FEDERAL TRADE COMMISSION,	)
	) Civil No.
Plaintiff,	)
	)
<b>v.</b>	)
IFC CREDIT CORPORATION,	)
Defendant.	)
	)

# EXHIBITS SUPPORTING PLAINTIFF'S MOTION FOR PRELIMINARY INJUNCTION

#### **VOLUME I OF IV**

Exhibits 1 - 28

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## **EXHIBIT LIST**

## **VOLUME I**

## **Consumer Declarations**

PX 1	Deposition of Winnifred A. Bonslett
PX 2	Deposition of Charles Carmen
PX 3	Deposition of John Crane
PX 4	Deposition of Bret E. Fields
PX 5	Deposition of William S. Moore
PX 6	Deposition of Stuart Perlitsch
PX 7	Deposition of Ronald Seidman
PX 8	Deposition of Randall Spicher
PX 9	Deposition of Larry Watren
PX 10	Deposition of Alecia Wengert
PX 11	Deposition of Ward H. White
PX 12	Affidavit of Michael Aliano, Jr.
PX 13	Affidavit of James E. Barlow, Jr.
PX 14	Affidavit of Mark Christo
PX 15	Affidavit of Bonnie Ferguson
PX 16	Affidavit of Randall Hodges
PX 17	Affidavit of Luvimino Lim
PX 18	Affidavit of David Postier
PX 19	Affidavit of Joy Shoup
PX 20	Affidavit of Wesley H. Smith
PX 21	Affidavit of Henry Hastava
PX 22	Affidavit of Kimberly Karl

## <u>VOLUME I</u>

PX 23	Affidavit of James Mohan
PX 24	Affidavit of Lamar Eifert
PX 25	Affidavit of Samuel Aylestock
PX 26	Affidavit of David Slaughter
	Employee & Ex-Employee Testimony
PX 27	Affidavit of Aaron LaLonde
PX 28	Affidavit of Lonnie DeLaCruz

FEDERAL TRADE COMMISSION,		
	)	Civil No.
Plaintiff,	)	
	)	
V.	)	
IFC CREDIT CORPORATION,	)	
Defendant.	)	
	. )	

# EXHIBITS SUPPORTING PLAINTIFF'S MOTION FOR PRELIMINARY INJUNCTION

### **VOLUME II OF IV**

**Exhibits 29 - 37** 

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#### **VOLUME II**

## PX 29 Declaration of David Rodriguez

#### **Attachments**

- A Ridley letter
- B Smith letter
- C NV Training Manual
- D Common Paperwork Errors
- E Marketing slick
- F Interview Confirmation Form
- G Feedback Form
- H Business Card
- I Screening Interview Schedule
- J Followup Feedback Form
- K NorVergence Consumer Documents (20)
- PX 30 Lee Herndon Investigational Hearing Transcript, *In the matter of NorVergence Assignees, unnamed*, No. 052 3010 (F.T.C.) (June 22, 2006)
- PX 31 "Zirkin I" Affidavit of Ron Zirkin, Exquisite Caterers LLC v. Popular Leasing USA, Inc., No. 04-4467-SRC (D.N.J. filed Dec. 27, 2004)
- PX 32 "Zirkin II" Affidavit of Ron Zirkin, Custom Data Solutions v. Preferred Capital, Inc., No. 04-3376-CK (Mich. Macomb County Cir. Ct. filed Dec. 7, 2005)
- PX 33 "Estok I" Deposition of John Estok (Oct. 3, 2005), IFC Credit Corp. v. United Business and Industrial Federal Credit Union, 474 F.Supp. 2d 956 (N.D.III. 2006), Transcript
- PX 34 "Estok II" Deposition of John Estok, *Florida v. Commerce Commercial Leasing*, *LLC*, No. 2004 CA 002515 (F. Leon County Cir. Ct. 2nd Jud. Cir. Jan. 5, 2005), Transcript
- PX 35 "Estok III" Deposition of John Estok, *Morey Lumber and Hardware Co. v. IFC Credit Corp.*, No. 348 20819604 (Tex. Tarrant County Dist. Ct. 348<sup>th</sup> Jud. Dist.) (Feb. 7, 2006)

## **VOLUME II**

- PX 36 "Trebels Tr." Deposition of Rudolph Trebels, Rosenblum's World of Judaica, Inc., v. IFC, No. 04-CH-18187 (Ill. Cook County Cir. Ct. Chancery Div.) (Jan. 26, 2007)
- PX 37 "Csar Tr." Deposition of Steve Csar, Rosenblum's World of Judaica, Inc., v. IFC, No. 04-CH-18187 (Ill. Cook County Cir. Ct. Chancery Div.) (Jan. 26, 2007)

FEDERAL TRADE COMMISSION,	<del></del> )
	) Civil No.
Plaintiff,	)
	)
V.	)
IFC CREDIT CORPORATION,	)
Defendant.	•)
·	)

# EXHIBITS SUPPORTING PLAINTIFF'S MOTION FOR PRELIMINARY INJUNCTION

#### **VOLUME III OF IV**

**Exhibits 38 - 40** 

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### **VOLUME III**

#### **FTC Declarations**

- PX 38 Declaration of Gil A. Bosque
- PX 39 Declaration of Amy Brannon-Quale

#### Attachments

- A FTC Document Request
- B- IFC Corporate Information (1-6)
- C NorVergence Account Database (part)(Item 5)
- D Selected Docs IFC received from NorVergence (Item 7a)
- E Collection Scripts (Item 8)
- F Declaratory Judgement Actions vs. IFC (Item 10C)
- G Civil Investigative Demand ("CID") Specifications and Narrative Responses to CIDs
- H IFC Consumer Files (Item 1, CID)
- I IFC Standard Rental Agreements (Item 4(a), CID)
- J IFC Standard Lease (Item 4(b), CID)
- K Certificate of Acceptance (Item 4(d), CID)
- L IFC Standard Verbal Audit Form (Item 4(e), CID)
- M AdTran Documents
- N NorVergence Trustee Bankruptcy Documents
- PX 40 Maxine Stansell Declaration

FEDERAL TRADE COMMISSION,	)	
	)	Civil No.
Plaintiff,	)	
	)	
v.	)	
	)	
IFC CREDIT CORPORATION,	. )	*
Defendant.	)	
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# EXHIBITS SUPPORTING PLAINTIFF'S MOTION FOR PRELIMINARY INJUNCTION

#### **VOLUME IV OF IV**

**Exhibits 41 - 61** 

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#### **VOLUME IV**

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- PX 41 "NorVergence Trustee Complaint" Complaint to Avoid and Recover Fraudulent Transfers and Setoffs, *Trustee of the Estate of NorVergence, Inc.*, v. Salzano, No. 04-32079 (D.N.J. July 14, 2006)
- PX 42 "Stay Relief App." Application By IFC Credit Corporation in Support of the Entry of an Order Granting IFC Credit Corporation Relief From the Automatic Stay, *In Re NorVergence, Inc.*, No. 04-32079 (Bankr. D.N.J. July 21, 2004)
- PX 43 "Estok IV" Affidavit of John Estok in Support of Application for Relief from Automatic Stay, *In Re NorVergence, Inc.*, No. 04-32079 (Bankr. D.N.J. filed July 20, 2004)
- PX 44 "Estok V" Supplemental Affidavit John Estok in Support of Application for Relief from Automatic Stay), *In Re NorVergence*, *Inc.*, No. 04-32079 (Bankr. D.N.J.) (filed Aug. 5, 2004)
- PX 45 Objection of Federal Trade Commission to IFC's Motion for Relief From the Automatic Stay, *In the Matter of Norvergence, Inc.*, No. 04-32079 (Bankr. D.N.J.) (filed Nov. 5, 2004)
- PX 46 IFC's letter withdrawing motion for relief from automatic stay

#### **Other Materials**

- PX 47 "Default Judgment" Default Judgment and Order for Permanent Injunction and Monetary Relief, *FTC v. NorVergence, Inc.*, No. CV-04-5414-DRD, 2005 U.S. District LEXIS 40669, at \*1 (D.N.J., June 29, 2005)
- PX 48 IFC's First Amended Counterclaim, *Plans By Design, Inc. v. IFC Credit Corp.*, No. CC-05-10687-E (Tex. Dallas County Ct. at Law No. 5 Oct. 20, 2005)
- PX 49 "Estok VI" Testimony of John Estok, Specialty Optical v. IFC Credit Corp., No. CC-04-04187-C (Tex. Dallas County Ct. at Law No. 3) (Feb. 9, 2006)
- PX 50 Amicus Brief of New Jersey Attorney General, *Diversified Aerospace Services, Inc.* v. *IFC Credit Corp.* (In re Norvergence), No. 04-32079/RG (Bankr. D.N.J. Dec. 3, 2004)
- PX 51 "Estok VII" Testimony of John Estok, Mandatory Arbitration, *IFC Credit Corp. v. Mathew I Jones, Inc.*, No. 04- M2-002570 (Ill. Cook County Dist. Ct.) (Mar. 20, 2006)

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- PX 52 Complaint, *IFC Credit Corporation v. P.B.O. Corp.*, No. 06M201679, (Ill. Cook County Cir. Ct. Mun. Dep't 2nd Dist. filed June 29, 2006):
- PX 53 IFC Credit Corp. v. Main St. Mortgage of Cent. Fla., Inc., No. 04 M3 2649 (III. Cook County Cir. Ct. 3rd Mun. Dist. Mar. 30, 2005)
- PX 54 IFC Credit Corp v. South Coast Dental Lab., Inc., No. 04 M3 2646 (Ill. Cook County Cir. Ct. 3rd Mun. Dist. June 21, 2005)
- PX 55 Order, *IFC Credit Corp. v. Parc Solutions, Inc.*, No. 06 M2 01327, slip op. at 2 (III. Cook County Cir. Ct. Second Muni. Dist. Apr. 17, 2007)
- PX 56 People v. NorVergence, Inc., No. 2004-CH-655 (Ill. Sangamon County Cir. Ct. 7th Jud. Cir. May 6, 2005)
- PX 57 Texas v. NorVergence, Inc., No. 2004-65357 (Tex. Harris County Dist. Ct. 270<sup>th</sup> Jud. Dist. filed Apr. 29, 2005)
- PX 58 Findings of Fact and Conclusions of Law, Specialty Optical v. IFC Credit Corp., Cause No. 04-04187-C (Tex. Dallas County Ct. at Law No. 3 heard on Feb. 9, 2006)
- PX 59 Consent Order, J.C. Penney Co., No. 852 3029, 109 F.T.C. 54, 1986 WL 722090 (1987)
- PX 60 Complaint for Injunctive and Other Equitable Relief, FTC v. Leasecomm Corp., No. 03-cv-11034 (D. Mass. filed May 29, 2003)
- PX 61 Stipulated Final Judgment and Order, FTC v. Leasecomm Corp., No. 03-cv-11034 (D. Mass. filed May 29, 2003)