessions, and other
17 negative information from consumers' credit reports, even where
18 such information is accurate and not obsolete.

19 56. Defendants have thereby violated Section 404(a)(3) of the
20 Credit Repair Organizations Act, 15 U.S.C. § 1679b(a)(3).

21 **CONSUMER INJURY**

22 57. Consumers throughout the United States have been injured
23 and will continue to be injured by Defendants' violations of the
24 FTC Act and the Credit Repair Organizations Act as set forth above.
25 In addition, Defendants have been unjustly enriched as a result of
26 their unlawful acts and practices. Absent injunctive relief by
27 this Court, Defendants are likely to continue to injure consumers,
28 reap unjust enrichment, and harm the public.

1 THIS COURT'S POWER TO GRANT RELIEF

2 58. Section 13(b) of the FTC Act, 15 U.S.C. § 53(b), empowers
3 this Court to grant injunctive and other ancillary relief,
4 including rescission of contracts, disgorgement and restitution, or
5 other forms of redress or disgorgement, to prevent and remedy
6 violations of any provision of law enforced by the Commission.

7 PRAYER FOR RELIEF

8 WHEREFORE, Plaintiff requests that this Court, as authorized
9 by Section 13(b) of the FTC Act, 15 U.S.C. § 53(b), and pursuant to
10 its own equitable powers:

11 (1) Permanently enjoin and restrain Defendants from engaging
12 in or assisting others in engaging in violations of the FTC Act and
13 the Credit Repair Organizations Act;

14 (2) Award Plaintiff such preliminary injunctive and ancillary
15 relief as may be necessary to avert the likelihood of consumer
16 injury during the pendency of this action and to preserve the
17 possibility of effective, final relief;

18 (3) Award such equitable relief as the Court finds necessary
19 to redress injury to consumers resulting from Defendants'
20 violations of Section 5(a) of the FTC Act and the Credit Repair
21 Organizations Act, including, but not limited to, rescission of
22 contracts and restitution, other forms of redress, and the
23 disgorgement of unlawfully obtained monies; and

24 //
25 //
26 //
27 //
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1 (4) Award Plaintiff the costs of bringing this action as well
2 as such additional equitable relief as the Court may determine to
3 be just and proper.
4
5

6
7 Dated: January 3, 2003

Respectfully Submitted,

8 WILLIAM E. KOVACIC
General Counsel

9 Katherine Romano Schnack
10 KATHERINE ROMANO SCHNACK
TODD M. KOSSOW
11 THERESE L. TULLY
Federal Trade Commission
12 55 E. Monroe Street, Suite 1860
Chicago, IL 60603-5701
13 312-960-5634 (phone)
312-960-5600 (facsimile)

14 KENNETH H. ABBE (CA Bar #172416)
Federal Trade Commission
15 10877 Wilshire Boulevard, Suite 700
Los Angeles, California 90024
16 310-824-4343 (telephone)
310-824-4380 (facsimile)

17
18 Attorneys for Plaintiff
FEDERAL TRADE COMMISSION
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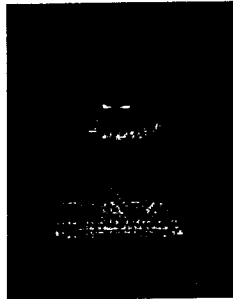


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Written for those who have never picked up a law book before, but also reader-friendly for those learned in the subject. Contains background and historical proof on the subject of the name and a full expose on the duplicitous practices of Big Brother in use of the name to capture and enslave virtually all of mankind. Offers proof on the true nature of the legal profession, judicial system, bar associations, Social Security, the Postal Service, and more. Also contains complete, detailed instructions and sample documents for doing your own filings and fortifying your existence against any who would seek to damage the serenity of your life. Contains all necessary UCC forms both in hardcopy and CD-ROM. A self-contained handbook for both layman and expert. 424 pages. \$125.00.

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New Release
You Are Being Lied To
 edited by Russ Kick



You Are Being Lied To acts as a battering ram against the distortions, myths, and outright lies that have been shoved down our throats by the government, the media, corporations, organized religion, the scientific establishment, and others who want to keep the truth from us. An unprecedented group of researchers--investigative reporters, political dissidents, academics, media watchdogs, scientist-philosophers, social critics, and rogue scholars--paints a picture of a world where crucial stories are ignored or actively suppressed and the official version of events has more holes in it than Swiss cheese. A world where real dangers are downplayed and nonexistent dangers are trumpeted. In short, a world where you are being lied to.

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New Release
Secrets of the Federal Reserve
 by Eustace Mullins



Landmark documentary examination of the Federal Reserve System. This book, originally commissioned by author Ezra Pound, is the source of the majority of present-day information on the Federal Reserve banking system. Compiled from information obtained almost exclusively from the Library of Congress, the data contained in this book has been confirmed, validated, and verified by many authors from many different fields. Secrets of the Federal Reserve reveals the greatest financial monopoly in history, responsible for virtually all planetary ills including universal moral decay, world war, revolution, and national economic collapse.

9. The Money Masters

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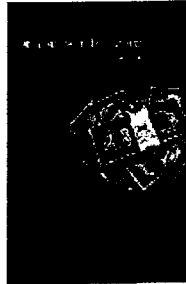
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Hardbound, indexed.
185 pages. \$15.00.

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New Release
Money, Debt, Taxes, and the UCC Connection



Howard Freeman is one of the first pioneers in the subject of UCC and it's relation to the redemption process. His work is well known across America among groups regarding sovereignty issues. In this manual he paints an easy-to-understand picture of the codified America. A great resource for the student of the redemption process looking to discover the foundations of redemption and how the Uniform Commercial Code is interwoven throughout commerce in America.

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Was the attack on the World Trade Center on 9/11 a 'problem, reaction, solution' set up designed to strip away our conational rights, and civil liberties?

- Yes
- No
- I don't care



The Money Masters: How International Banks Gained Control of America



This new 2-volume, 3 1/2 hour, fast-paced, non-fiction, historical documentary video throws back the veil of deceit hiding the origins and operations of the corrupt banking plutocracy that owns and rules America, and is gradually and clandestinely imposing a worldwide tyranny

on the rest of mankind. Understand how international bankers gain control of America.

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IT'S ALL HERE: THE HISTORY OF GOVERNMENT-SPONSORED TERRORISM, THE MODERN IMPLEMENTATION OF FEAR-BASED CONTROL AND, MOST FRIGHTENING OF ALL, THE NEW WORLD

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New Release
The Creature from Jekyll Island
A Second Look at the Federal Reserve

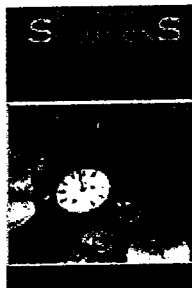


Where does money come from? Where does it go? Who makes it? The money magicians' secrets are unveiled. We get a close look at their mirrors and smoke machines, their pulleys, cogs, and wheels that create the grand illusion called money. A dry and boring subject? Just

wait! You'll be hooked in five minutes. Reads like a detective story - which it really is. But it's all true. This book is about the most blatant scam of all history.

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New Release
Economic Solutions
 by Peter Kershaw



The incredible, documented story of how you and America are being methodically bankrupted by the Federal Reserve and the men behind it.

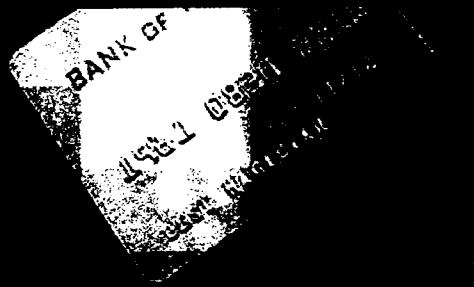
Exposes the greatest fraud ever perpetrated upon the American People -- the Federal Reserve Act of 1913. This little book takes only about an hour to read, and is likely to provide you with an education not easily obtained otherwise. Armed with such vital information, you will be well on your way to planning a better economic future for you and your family. 56-page booklet. On Sale for only \$5.95.

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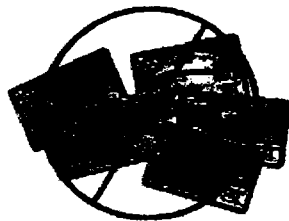
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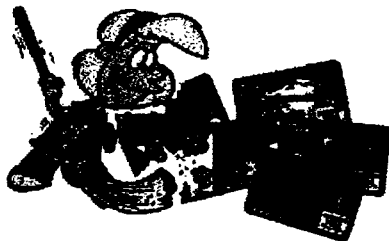
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The Pro-Plus® Credit Cleanup Program

Remove all negative entries from
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All-in-One 3 Bureau Credit Report

Comprehensive detailed credit information in one document
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Credit Report Key with helpful and thorough explanations
Report delivered securely to protect confidentiality



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The Pro-Plus® Credit Card Debt Termination Program

Including Consultation and Document Preparation Assistance*

Who is the Pro-Plus® Credit Card Debt Termination Program designed for?

If the following applies, the Pro-Plus® Program is designed for you:

- You cannot afford to pay your consumer credit card bills;
- You can tolerate negative entries on your credit report for as much as a year;
- You would like another chance at financial freedom, but do not like the idea of filing for bankruptcy.

The Pro-Plus® Qualified Agent will assist you in stopping harassing phone calls from the Credit Card Company and annoying collection agencies.

Our Pro-Plus® Program is based on applicable banking laws, collection procedures and consumer credit rules. This material has helped thousands of people in legally terminating debt associated with credit cards, bank loans, and credit lines. This particular package addresses the subject of consumer Credit Card debt, but we also offer the Pro-Plus® Loan Cancellation Program, which includes Business Credit Cards and other various types of loans. .

The way modern banks and credit card companies do business and operate in the face of the laws regulating their activities has resulted in the guaranteed Pro-Plus™ Credit Card Debt Termination Program: a completely proper and legal method for wiping out unsecured credit card debt without the need of going into court or filing for bankruptcy. Less than 1% of the accounts in the program result in a lawsuit. If you are sued, you are eligible for the money back guarantee. However, if you decide to use our non-legal assistance package on the lawsuit, the package will be provided at the discounted price of \$495, provided that you stay with and have properly followed the program. Less than 1% of the cases in the non-legal assistance program may result in a judgment against the account-holder.

**Special Limited Time Offer! Recieve Economic Solutions and Money Masters videos when you sign up!
Learn everthing you need to know about banking!**

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The incredible, documented story of how you and America are being methodically bankrupted by the Federal Reserve and the men behind it.

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This little book takes only about an hour to read, and is likely to provide you with an education not easily obtained otherwise. Armed with such vital information, you will be well on your way to planning a better economic future for you and your family. 56-page booklet. On Sale for only \$4.95.

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Why the Pro-Plus® Program works!

The reason you can legally terminate your Credit Card debt, is because the banks (and other financial institutions) breach their Credit Card agreements, by not lending their own assets.

Contrary to popular belief, these financial institutions do not do what they advertise. What they do is convert your Promissory Note (promise to pay) into a check to pay for the charges on the Credit Card account, risking nothing of their own in the process.

The *Pro-Plus®* Credit Card Termination Program is essentially a letter-writing campaign in response to billing statements and other correspondence that you may receive from a credit card company or collector. We apply their own rules and laws in disputing the amount you owe.

Our experienced Qualified Agents know the applicable policies, procedures and law, and can provide you with the necessary assistance to successfully eliminate your Credit Card debt.

Please Note: We do not recommend that you attempt to eliminate your Credit Card debts without assistance. The Banks are very smart and will win, if you do not understand the process.

The *Pro-Plus®* Credit Card Termination Program will usually take about a year, but in some cases can be resolved within 6 months.

We guarantee that the *Pro-Plus®* Credit Card Termination Program is not based on some theory or untested material. However, you must follow our suggestions and send your correspondence and file your documents within the time frame prescribed.

What's really going on?

Example 1:

For sake of illustration please follow along with this example:

Part of any checking-account agreement is that a customer's deposit must be credited to the customer's account. When a customer makes a deposit of \$100 the bank accepts the deposit and credits his/her account for \$100. The bank's accounting now shows that the bank has a liability on its books for \$100, because of the \$100 asset deposited by the customer (a bank liability is a "bank IOU" for the customer). Per the customer's agreement with the bank, the customer can withdraw the \$100 at any time and the bank is legally liable for returning any deposit when demanded.

Is the bank legally obligated for returning a customer's deposit? Is the bank in breach of the checking account agreement if it does not return the deposit? The answer to both of those questions is yes. The banking business would be the best kind of business imaginable if banks were not obligated to return people's deposits-but as incredible as it may seem: that is exactly the way banks and credit card companies do business when they extend

credit and loan money to customers!

In other words, your signed credit card or loan application (promissory note backed by your future labor) is converted into a "cash" asset by the bank. In fact, the bank stamps the back of the credit card agreement/loan application (promissory note) just as it would any other deposit, and then deposits it into what is called a "transaction account" (a special account no different than a checking account that is opened under your name, but without your knowledge or consent). The bank then returns the cash to you (your "loan"), but also wants you to pay back this "loan" (of your own deposit) as if the bank had loaned you its own money. For these reasons, the bank does not fulfill its part of the loan agreement, thus nullifying the contract between the two of you and releasing you from any "repayment" obligation.

Despite what you may have been taught, this is the way the banks do business and this is what has happened in every single bank "loan" transaction you have ever been involved in. Bankers pray that no one will find out about the scam and ask for return of his/her original deposit, i.e. the signed promise to pay (asset), and expose the banking system for the confidence game that it is.

Example 2:

Here is a simpler, if idiotic, explanation of the above example:

John agrees to loan you \$100 of his own money at 5% interest, but also requires that you put up a \$100 cash deposit as collateral for the loan. Let us say that this was an acceptable loan arrangement for you and you entered the loan transaction, taking a \$100 bill from your wallet/purse and giving it to John as collateral, and John then handing it right back to you and calling it the "loan." Let us also say that you paid back the \$100 plus \$5 in interest as agreed, but that John failed to return the \$100 cash deposit that you had put up for the loan. John would be in breach of this loan agreement for two reasons: 1) He did not loan his own money, and 2) He did not return your deposit. Both are grounds for nullification of the original loan agreement-and all such "loans" from banks, credit card companies, and other types of "lending" institutions are no different than this example.

Modern "lenders" accept your signed promise to pay as "cash" and deposit the signed promise to pay in an account in your name without your knowledge and use your deposit as the source of all the money you receive in the so-called "loan," but never tell you about it and never return your original deposit. This is the way the banking system has operated since 1933.

Money-Back Guarantee Criteria!

The **Pro-Plus®** Credit Card Program "money-back guarantee" only applies *pro rata* (see Guarantee Criteria) to those accounts for which the customer has signed-up and paid the applicable Program Fees, and followed the Customer Agreement,* except that, any account for which the customer has been sued or which has been assigned to an attorney for collection, prior to acceptance into the Program, is not eligible for the money-back guarantee.

Note: a valid email address, phone number and access to a fax machine are required to sign up for the program. In addition, you or someone who can assist you must have basic computer skills. Our Qualified Agents are not computer technicians and will not be able to assist you with computer problems.

*The *Pro-Plus®* Credit Card Termination Program is subject to the Terms and Conditions of the Customer Agreement on this web-site.

Please visit our FAQ's section for further information. [Click Here](#)

Several options are available for unsecured credit card debt, depending on subscriber's situation:

Pro-Plus® Credit Card Debt Termination Program

Covers up to \$25,000 in unsecured consumer credit card debt on up to 5 credit cards . Each card must have a minimum of \$1000 in unsecured debt. (for additional coverage add *Pro-Plus* Boosters)

\$1195.00

add to cart


Pro-Plus® Credit Card Booster Package

For those with more than \$25,000 in unsecured consumer credit card debt or more cards we offer the *Pro-Plus®* Credit Card Booster Package at a reduced rate of \$995 for each additional \$25,000 increment of unsecured credit card debt and up to 5 additional credit cards.

\$995.00 Quantity: 

Pro-Plus® 6-Month Extension

Extends the Pro Plus Program for six months, and includes ALL accounts that were included in the Pro Plus Program the first 6 months after signing up.

\$495.00 Quantity: 


Pro-Plus® Credit Card Assistance Package

For non-guarantee qualified accounts, where the subscriber has already been sued by the Credit Card Company before signing on with the Pro-Plus® Program or the account has already been transferred to an Attorney who later sues, the subscriber may purchase unlimited consultation and document preparation assistance, until the case is fully resolved, for \$1495 (per \$25,000.00); EXCEPT THAT where it has been more than fifteen (15) days since a Summons and Complaint was served on a subscriber, BBCOA cannot take the case.

\$1495.00 

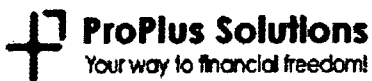
Pro-Plus® Credit Card Assistance Package Boosters

For those with a lawsuit disputing more than \$25,000 in unsecured credit card debt , we offer *Pro-Plus®* Credit Card Asst. Booster Packages at a reduced rate of \$995 for each additional \$25,000 increment of unsecured credit card debt

\$995.00 Quantity: 

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The *Pro-Plus*® Loan Cancellation Program

Including Consultation and Document Preparation Assistance*

We are pleased to introduce our new *Pro-Plus*® Loan Program the best program on the market for legally terminating loans, which includes, Bank Loans and Student Loans

A Student Loan is usually an unsecured loan.

Our *Pro-Plus*® Loan Program is based on applicable banking laws, collection procedures and consumer credit and loan rules. This material has helped thousands of people in legally terminating debt associated with credit cards, bank loans, and credit lines. This particular package addresses the subject of Loan debt associated with Student Loans, Bank Loans etc. (This program does not apply to Government Loans, or any Loans in, or just coming out of forbearance).

Why the *Pro-Plus*® Program works!

The reason you can legally terminate your mortgage loan, is because the banks (and other financial institutions) breach their loan agreements, by not lending their own assets. Contrary to popular belief, these financial institutions do not do what they advertise. What they do is convert your Promissory Note (promise to pay) into a check for the acquisition of the collateral or funding of the loan.

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The incredible, documented story of how you and America are being methodically bankrupted by the Federal Reserve and the men behind it.

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This new 2-volume, 3 1/2 hour, fast-paced, non-fiction, historical documentary video throws back the veil of deceit hiding the origins and operations of the corrupt banking plutocracy that owns and rules America, and is gradually and clandestinely imposing a worldwide tyranny on the rest of mankind. Understand how international bankers gain control of America.

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Program Overview!

~~We do not recommend that you stop making payments on loans, since this may force the bank to reposes the collateral. During the process, we recommend that you continue to make the monthly payments, until you reach a settlement with the bank.~~

Our experienced agents know the applicable policies, procedures and law, and can provide you with the necessary assistance to successfully eliminate your loan.

We will help you with our non-legal assistance throughout the process, though you may choose to hire an attorney to make an appearance for you, or to assist you fully, in the event the case goes to court. You may also choose to hire a CPA expert witness. Those fees, as well as any Court costs, are your responsibility. The Program fees are for our consultation and document preparation assistance only.

~~Please Note: We do not recommend that you attempt to eliminate your loans without assistance. The Banks are very smart and will win, if you do not understand the process.~~

The Pro-Plus® Loan Program will usually take about a year.

~~We guarantee that the Pro-Plus® Loan Program is not based on some theory or untested material. However, you must follow our suggestions and send your correspondence and file your documents within the time frame prescribed.~~

Note: A valid email address, phone number and access to a fax machine are required to sign up for the program. By signing up you are paying for the initial process of the program. If your case goes to court, there is an additional charge of \$1195, plus there may be additional fees such as CPA reports, witnesses, and attorney fees that will be subject to each case.

Pro-Plus® Loan Cancellation Program

Covers up to \$25,000 in loan debt (for additional coverage add Pro-Plus® Booster).

~~\$1295.00~~ * **add to cart**

Pro-Plus® Loan Booster Package

For those with more than \$25,000 in loan debt we offer the Pro-Plus® Booster Package at a reduced rate of \$995 for each additional \$25,000 increment of loan debt.

\$995.00

Quantity:

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Contact Information

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Our office hours are 9 a.m. - 5 p.m. (pacific time), Mon. - Fri.

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The Truth About Credit Cards Exposed!

Get Financial Freedom Now!

Terminate your Credit Card Debt without a bankruptcy!

The Complete Credit Clean-Up Program

Every negative entry on a credit report can increase the interest rate and the down payment figure, and can even cause a denial of the purchase altogether. For those in need of a spotless credit report, The Complete Credit Clean-Up Program, will serve perfectly.

Consumer Protection

The purpose of the Credit Repair Organization Act, passed by congress in 1996, is to protect consumers from deceptive claims and provide a means by which credit repair companies can remove invalid entries from a credit report. But credit repair companies are not that effective (even deleted items will continue re-appear on the credit report), and do-it-yourself techniques rarely work. However, there is another very workable solution to this dilemma: the services of an attorney. Attorneys are "officers of the court" and are exempt from the sanctions imposed by the Credit Repair Organization Act. The demands of an attorney -even without litigation-carry the authority of pre-trial evidence. It is the weight of this factor that forces creditors and credit reporting agencies to follow the proper procedures-and the burden of proof falls squarely on the creditor (a consumer is innocent until proven guilty). Creditors must prove not only the charge, but must also show compliance with numerous other consumer privacy protection laws.

Even though an event may have occurred as charged, the creditor and credit reporting agency are often found to be negligent, failing to comply with laws demanding that proper procedures be followed in the protection of a consumer's privacy rights before any damaging information is made public. When such is the case, the attorney simply demands that the item be deleted from the credit report. Be encouraged to know that there are numerous laws in place that allow an attorney to force the removal of negative items from a credit report-so many, in fact, that we can confidently guarantee to remove negative entries from your credit report in approximately 6 months. (Bankruptcies and judgements may take a little longer) Bankruptcies, judgments, tax liens, repossessions, charge-offs, slow-pays, late payments, and excessive inquiries are all subject to laws and can be legally and permanently removed from your credit report, never to return.

All participating attorneys are members of the State Bar Association of California, with a minimum of ten years' experience in credit law.

Upon receipt of payment, complete program instructions are immediately forwarded to purchaser by first-class mail. United Parcel Service delivery options will be available soon (at additional cost).

Program cost: \$800.00.

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1. Download, print and fill out applications.
2. Mail application with check/money order or with a copy of your online purchase receipt to:

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19512 Ventura Boulevard
Tarzana, CA 91356

* Applications Require Adobe Acrobat Reader



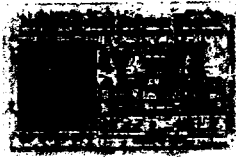
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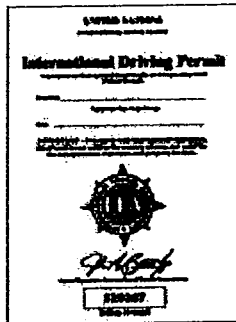
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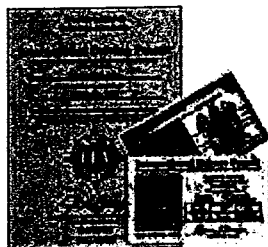
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Alternative Identification

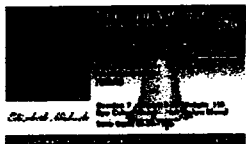
- ▶ International Drivers Permits
- ▶ Custom State and International ID's
- ▶ Triple Play ID Package
- ▶ American National ID
- ▶ View ID Samples
- ▶ List of Contracting Countries
- ▶ Printable Application

Articles & Reference

- ▶ New The Real Story of the Money-Control Over America
- ▶ New: SPECIAL INTEREST PUPPET MASTERS (The Real War On Terrorism) by Doug Snedden
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- ▶ An Open Letter to President Bush
- ▶ "Wait to file until the trial"
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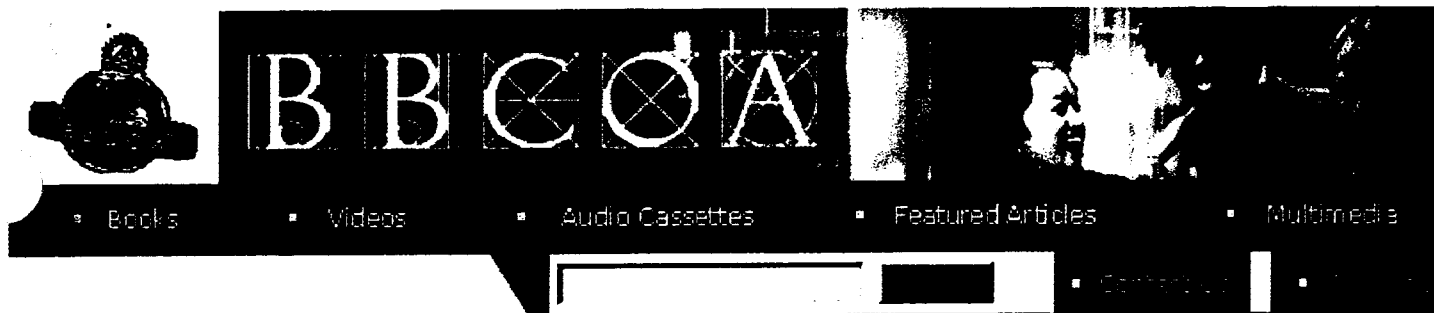
Questions/FAQ's

- ▶ Credit Card Debt Termination
- ▶ Mortgage Cancellation
- ▶ Loan Cancellation Program
- ▶ Send us a question



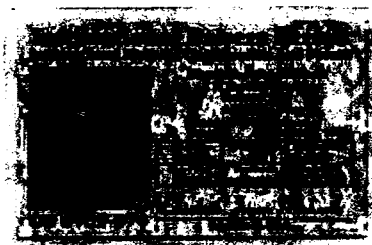
**The American National ID. Credit Card SIZE PVC
PLASTIC with Magnetic Strip.
More Information**

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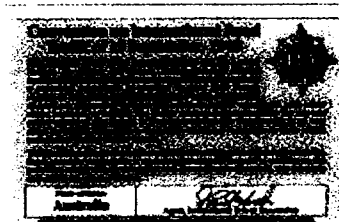


International Drivers Permit

Become a Permanent Tourist (PT.) Retain your Liberty of Movement without waiving any Rights, by overcoming the presumption that you are a U.S. or State resident with this very impressive document



[Click to Enlarge](#)



The IDP comes complete with **heavy gauge** multi-image (true holographic) lamination that rivals the most sophisticated security lamination available.

We are unable to show the true beauty of the lamination as it is very difficult to scan or photograph it with any accuracy. We have found that it would take four separate scans or photographs to depict all of the details. Take our word... The new lamination is **AWESOME!**

IMPORTANT! For the IDP to be valid in your State or country, you cannot have a driver license issued from your state or country or a car registered in your name. State issued licenses supersede an international driver license in the state or country where they are being used. That is, if you are ever stopped, your tags and name are run through the DMV computers. If the name on your IDP matches that in DMV records, then you are a 'resident' and not a 'tourist.' **IDP's are intended for tourists.** If you do not understand this, DO NOT order the IDP for use in the country where you live. ([see disclaimer](#))

To order, please print and complete the application form (see bottom of page) and send with appropriate payment or online purchase receipt. Be assured, that you will receive the same high quality ID as shown in our examples, no matter what state, country, or province you choose on the application form. **YOU WILL BE DELIGHTED!**

For a list of contracting countries [Click Here](#)

For helpful tips on using your IDP and other related articles of interest [Click Here](#)

Only \$85.00 each!

Quantity: [add to cart](#)

For printable Application form [click here](#).

International Driver Permit are issued under International Law and valid for five (5) years.

International Driver Permit CANNOT be assessed points, revoked or suspended.

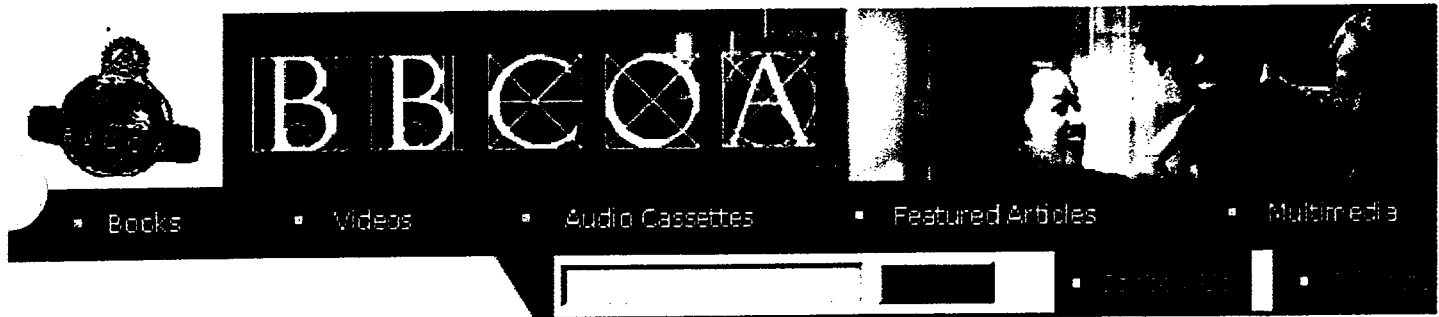
Includes the new multi-image 'true holographic' security seal lamination.

Photo Scan! Your photo and signature are scanned and printed on each card at Super High resolution.

Have been used to help establish a new identity (camouflage identity,) car rentals, positive ID, travel ID, etc.)

Quality is guaranteed or your money back.

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Disclaimer

Custom ID(s) (CID's)

Our CID cards are NOT issued by ANY government agency. **ALL** BBCOA ID's are **Privately Issued** custom made ID's produced under **Private Contract**, in accordance with Article 1, Section 2, Clause 1, of the U.S. Constitution, exactly to client specifications. Our ID's are perfectly Lawful when used in a Lawful manner. Due to the quality and authentic look of these ID's, BBCOA cannot and will not be held liable for their use or misuse.

BBCOA does not and will not knowingly make false or fake ID. 'Fake' is defined in law as a **fraudulent duplication of an original**. **All of our ID cards are 'Originals'**, therefore, none of our ID's can be considered a 'fake' by any legal definition.

We act solely as a printer making documents to your exact specification(s). Our ID's are custom made and do not attempt to duplicate or replicate any government issued ID cards. Our ID's are readily accepted in the private sector. All ID's meet or exceed the requirements for identification as set forth in: People v. Monroe, 12 Cal.App.4th 1174, 16 Cal.Rptr.2d 267 (1st Dist. 1993)

BBCOA cannot and will not be held liable for any use or misuse of any ID printed per your instructions. These ID's were created for those who cherish their privacy and want acceptable alternate identification. Our ID's have worked successfully for over ten years in most situations. There is no need to produce or carry fake government issued ID unless you are trying to obtain so-called government privileges and benefits.

BBCOA will not knowingly or willingly produce any ID card product for those under the age of 21, or, under the age of 18 without notarized parental consent.

NOTICE TO ALL GOVERNMENT AGENCIES: This is notice that to the best of our knowledge and belief, that BBCOA ID's do **NOT** violate any **Law** in existence. BBCOA will **NOT** be intimidated by phone or e-mail threats. If you feel that BBCOA is in violation of any existing **Law**, you may notice BBCOA in **writing** with a photo copy of the exact **Law** that is being violated, plus a copy of the implementing regulation(s). Your written notice must be on appropriate government agency stationery, personally signed with name and title. Thirty calendar days must be allowed for an appropriate response. If we find that we are in error, we will remedy the violation. We will **NOT** respond to phone or e-mail questions of any type.

Alternative Identification

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Questions/FAQ's

- ▶ Credit Card Debt Termination
- ▶ Mortgage Cancellation
- ▶ Loan Cancellation Program
- ▶ Send us a question

STOP ASKING for us to make fake ID or duplicates of government ID's. This includes passports, SS cards, driver license, birth certificates, etc. **IT'S AGAINST THE LAW... WE WON'T MAKE THEM!** All such e-mail requests will go unanswered!

International Driving Permit(s)

There is no government on earth that issues an International Driving or Operators Permit. They are issued under the authority of International Law and the Law of Nations in accordance with N.A.T.O., and the Convention of International Road Traffic of 19 September, 1949. It is International Law and Contract Law between countries that authorizes the issuance of any type of International Driver Permit. Contrary to popular belief, businesses like AAA, PATA and others DO NOT have a monopoly on the issuance of IDP's. These organizations are actually restricted (as legal fictions) to whom they can or cannot issue IDP's (to other legal fictions.)

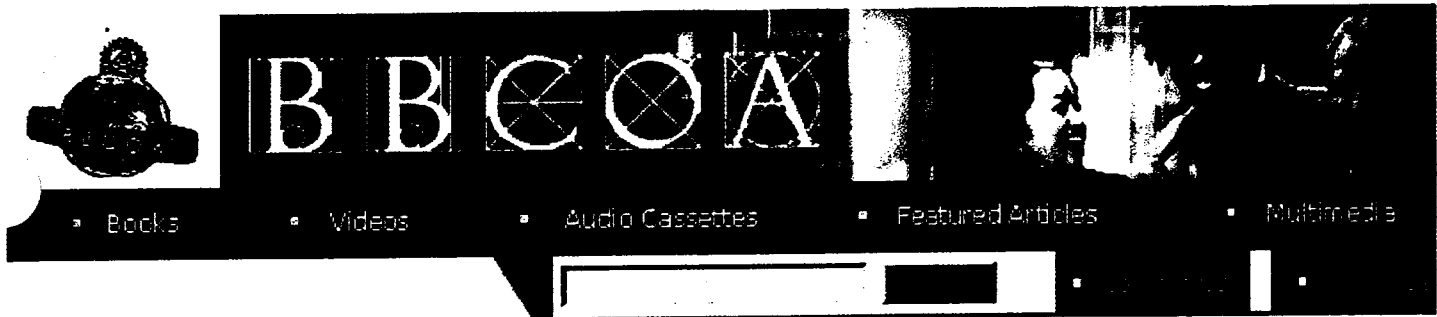
Having an International Driver Permit does not authorize the Holder to break the law(s) or endanger public safety. The holder of an International Driver Permit is presumed to be bound under the Convention of International Road Traffic of 19 September, 1949. That is, you must be qualified, and obey all the rules of the road in every country or state it is used.

The IDP is NOT a silver bullet against traffic citations. If you happen to get a traffic citation (and deserved it), then pay the fine and stop doing whatever it was that got you the citation. The Holder of an IDP is also responsible for any property damage he or she may cause.

BBCOA cannot and will not be held liable for the use or misuse of any International Driver Permit printed per your instructions. Please read and pay careful attention to the private contract statement that must be signed on the IDP/CID application form.

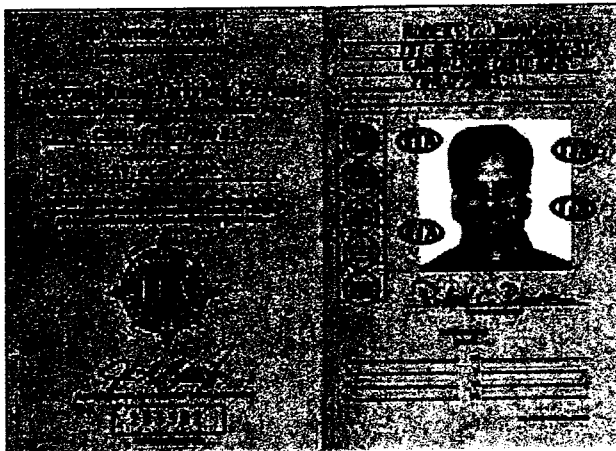
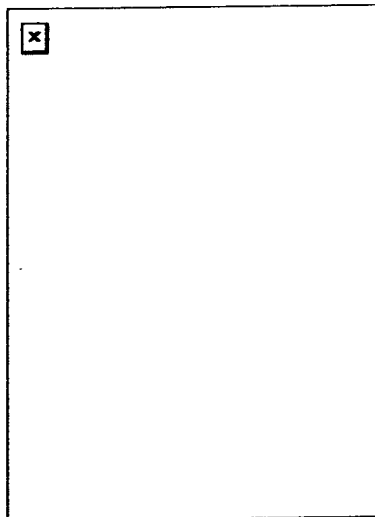


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International Drivers Permit Official Booklet Style

Become a Permanent Tourist (PT.) Retain your Liberty of Movement without waiving any Rights, by overcoming the presumption that you are a U.S. or State resident with this very impressive document



Features:

- Meets EVERY requirement of the Convention on International Road Traffic.
- Printed in eleven (11) languages.
- Provisions for endorsement of various vehicle types and weight.
- Lists every country honoring the IDP.
- Can be issued for the country of your choice.

Description:

- Booklet measures appx. 4.25 X 6 inches.(10.8 X 15.25 Cm.)
- Gray card stock cover, 17 pages.
- Bears official ITA stamps on photo and all endorsements.

Alternative Identification

- ▶ International Drivers Permits
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 - ▶ View all articles...
- ### **Questions/FAQ's**
- ▶ Credit Card Debt Termination
 - ▶ Mortgage Cancellation
 - ▶ Loan Cancellation Program
 - ▶ Send us a question

Back by popular demand! After repeated client requests, PTRC

has made arrangements with International Travel Association (ITA) for a limited number of their official multi-language IDP's.

These IDP's meet EVERY requirement of the Convention on International Road Traffic. But there is a drawback. The drawback is that the officially U.N. sanctioned IDP is only valid for one (1) year from the date of issue (as required under the Convention.) All those purchasing this type of IDP will be entitled to have their IDP reissued annually at 60% off the initial price.

IMPORTANT! For the IDP to be valid in your State or country, you cannot have a driver license issued from your state or country or a car registered in your name. State issued licenses supersede an international driver license in the state or country where they are being used. That is, if you are ever stopped, your tags and name are run through the DMV computers. If the name on your IDP matches that in DMV records, then you are a 'resident' and not a 'tourist.' **IDP's are intended for world travelers tourists only.** If you do not understand this, **DO NOT** order the IDP for use in the country where you live. (see disclaimer)

Only \$85.00 each!

Quantity: 

To order, please print and complete the application form (see bottom of page) and send with appropriate payment or online purchase receipt. Be assured, that you will receive the same high quality ID as shown in our examples, no matter what state, country, or province you choose on the application form. **YOU WILL BE DELIGHTED!**

For printable Application form [click here](#).

PLEASE NOTE: IDP's are issued by International Travel Association (ITA.) ITA is a global offshore travel association with representatives in over ten countries. Please allow up to two weeks to receive your IDP (depending where you live and method of shipment.) Average time for delivery is ten business days or less. International orders may take longer.

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Helpful Tips: How to User Your IDP

The following information is NOT to be construed as legal advice. It is word of mouth information only, representing what other successful IDP users have done. If you want or need legal advice, you MUST see a lawyer, or do your own legal research. Also, if you are a PERSON and/or RESIDENT required to have a State issued driver license and registration, you MUST comply with all laws to which you are subject.

FACTS:

1. IDP's are for international travelers and tourists **ONLY**.
2. An International Driver Permit is valid in every country **EXCEPT** the country of Issue.
3. A State issued Driver License nullifies an International Driver Permit in the State of residence.
4. Automobile registration **IN YOUR NAME** nullifies an International Driver Permit in the State of residence.
5. Carrying **ANY** government or private identification that shows residence address in your state will nullify an International Driver Permit.

A successful IDP holder does NOT:

1. Carry any ID in or out of his automobile that is in conflict with his new ID.
2. Have an automobile registered in his name. Rather, his automobile is registered in another name, or to a trust, and carries a 'permission to use' letter from the registered owner.
3. Drive under the influence of any substance that would impair his ability behind the wheel or endanger public safety.
4. Drive cars of the type that draw needless attention.
5. Carry contraband within his automobile which would be in plain view of a police officer (reasonable suspicion leads to probable cause.)
6. Engage in needless conversation (designed to entrap), or answer questions that are not directly related to a traffic stop
7. Become confrontational or disrespectful with police officers.
8. Grant permission to search his car, unless a search warrant is issued.
9. Go to court and voluntarily grant jurisdiction to adjudicate the validity of International Law or the Permit. Traffic, Municipal and State courts do NOT have jurisdiction or venue in international law (unless it is voluntarily given.)

A successful IDP holder DOES:

1. Obey the rules of the road, and the posted speed limits .

2. Conduct himself in a courteous manner at all times.
3. Drive a clean car in good repair.
4. Pay traffic citations which are deserved.

A successful IDP holder's position if ever confronted, is ALWAYS:

I am an American (or, nationality printed on IDP). I live and work abroad. I am here on vacation. I am a nonresident. I am borrowing the car. If I have committed a crime or broken a law, then arrest me, cite me, or let me go. Then SHUT YOUR MOUTH, AND ADMIT NOTHING! *

Please see: Silence Is Golden

ENDING

Police officers are not trained in Law or international Law, They operate under policy procedure and been given the power of 'discretion.' Many officers have no knowledge and have never even seen an IDP. Some may even tell you that an IDP is not valid. Never argue the subject of validity, as police officers hate to appear ignorant. If anything, simply state that the IDP was purchased in the 'country of issue', and to the best of your knowledge and belief it is perfectly lawful. Tell the officer that (if need be), you will save your arguments for court (if a citation is to be issued.)

Your IDP and CID are perfectly valid if used in a lawful manner. Following these tips will greatly increase your success rate, and minimize contact with 'Big Brother.'

Alternatives:

We have access to alternatives for several government controlled monopolies. These include Foreign Bank Accounts (Gold & Silver Reserve) and the out-of-state automobile registration. Check our web site (www.ptrc.net) for more information. The Gold & Silver Reserve account is free, but can only be accessed through the internet (<http://www.e-gold.com>). Check with us periodically for updates on these and other exciting programs.

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IDP AND Custom ID (CID) APPLICATION FORM

INSTRUCTIONS

This form may be printed directly from your browser (two pages).

FOREIGN ADDRESS. Consistent with International Law, an International Driver Permit is NOT valid "within" the COUNTRY OF ISSUE. That is, your IDP will not be valid in the United States if you show a U.S. address.

2. MAILING ADDRESS. This is the address where you want your order shipped.

3. COUNTRY OF ISSUE. Enter Foreign Country, province, or American 'state' of your choice. Orders **WILL BE** returned if box is left blank.

4. NATIONALITY. (American, Canadian, English, Mexican, etc.) This is normally the country of birth or naturalization.

5. CHECK THE BOX if you want us to provide a foreign address for the country you've chosen.

IMPORTANT: CID's can be printed French, German, Norwegian, Spanish, Swedish, Italian and Portuguese. For all other country CID's, the default language is English. Different languages (other than specified) require an exact translation, plus the foreign 'True Type' fonts formatted for Macintosh computers sent with your order.

COMPLETE ALL DATA BLOCKS. Missing data may cause your order to be delayed or returned. Phone number and e-mail info is for contact information only should we be unable to complete your order for any reason. BBCOA does NOT retain or disclose client data to any source for any reason whatsoever.

Mail this completed form along with photo and payment or online purchase receipt to: BBCOA, 19528 Ventura Blvd., #449, Tarzana, CA 91356

Given Name:	Family Name:
Foreign Address:	Name and Shipping Address:
Country of Issue. For 'State CID's, enter State name:	<input type="checkbox"/> Check box if you want us to provide a foreign address for the country you've chosen

Date Born (mm/dd/yy)	Height (Inches)	Weight (pounds)	Hair Color	Eyes (Color)
Gender (M or F)	I am ordering (circle one): IDP CID IDP Triple Play Booklet Special	Phone No. or E-mail	Nationality:	Place of Birth:

Photo Here
Do Not Cut Photo

VERY IMPORTANT! Please attach 2 color passport type photos. Do NOT cut or trim. All original photos are returned undamaged.

A quality photo(s) will ensure a superior quality ID. A poor quality photo(s) may result in an inferior quality ID and void our quality guarantee.

I, the undersigned, affirm that I am at least 18 years of age and understand that this application constitutes My request for a custom made, **Private** identification card(s). This is a **Private** contract pursuant to the U.S. Constitution, at Article 1, Section 10, Clause 1 (*see below*), wherein, for consideration given, the producer of said identification card(s) will make custom ID containing all the information provided by Me on this form. If this application is for an International Driver Permit (IDP), I affirm that I have all the necessary skills to safely operate a motorized conveyance, and understand that I may be bound by the international Law(s) which govern the use and possession of said IDP. By signing below, I accept full responsibility for any and all of My actions and deeds. I herein acknowledge that the producer, its agents and/or representatives of any ID card product ordered by Me herein, are hereby indemnified and immune to any and all liabilities as a result of My use or misuse of any ID card product requested.

No State shall enter into any Treaty, Alliance, or Confederation; grant Letters of Marque and Reprisal; coin Money; emit Bills of Credit; make any Thing but gold and silver Coin a Tender in Payment of Debts; pass any Bill of Attainder, ex post facto Law, or Law

impairing the Obligation of Contracts, or grant any Title of Nobility.

X

Carefully sign your name **WITHIN** the box above. It will be accurately scanned and printed on your IDP/CID.

