

**UNITED STATES OF AMERICA  
BEFORE FEDERAL TRADE COMMISSION**

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In the Matter of )  
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 )  
BRIAN CORYAT, ) DOCKET NO. C-3666  
individually and doing business )  
as ENTERPRISING SOLUTIONS. )  
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 )

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**COMPLAINT**

The Federal Trade Commission, having reason to believe that Brian Coryat, individually and doing business as Enterprising Solutions ("respondent"), has violated the provisions of the Federal Trade Commission Act, and it appearing to the Commission that a proceeding by it in respect thereof would be in the public interest, alleges:

**PARAGRAPH ONE:** Respondent Brian Coryat is an individual doing business as Enterprising Solutions. His principal office or place of business is located at 6 Harbor Way, Suite 194, Santa Barbara, California 93109.

**PARAGRAPH TWO:** Respondent is engaged in the advertising, promotion, offering for sale, sale, and distribution of various products, including, but not limited to, The Credit Repair Kit, and business opportunities, including, but not limited to, the Credit Repair Agency business opportunity, to the public.

**PARAGRAPH THREE:** The acts and practices of respondent alleged in this complaint have been in or affecting commerce, as "commerce" is defined in Section 4 of the Federal Trade Commission Act.

**THE CREDIT REPAIR KIT**

**PARAGRAPH FOUR:** Respondent has disseminated or has caused to be disseminated advertisements, including advertisements through the Internet, for "The Credit Repair Kit." These advertisements include, but are not necessarily limited to, the attached Exhibit 1, which states, in part:

Get the credit you deserve NOW!

\* \* \*

The Credit Repair Kit contains over 90 pages of hard to find credit repair information. Information that, when yours, will allow you to change any credit report to reflect an excellent credit history.

\* \* \*

Use proven techniques to permanently erase negative information contained on your credit report.

\* \* \*

Explanations and step-by-step instructions of 7 proven techniques of deleting negative information from your credit report.

\* \* \*

Using our proven techniques, you will now be able to erase;

- Late payments
- Non-payments
- Charge-offs
- Liens
- Repossessions
- Judgements
- and even Bankruptcy!

\* \* \*

Once you have these secrets, you will have the credit you deserve regardless of your past credit experience. Bankruptcies, liens, repossessions, and late payment histories .... Gone!

**PARAGRAPH FIVE:** Through the use of the statements contained in the advertisements referred to in PARAGRAPH FOUR, including but not necessarily limited to the advertisement attached as Exhibit 1, respondent has represented, directly or by implication, that consumers can remove bankruptcies, judgments, liens, repossessions, late payments, and other adverse items of information from their credit reports even where such information is accurate and not obsolete.

**PARAGRAPH SIX:** In truth and in fact, most consumers cannot remove bankruptcies, judgments, liens, repossessions, late payments, and other adverse items of information from their credit reports where such information is accurate and not obsolete. Therefore, the representation set forth in PARAGRAPH FIVE was, and is, false and misleading.

### **THE CREDIT REPAIR AGENCY BUSINESS OPPORTUNITY**

**PARAGRAPH SEVEN:** Respondent has disseminated or has caused to be disseminated advertisements, including advertisements through the Internet, for the Credit Repair Agency business opportunity. These advertisements include, but are not necessarily limited to, the attached Exhibit 2, which states, in part:

Start Your Own Credit Counseling, Credit Repair Agency!

\* \* \*

Step-by-easy-step instructions teach you exactly how to remove errors, and even true negative items from any credit report. The going rate for this service is anywhere from \$350 to \$1000!  
Something you can do in 5 to 6 hours! You can earn over \$1000 a day for this service alone!

**PARAGRAPH EIGHT:** Through the use of the statements contained in the advertisements referred to in PARAGRAPH SEVEN, including but not necessarily limited to the advertisement attached as Exhibit 2, respondent has represented, directly or by implication, that the amount of money represented by these statements is representative, or typical, of what individuals who purchase the Credit Repair Agency business opportunity will generally achieve.

**PARAGRAPH NINE:** In truth and in fact, the amount of money represented by these statements is not representative, or typical, of what individuals who purchase the Credit Repair Agency business opportunity will generally achieve. Therefore, the representation set forth in PARAGRAPH EIGHT was, and is, false and misleading.

**PARAGRAPH TEN:** Through the use of the statements contained in the advertisements referred to in PARAGRAPH SEVEN, including but not necessarily limited to the advertisement attached as Exhibit 2, respondent has represented, directly or by implication, that at the time he made the representation set forth in PARAGRAPH EIGHT, respondent possessed and relied upon a reasonable basis that substantiated such representation.

**PARAGRAPH ELEVEN:** In truth and in fact, at the time he made the representation set forth in PARAGRAPH EIGHT, respondent did not possess and rely upon a reasonable basis that substantiated such representations. Therefore, the representation set forth in PARAGRAPH TEN was, and is, false and misleading.

**PARAGRAPH TWELVE:** The acts and practices of respondent as alleged in this complaint constitute unfair or deceptive acts or practices in or affecting commerce in violation of Section 5(a) of the Federal Trade Commission Act.

THEREFORE, the Federal Trade Commission this 10th day of June, 1996, has issued this complaint against respondent.

By the Commission.

Donald S. Clark  
Secretary

**SEAL:**