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R. MICHAEL WALLER
MEGAN A. BARTLEY
Attorneys
Federal Trade Commission
600 Pennsylvania Avenue NW
Mailstop M-8102B
Washington, D.C. 20580
Phone: (202) 326-2902 (Waller)
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Facsimile: (202) 326-2558
Email: rwaller@ftc.gov, mbartley@ftc.gov

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District of Nevada
BLAINE T. WELSH
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333 Las Vegas Blvd. South, Suite 5000
Las Vegas, Nevada 89101
Phone: (702) 388-6336
Facsimile: (702) 388-6787

*Attorneys for Plaintiff
Federal Trade Commission*

UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA

<p>Federal Trade Commission,</p> <p style="text-align: center;">Plaintiff,</p> <p style="text-align: center;">v.</p> <p>Ideal Financial Solutions, Inc., et al.</p> <p style="text-align: center;">Defendants.</p>	<p>Case No.: 2:13-CV-00143-JAD-GWF</p> <p><i>Redacted Exhibit 2 to FTC’s Response to Melissa Sunyich Gardner’s Motion to Dismiss (ECF No. 123)</i></p>
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1 On October 25, 2013, the Court permanently sealed Exhibit 2 to the FTC's Response to
2 Melissa Sunyich Gardner's Motion to Dismiss (ECF No. 123) and ordered the Plaintiff Federal
3 Trade Commission ("FTC") to file a redacted version of the exhibit. See ECF No. 132. Thus,
4 the FTC now files the attached **Redacted Exhibit 2 to the FTC's Response to Melissa Sunyich**
5 **Gardner's Motion to Dismiss.**

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12 Respectfully submitted,

13
14 Dated: 10/29/2013

/s/ R. Michael Waller

15 R. MICHAEL WALLER
16 MEGAN A. BARTLEY
17 Attorneys for Plaintiff
18 FEDERAL TRADE COMMISSION
19 Bureau of Consumer Protection
20 Division of Enforcement
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Certificate of Service
FTC v. Ideal Financial Solutions, Inc., et al.
Case No. 13-cv-00143-JAD-GWF

I, R. Michael Waller, certify that I filed with the Court and served the **Redacted Exhibit 2 of FTC's Response to Melissa Sunyich Gardner's Motion to Dismiss (Docket Entry 123)** in the above-entitled case on the entities and individuals listed below in the manner indicated.

<p><u>Defendants</u></p> <p>Ideal Financial Solutions, Inc. Ascot Crossing, LLC Chandon Group, Inc. Bracknell Shore, Ltd. Fiscal Fitness, LLC Avanix, LLC</p> <p><u>Additional Receivership Entities</u></p> <p>Debt Elimination Systems, LLC US Debt Relief, LLC Money Mastery, LLC US Debt Assistance Corp. IWB Services (St. Kitts) Financial Fitness, LLC Debt to Wealth, LLC (St. Kitts) Debt to Wealth, LLC (Nevada) Ideal Goodness, LLC Dollars West, LLC Fluidity, LLC Newport Sails, LLC Shaw Shank, LLC Bunker Hillside, LLC Funding Guarantee, LLC Newline Cash, LLC Wealth Fitness, LLC Zeal Funding Services, LLC</p>	<p><u>Via ECF</u></p> <p>Thomas McNamara, Esq. Andrew Robertson, Esq. Ballard Spahr Court-Appointed Receiver BenjaminD@ballardspahr.com mcnamarat@ballardspahr.com RobertsonA@ballardspahr.com</p>
Steven Sunyich	<u>Via Email</u> stevesunyich@gmail.com
Christopher Sunyich	<u>Via Email</u> chris.sunyich@gmail.com
Michael Sunyich	<u>Via Email</u> msunyich@gmail.com
Shawn Sunyich	<u>Via Email</u> Shawn.sunyich@gmail.com
Melissa Sunyich Gardner	<u>Via Email</u>

	melissajoygardner@yahoo.com
1 2 3 4	<u>Via Email</u> Mark S. Dzarnoski, Esq. (Kent Brown counsel) Gordon & Silver mdzarnoski@gordonsilver.com
5	<u>Via Email</u> My5angels23@gmail.com

6
7 Date: 10/29/13

/s/ R. Michael Waller

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Exhibit 2

Exhibit 2

1 JONATHAN NUECHTERLEIN
 2 General Counsel
 3 R. MICHAEL WALLER
 4 MEGAN E. GRAY
 Attorneys
 Federal Trade Commission
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 5 Mailstop M-8102B
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 Phone: (202) 326-3408 (Gray)
 7 Facsimile: (202) 326-2558
 Email: rwaller@ftc.gov, mgray@ftc.gov

8 DANIEL G. BOGDEN
 9 United States Attorney
 District of Nevada
 10 BLAINE T. WELSH
 Assistant United States Attorney
 Nevada Bar No. 4790
 11 333 Las Vegas Blvd. South, Suite 5000
 12 Las Vegas, NV 89101
 Phone: (702) 388-6336
 13 Facsimile: (702) 388-6787

14 *Attorneys for Plaintiff*
 15 *Federal Trade Commission*

17 UNITED STATES DISTRICT COURT
 18 DISTRICT OF NEVADA

20 **Federal Trade Commission,**

21 Plaintiff,

22 v.

23 **Ideal Financial Solutions, Inc., et al.**

24 Defendants.
 25

Case No.: 2:13-CV-00143-JAD-GWF

**Second Declaration of R. Michael Waller
 Regarding Certain Documents Recovered
 from Defendants' Business Premises and
 Computer Network**

1 I, R. Michael Waller, represent Plaintiff Federal Trade Commission (“FTC”) in this
2 action. I make this declaration on personal knowledge and knowledge derived from supervision
3 of FTC staff and contractors and review of their work. If called as a witness, I could and would
4 testify to the facts herein.
5

6 1. Pursuant to the terms of the Court’s Temporary Restraining Order, Docket Entry No.
7 (“D.E.”) 10, Thomas W. McNamara, the court-appointed receiver (“Receiver”) provided
8 the FTC access to the Defendants’ business premises. Under the supervision of the
9 Receiver, FTC staff and contractors reviewed the premises and electronic and hard-copy
10 data stored there. At my direction, FTC staff and contractors copied some of the
11 electronic data and hard-copy data. *See* FTC’s Response to Michael Sunyich’s Motion to
12 Dismiss, Exhibit 3 (Declaration of Receiver), D.E. 121-7, ¶ 3. I have attached
13 declarations regarding electronic data from two contractors as Attachments 1 and 2.
14

15 2. I have attached the following true and accurate copies of electronic and hard-copy
16 records referred to in Paragraph 1 above.

- 17 • Attachment 3 is a copy of a corporate filing signed by Melissa Gardner for
18 Newport Sails, LLC, recovered from Defendants’ desktop computer, referred to
19 as “IFS-IT02-Sharon” in Attachment 2, ¶ 5.
- 20 • Attachments 4 is copy of a document entitled “Minutes of a Special Meeting of
21 the Members of Newport Sails, LLC,” recovered in hard-copy from Defendants’
22 business premises, marked as FTC-IFS-0000773.
- 23 • Attachment 5 is a copy of a letter dated December 2010 from Melissa Sunyich
24 Gardner as president/owner of Money Mastery, LLC to Swipe Payment Solutions,
25

1 recovered from Defendants' desktop computer, referred to as "IFS-IT02-Sharon"
2 in Attachment 2, ¶ 5.

- 3 • Attachment 6 is a copy of a December 2010 letter from Melissa Gardner as
4 president of US Debt Assistance Corp, recovered from Defendants' desktop
5 computer, referred to as "IFS-IT02-Sharon" in Attachment 2, ¶ 5.
- 6 • Attachment 7 is a copy of the minutes of a corporate meeting of US Debt Relief,
7 Inc., identifying Melissa Gardner as chairman of the board of directors, recovered
8 from Defendants' desktop computer, referred to as "IFS-IT02-Sharon" in
9 Attachment 2, ¶ 5.
- 10 • Attachment 8 is a copy of an organizational chart of Defendants' various business
11 entities, entitled "Org_Chart 2010.xls," that identifies Melissa Gardner as
12 principal of Ascot Crossing, LLC and US Debt Assistance Corp., recovered from
13 Defendants' desktop computer, referred to as "IFS-IT02-Sharon" in Attachment
14 2, ¶ 5.
- 15 • Attachment 9 is a copy of a chart with information about various entities in the
16 common enterprise, entitled "Entity Status.xlsx," recovered from Defendants'
17 desktop computer, referred to as "IFS-IT02-Sharon" in Attachment 2, ¶ 5.
- 18 • Attachment 10 is a copy of an email dated June 19, 2012, sent from
19 melissagardner@dollarswest.com, with the subject "Payroll Advance Question,"
20 recovered from Defendant Steven Sunyich's laptop computer, referred to as "IFS-
21 IT05-SteveSunyich" in Attachment 2, ¶ 5
22
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- 1 • Attachment 11 is a copy of a chart relating to MIDs in the name of Ascot
2 Crossing, LLC, and Bunker Hillside, LLC, recovered in hard-copy from
3 Defendants' business premises and marked as FTC-IFS-0000100.
- 4 • Attachment 12 is a copy of a chart entitled "MIDs in Process/Live/On hold – as of
5 2.7.11," recovered in hard-copy from Defendants' business premises and marked
6 as FTC-IFS-0000102 through 103.
- 7 • Attachment 13 is a copy of a chart also entitled "MIDs in Process/Live/On hold –
8 as of 2.7.11," recovered in hard-copy from Defendants' business premises and
9 marked as FTC-IFS-0000104 through 105.
- 10 • Attachment 14 is a copy of a document entitled "CheckGateway, LLC:
11 Automated Clearing House Processing Agreement," recovered in hard-copy from
12 Defendants' business premises and marked as FTC-IFS-0001039.
- 13 • Attachment 15 is a copy of a document entitled "Edge Payment Systems,"
14 recovered in hard-copy from Defendants' business premises and marked as FTC-
15 IFS-0001226 thru 12232.
- 16 • Attachment 16 is a copy of a document with the heading "Payment Data
17 Systems," and signed by Melissa Gardner as President/CEO of Newline Cash,
18 LLC on December 2, 2011, recovered from Defendants' desktop computer,
19 referred to as "IFS-IT02-Sharon" in Attachment 2, ¶ 5.
- 20 • Attachment 17 is a copy of a May 27, 2010 letter from PowerPay to Melissa
21 Gardner with subject heading, "Re: MasterCard's Excessive Chargeback
22 Program," recovered from Defendants' desktop computer, referred to as "IFS-
23 IT02-Sharon" in Attachment 2, ¶ 5.
24
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1 3. On September 6, 2013, the FTC served Teri Bunker with a subpoena, requesting
2 documents related to her work for the Defendants. Ms. Bunker produced to the FTC
3 various documents in response. I have included two of these documents and the proof of
4 service below.

- 5 • Attachment 18 is a copy of an IRS Form W-4 signed by Melissa Gardner on
6 March 2, 2012, identifying Ascot Crossing, LLC as her employer.
- 7 • Attachment 19 is a copy of a document entitled “Authorization for Direct
8 Deposit” and signed by Melissa Gardner on March 2, 2012.
- 9 • Attachment 20 is a copy of the proof of service of the FTC’s subpoena on Teri
10 Bunker.
11

12 I declare under penalty of perjury under the law of the United States that the foregoing is
13 true and correct.

14 Executed this 24th day of October, 2013, in Washington, D.C.

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17 /s/ R. Michael Waller

18 R. Michael Waller
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Attachment 1

Attachment 1

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DECLARATION OF ERICA QUARLES

PURSUANT TO 28 U.S.C. § 1746

I, Erica Quarles, state that I have personal knowledge of the facts and matters set forth below, and if called as a witness would testify competently thereto:

1. I am a U.S. citizen over the age of eighteen years old.
2. I am a Digital Forensic Analyst with CACI, Inc., 6315 Bren Mar Drive, Suite 175, Alexandria, VA 22312. I am EnCE Certified and have been practicing forensics for two years. As part of my job duties, I often do contract computer forensic work for the Federal Trade Commission (FTC).
3. On February 1, 2013, in connection with a pending lawsuit, FTC v. Ideal Financial Solutions, Ajay Patel, Technical Forensic Examiner for the FTC, instructed me to forensically image digital media that was located at 908 N 1400 West St. George, Utah.
4. I arrived at 908 N 1400 West St. George, Utah on February 1, 2013 and the receiver Tom McNamara allowed me access to the premises where I proceeded to take forensic images. I was instructed by Richard Waller who was the matter lead attorney to image the following machines.

The names of the forensic images are listed below:

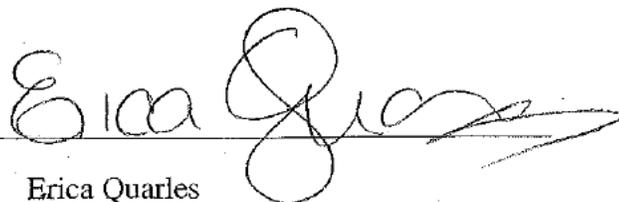
IFS-IT01a-Server1: Image of Generic Server with SN: C81100842j20558 containing a SATA HDD with SN: WMASY7833734

IFS-IT03a-Server2: Image of Dell PowerEdge 1600SC with SN: 7D1BM21 containing a IDE HDD with SN: WMA8E4952122

IFS-IT08a-MikeSunyich: Image of Apple MacBook Pro with SN: W89530XG7XJ containing a SATA HDD with SN: HTS545025B9SA02

5. I maintained the hard drives in a secure location until February 4, 2013, where I signed them over to Calvin Brown, Digital Forensic Examiner

I declare under penalty of perjury that the foregoing is true and correct.
Executed on the 4th day of February 2013, in Alexandria, VA.


Erica Quarles

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Attachment 2

Attachment 2

1 containing a Toshiba HDD, Model: HDD2J60, SN: 81J4CFCIT, 750GB in size.

2
3 IFS-IT05a-LaraClements: Image of an eMachines EL1360G, S/N: PTND5P2001150012023000,
4 containing a Western Digital HDD, Model: WD2500AAKX, S/N: WMAYW0210827.

5
6 IFS-IT05b-LaraClements: Image of a SanDisk Cruzer SDCZ36W-004G USB flash drive, S/N:
7 BH1105WTHB, 4GB in size.

8
9 IFS-IT06-lclements: Image of an eMachines EL1600-01, S/N: PTNAM05029922022349000,
10 containing a Hitachi HDD, Model: HDT721016SLA380, S/N: MA1DS0EB.

11
12 IFS-IT07-ChrisSunyich: Image of an Apple MacBook Pro A1286 laptop, SN: W802429UAGV,
13 containing a Toshiba HDD, Model: HDD2H71, SN:50CIP09DT, 500GB.

14
15 IFS-IT09-KentBrown: Image of an Apple MacBook Pro A1286, SN: W8922DRD642, containing
16 a Hitachi HDD, Model:5K500, SN:HTS545032B9SA02, 320GB in size.

17
18 IFS-IT10-ChrisSunyich: Image of an iTunes backup created from an iPhone.

19
20 IFS-IT11-SteveSunyich: Image of an encrypted iTunes backup created from an iPhone.

- 21
22 6. I maintained possession of the hard drives until February 3, 2013, when I signed them over to
23 Erica Quarles, CACI Digital Forensic Examiner for transport to FTC.

24
25 I declare under penalty of perjury that the foregoing is true and correct.

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Executed on this 6th day of February, 2013, in Alexandria, VA.

A handwritten signature in cursive script, reading "Paul K. Adelson", written in black ink over a horizontal line.

Paul K. Adelson

Attachment 3

Attachment 3

ANNUAL LIST OF MANAGERS OR MANAGING MEMBERS AND REGISTERED AGENT AND STATE BUSINESS LICENSE APPLICATION OF:

Case 2:13-cv-00143-JAD-GWT Document 133 Filed 10/29/13 Page 19 of 69

FILE NUMBER

NEWPORT SAILS, LLC

E0223902010-3

NAME OF LIMITED-LIABILITY COMPANY

FOR THE FILING PERIOD OF 5/2012 TO 5/2013



110401

****YOU MAY FILE THIS FORM ONLINE AT www.nvsos.gov****

The entity's duly appointed registered agent in the State of Nevada upon whom process can be served is:

NEWPORT SAILS, LLC C/O MANAGING MEMBER
2300 W SAHARA #800
LAS VEGAS, NV 89102 USA

A FORM TO CHANGE REGISTERED AGENT INFORMATION IS FOUND AT: www.nvsos.gov

Filed in the office of Ross Miller Secretary of State State of Nevada	Document Number
	20120389519-50
	Filing Date and Time
	05/31/2012 4:51 PM
Entity Number	
E0223902010-3	

USE BLACK INK ONLY - DO NOT HIGHLIGHT

Return one file stamped copy. (If filing not accompanied by order instructions, file stamped copy will be sent to registered agent.)

IMPORTANT: Read instructions before completing and returning this form.

- Print or type names and addresses, either residence or business, for all manager or managing members. A Manager, or if none, a Managing Member of the LLC must sign the form. **FORM WILL BE RETURNED IF UNSIGNED.**
- If there are additional managers or managing members, attach a list of them to this form.
- Annual list fee is \$125.00. A \$75.00 penalty must be added for failure to file this form by the deadline. An annual list received more than 90 days before its due date shall be deemed an amended list for the previous year.
- State business license fee is \$200.00. Effective 2/1/2010, \$100.00 must be added for failure to file form by deadline.
- Make your check payable to the Secretary of State.
- Ordering Copies:** If requested above, one file stamped copy will be returned at no additional charge. To receive a certified copy, enclose an additional \$30.00 per certification. A copy fee of \$2.00 per page is required for each additional copy generated when ordering 2 or more file stamped or certified copies. Appropriate instructions must accompany your order.
- Return the completed form to: Secretary of State, 202 North Carson Street, Carson City, Nevada 89701-4201, (775) 684-5708.
- Form must be in the possession of the Secretary of State on or before the last day of the month in which it is due. (Postmark date is not accepted as receipt date.) Forms received after due date will be returned for additional fees and penalties. Failure to include annual list and business license fees will result in rejection of filing.

ANNUAL LIST FILING FEE: \$125.00 LATE PENALTY: \$75.00 BUSINESS LICENSE FEE: \$200.00 LATE PENALTY: \$100.00

Complete only if applicable

Section 7(2) Exemption Codes

Pursuant to NRS, this corporation is exempt from the business license fee. Exemption code:

- 001 - Governmental Entity
- 002 - 501(c) Nonprofit Entity
- 003 - Home-based Business
- 004 - Natural Person with 4 or less rental dwelling units
- 005 - Motion Picture Company
- 006 - NRS 680B.020 Insurance Co.

Month and year your State Business License expires: 20

NAME
MELISSA GARDNER

(DOCUMENT WILL BE REJECTED IF TITLE NOT INDICATED)

MANAGER MANAGING MEMBER

ADDRESS
6130 ELTON AVENUE , USA

CITY STATE ZIP CODE
LAS VEGAS NV 89107

NAME

(DOCUMENT WILL BE REJECTED IF TITLE NOT INDICATED)

MANAGER MANAGING MEMBER

ADDRESS

CITY STATE ZIP CODE

NAME

(DOCUMENT WILL BE REJECTED IF TITLE NOT INDICATED)

MANAGER MANAGING MEMBER

ADDRESS

CITY STATE ZIP CODE

NAME

(DOCUMENT WILL BE REJECTED IF TITLE NOT INDICATED)

MANAGER MANAGING MEMBER

ADDRESS

CITY STATE ZIP CODE

I declare, to the best of my knowledge under penalty of perjury, that the above mentioned entity has complied with the provisions of sections 6 to 18 of AB 146 of the 2009 session of the Nevada Legislature and acknowledge that pursuant to NRS 239.330, it is a category C felony to knowingly offer any false or forged instrument for filing in the Office of the Secretary of State.

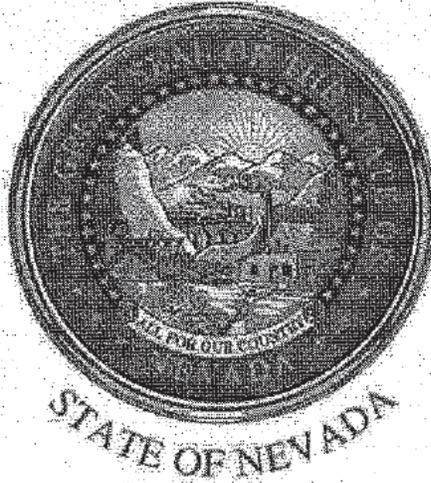
X MELISSA GARDNER

Title
MANAGER

Date
5/31/2012 4:53:19 PM

Signature of Manager or Managing Member

SECRETARY OF STATE



NEVADA STATE BUSINESS LICENSE

NEWPORT SAILS, LLC

Nevada Business Identification # NV20101345205

Expiration Date: May 31, 2013

In accordance with Title 7 of Nevada Revised Statutes, pursuant to proper application duly filed and payment of appropriate prescribed fees, the above named is hereby granted a Nevada State Business License for business activities conducted within the State of Nevada.

This license shall be considered valid until the expiration date listed above unless suspended or revoked in accordance with Title 7 of Nevada Revised Statutes.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Great Seal of State, at my office on May 31, 2012



ROSS MILLER
Secretary of State

This document is not transferable and is not issued in lieu of any locally-required business license, permit or registration.

Please Post in a Conspicuous Location

**You may verify this Nevada State Business License
online at www.nvsos.gov under the Nevada Business Search.**

Attachment 4

Attachment 4

MINUTES OF SPECIAL MEETING OF MEMBERS

OF

Newport Sails, LLC

The Special Meeting of the Members was held at 2300 West Sahara Avenue, #800, Las Vegas, Nevada, 89102, on the 4 February, 2011, at 10:00 a.m.

The following were present:

Melissa Gardner

being a quorum and all of the Members of the Company.

On motion duly made, seconded, and carried, Melissa Gardner was elected Chairman of the meeting, and Melissa Gardner, Secretary thereof.

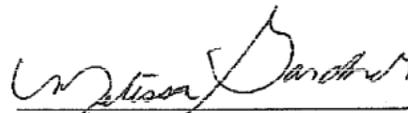
The Company received a notice of resignation from Sharon Martin in her capacity as Manager of the Company.

A discussion was held relative to the acceptance of the resignation of a Manager of the Company.

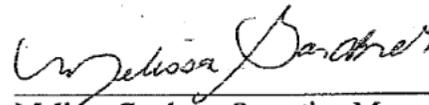
Upon motion duly made, seconded, and unanimously carried, the Company accepted the Resignation of Sharon Martin as Manager of the Company.

There being no further business before the meeting, on motion duly made, seconded, and carried, the meeting was adjourned.

DATE: 4 February 2011



Melissa Gardner, Secretary



Melissa Gardner, Operating Manager

Attachment 5

Attachment 5

**MONEY
MASTERY NOW**

REQUEST CYNERGY TO RELEASE RESERVES

December 30, 2010

Edwin Salvador
SWIPE PAYMENT SOLUTIONS
10801 National Blvd., Suite 260
Los Angeles, CA 90064

Dear Mr. Salvador:

Money Mastery, LLC, dba 8666071071 MONEY MASTERY, has had money held in reserve with Cynergy for well over a year now, and processing was discontinued shortly after the initial bankruptcy hearings..

We understand that those funds have been freed up by the courts and are ready to be remitted.

I would like to request the following release of reserves:

\$62,180.41 from our account MID [REDACTED] 5885; check made payable to:

Money Mastery, LLC
1055 W. Red Cliffs Drive, #C525
Washington, UT 89780

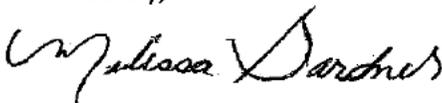
I would greatly appreciate your executing this request at your earliest convenience.

Please wire the reserves to:

US Bank
791 South Bluff Street
St. George, Utah, 84770

account [REDACTED] 5728
routing number 124302150

Sincerely,



MONEY MASTERY, LLC
Melissa Gardner
President/Owner

MG:sm

Attachment 6

Attachment 6

US Debt Assistance Corp

8670 West Cheyenne Avenue

Las Vegas, NV 89129

866-233-7344

December 2, 2009

Josh Jardine
US Bank
791 South Bluff Street
St. George, UT 84770

Josh-

Please allow Kent Brown or Ben Larsen to open a bank account for my new company:
US Debt Assistance Corp.

They should have all the papers you need. If there is anything missing, please give me a call.

Thank you,

Melissa Gardner
President

Attachment 7

Attachment 7

**Minutes of Directors Meeting of
US DEBT RELIEF, INC.**

A meeting of the Directors was held on the 1st of January, 2010 at 8670 West Cheyenne Avenue, Las Vegas, NV 89129 at 3:00 p.m.

The following were present:

Melissa Gardner
Paul Currie

being a quorum and all the Directors of the Corporation.

The following were duly nominated and, a vote having been taken, were unanimously elected officers of the Corporation to serve for five years and until their successors are elected and qualified:

President: Paul Currie

Secretary: Paul Currie

Treasurer: Paul Currie

Upon motion duly made, seconded and carried, it was

RESOLVED, that the Secretary of the Corporation, is authorized and directed to prepare and to file this revision to the List of Officers with the Corporation's annual renewal when filed with the Secretary of State in compliance with the requirements of the State of Nevada. Secretary was directed to insert a copy of the amendment in the minutes book of the Corporation at the time it is filed.

FURTHER RESOLVED, that the signing of these minutes shall constitute full ratification thereof by the signatories.

There being no further business before the meeting, on motion duly made, seconded and carried, the meeting was adjourned.

DATED: 01 January, 2010

Paul Currie, President

Melissa Gardner, Chairman

Attachment 8

Attachment 8

Ideal Financial Solutions, Inc.
 EIN: 33-0999642
 5940 South Rainbow, Las Vegas, NV 89118
 Phone: 800-230-4043 -- Fax: 866-673-9620
www.idealpsi.com

Debt Elimination Systems
 Stand Alone*
 E N:26-4537991
 8670 West Cheyenne
 Las Vegas, NV 89129
 866-822-9626
 Principal: Chris Sunyich
 8668229626IBU LDWEALTH
 www.

Bracknell Shore, LTD
 EIN: 26-4459130
 5940 South Rainbow, Suite #2013
 Las Vegas, NV 89119
 888-398-5258
 Fax:
 Michael Sunyich, Principal
 Daniel Kemp, Operations Mgr
www.bracknellshore.com

MembershipCare
 1224 S. River Road #B-205
 St. George, UT 84770
 888-881-1070
 866-551-0235
 Amberlee Jensen, Operations Mgr
www.membershipcare.net

ALL TRADEMARK - SHUT DOWN

BANK ACCT ending 0722 -

Trademark Media, LLC
 EIN:27-1817596
 7327 Ristoro Street
 Las Vegas, NV 89148
 877-256-0458
 702-933-8500
 Principal: Paul Currie
www.trademarkmedia.net

BANK ACCT ending 0706 -

Ideal Goodness, LLC
 EIN: 27-1571424
 7327 Ristoro Street
 Las Vegas, NV 89148
 877-618-1414
 702-673-9620
 Principal: Ben Larsen
www.idelgoodness.com

BANK ACCT ending 0698 -
 (and 0730)

Wealth Fitness, LLC
 EIN: 27-1571242
 7327 Ristoro Street
 Las Vegas, NV 89148
 866-607-1071
 702-933-8488
 Principal: Kathryn Sunyich
www.wealthfitnessllc.com

BANK ACCT ending 0607 -

Debt to Wealth, LLC
 EIN 27-1570911
 7327 Ristoro Street
 Las Vegas, NV 89148
 866-237-3427
 702-933-8488
 Principal: Paul Currie
www.debtowealthllc.com

BANK ACCT ending 5678 -

US Debt Assistance Corporation
 E N: 27-1389030
 8670 W. Cheyenne Avenue
 Las Vegas, NV 89129
 Phone:866-233-7344
 Fax:702-933-8450
 Principal: Melissa Gardner
www.usdebtassistance.net

Ascot Crossing, LLC
 EIN: 26-445-4333
 8670 West Cheyenne Avenue
 Las Vegas, NV 89129
 888-862-9519
 702-933-8450
 Principal: Melissa Gardner
www.ascotcrossing.com

Chandon Group, Inc.
 EIN: 26-4548645
 8670 West Cheyenne Avenue
 Las Vegas, NV 89129
 866-235-2285
 702-933-8500
 Principal: Paul Currie
www.chandongroup.com

Sheryl Dean /ACH DIRECT

214-295-2463 iGoodness
idealgoodness.com

Sheryl Dean /WESTAMERICA

214-295-2463 iGoodness
idealgoodness.com

Sheryl Dean /MERRICK

214-295-2463 iGoodness
idealgoodness.com

Sheryl Dean /ALERTPAY

214-295-2463 iGoodness
idealgoodness.com

Debt Diet

www.debtdietcd.com

Money Fitness

www.moneyfitnesscd.com

Debt Fitness

www.debtfitnesssystem.com

Money Diet

www.moneydietsystem.com

Bill Hansen CARDFLEX

866-233-8422 Cash Systems
 ACTIVE
www.cashcdsystem.com (5)

Bill Hansen CARDFLEX

866-234-1663 More Cash
 ACTIVE
www.morecashcd.com (1)

Bill Hansen CARDFLEX

866-234-9716 Cash Now
 ACTIVE
www.cash4nowsystem.com (5)

Bill Hansen CARDFLEX

866-237-0208 I Build Wealth
 ACTIVE
www.ibuildwealthcd.com (1)

Sabina /PAYOVATION

866-233-8422 Cash Systems
 ACTIVE
www.cashcdsystem.com (5)

Sabina /PAYOVATION

866-234-1663 More Cash
 ACTIVE
www.morecashcd.com (1)

Sabina /PAYOVATION

866-234-9716 Cash Now
 ACTIVE
www.cash4nowsystem.com (5)

Sabina /PAYOVATION

866-237-0208 I Build Wealth
 ACTIVE
www.ibuildwealthcd.com (1)

Sabina /ECORE PAY / SENTIDAL

866-233-8422 Cash Systems
 ACTIVE
www.cashcdsystem.com (5)

Sabina /ECORE PAY / SENTIDAL

866-234-1663 More Cash
 ACTIVE
www.morecashcd.com (1)

Sabina /ECORE PAY / SENTIDAL

866-234-9716 Cash Now
 ACTIVE
www.cash4nowsystem.com (5)

Sabina /ECORE PAY / SENTIDAL

866-237-0208 I Build Wealth

866-291-7782 Free Up Cash

www.freeupcash.com

866-823-1836 ATM Debt

www.debtatmcd.com

866-832-7325 Debt Systems

www.debtsystem.com

866-607-1070 Auto Debt

www.autodebtsystem.com

Sam Sampson /POWERPAY

866-823-9498 Target Debt
 ACTIVE
www.targetdebtcd.com (1)

URL:

URL:

URL:

URL:

URL:

URL:

ALL TRADEMARK - SHUT DOWN

Aaron Phillips / EVOLUTION
 877-256-0459 TM Debt System
 ACTIVE
www.trademarkdebtsystem.com (5)
 Aaron Phillips / EVOLUTION
 877-256-0463 TM Debt CD
www.trademarkdebtcd.com (1)
 Aaron Phillips / EVOLUTION
 877-256-0466 TM Debt Club
www.trademarkdebtclub.com

866-237-0208 I Build Wealth
 ACTIVE / CLOSED ??

866-234-1663 More Cash
 ACTIVE / CLOSED ??

BORROWED MIDS
 MVPS

Debt 2 Wealth 1
 ACTIVE

MVPS

Credit Guard Dog
 ACTIVE

MVPS

Protect ID
 ACTIVE

MVPS

Power Safe
 ACTIVE

MVPS
Work@Home

BANK ACCT ending 5074

BANK ACCT ending 5710 -

BANK ACCT ending

US Debt Relief, Inc.
 EIN: 27-0765740
 8670 West Cheyenne Avenue
 Las Vegas, NV 89129
 866-235-6015
 702-933-8488
 Principal: Paul Currie
www.usdebtreiefinc.com

Money Mastery, LLC
 EIN: 27-1362645
 7327 Ristoro Street
 Las Vegas, NV 89148
 866-237-0409
 702-933-8500
 Principal: Paul Currie
www.moneyasterynow.com

Shaw Shank, LLC
 EIN: 27-2504291
 5940 South Rainow Blvd
 Las Vegas, NV 89118
 E -mail: info@shawshankllc.com
 Phone: 1-800.230.4043
 Principal: Benjamin Larsen
www.shawshankllc.com

Newport Sails, LLC
 EIN:27-1570911
 EIN:27-2504291
 5940 South Rainow Blvd
 Las Vegas, NV 89118
 E -mail: info@newportsailsllc.com
 Phone: 1-800.230.4043
 Principal: Paul Currie
www.newportsailsllc.com

Fiscal Fitness, LLC
 EIN: 27-2078636
 8670 W. Cheyenne Avenue
 Las Vegas, NV 89129
 Phone: 866-233-7344
 Fax:702-933-8450
 Principal: Benjamin Larsen
www.fiscalfitness.com

Debt to Wealth, LLC (St. Kitts)
 EIN: L11423
 Main Street PO Box 556
 Charlestown, Nevis
 866-235-7537
 Principal: Paul Currie
www.dtw.com

IWB Services, LLC (St. Kitts)
 E N: L11380
 Main Street PO Box 556
 Charlestown, Nevis
 866-235-7563
 Principal: Kathryn Sunyich
www.iwb.com

Ryan F /CARDFLEX
 866-235-6015 My Debt System
www.debt2curesystem.com

Sam Sampson /POWERPAY
 866-235-7681 Money Mastery Now
www.moneyasterycdsystem.com

I
 800-230-4043 Debt Free CDs
www.debtfreecds.com

I
 800-230-4043 Cash Systems
www.cashclubcds.com

I
 866-233-7344
www.fiscalfitness.com

Sabina /ST KITTS NATL BANK
 866-233-8422 Cash Systems
www.cashcdsystem.com (5)

I
 URL:

Ryan F /CARDFLEX
 877-237-3424 Debt Reief
usdebtaid.us

I
 866-237-2365 Build Wealth Club
www.buildwealthcdsystem.com

I

I

I

Sabina /ST KITTS NATL BANK
 866-234-1663 More Cash
www.morecashcd.com (1)

I
 URL:

I
 URL:

I
 877-256-0106 Life Line Loans
 URL: www.lifeline-loans.com

I

I

I

Sabina /ST KITTS NATL BANK
 866-234-9716 Cash Now
www.cash4nowsystem.com (5)

I
 URL:

I
 URL:

I
 866-234-8441 Cash Club
www.cashclubcdsystem.com

I

I

I

Sabina /ST KITTS NATL BANK
 866-237-0208 I Build Wealth
www.ibuildwealthcd.com (1)

I
 URL:

CLOSED MIDS

IWB Services, LLC (St. Kitts)
 EIN: L11380
IWB Club
866-607-1071 My Debt Cure
 Old Cynergy 1
www.debtcuresystem.com (5)

IWB Club - AZ
866-607-1070 Money Mastery
 Old Cynergy 2
www.moneymastervsystem.com (5)

Ascot Crossing, LLC
 EIN: 26-445-4333
866-237-2006 Build Wealth
 Old Cynergy 4
www.buildwealthcd.com (1)

866-285-3741 Create Wealth
 First Data
www.createwealthnowsystem.com (5)

866-233-7344 Debt 2 Wealth
 Old Cynergy 3
 URL: debt2wealthcd.com (1)

866-237-2006 Build Wealth
 Retriever 2
www.targetdebtsystem.com

866-235-1441 Debt Free
 Retriever 1
www.paylessdebtsoftware.com

866-237-3990 My Debt Free System
 New Power Pay 1
www.mydebtreesystem.com (5)

US Debt Relief, Inc.
 EIN: 27-0765740
866-237-3424 Debt Relief
 New Cynergy 1
www.usdebtaid.us

Ryan L. Buck
866-235-6015 My Debt Cure
 New Cynergy 2
www.debt2curesystem.com (5)

CLOSED MIDS

Chandon Group, Inc.
 E N: 26-4548645
866-235-6015 My Debt Cure
 MeS 1
www.mydebtreesystem.com (5)

PAUL'S MID

PK Travel, LLC
 E N# 27-1584989
 5940 South Rainbow
 Las Vegas, NV 89118
 Phone: 214-432-4719
 Fax: 702-933-8500
<http://lc.lvistealsndeals.com>
 Principal: Paul Currie

Attachment 9

Attachment 9

Entity	Status	Owner	Registered Agent	List of Officers Due	Fees Due	Late Fees	Business License Fees	Late Fees	St George License Fee	Due Date	Comments
Newline Cash, LLC	Default	Melissa Gardner	STEVEN SUNYICH	12/31/2011	\$125.00	\$75.00	\$200.00	\$100.00			List of officers due
Chandon Group Inc.	Active	Shawn Sunyich	Managing Member	1/31/2012	\$125.00		\$200.00				
Debt to Wealth LLC	Active	Kathryn Sunyich	Managing Member	1/31/2012	\$125.00		\$200.00				
Ideal Goodness LLC	Active	Mike Sunyich	MCCALL HUNES	1/31/2012	\$125.00		\$200.00				
Trademark Media LLC	Active	Tyler Turnbeaugh	Managing Member	1/31/2012	\$125.00		\$200.00				
Ideal Financial Solutions, Inc.	Active	Steve Sunyich	NEVADA AGENCY AND TRANSFER COMPANY	2/29/2012	\$175.00		\$200.00		???		Sent to Nevada Trust Co 1/24/2012
Bracknell Shore, LLC	Active	Mike Sunyich	President	5/31/2012	\$125.00		\$200.00		\$50.00 + \$10.00 per full time employee and \$5.00 per part time	12/31/2012	
Ascot Crossing, LLC	Active	Brian Jensen	Managing Member	5/31/2012	\$125.00		\$200.00		\$50.00 + \$10.00 per full time employee and \$5.00 per part time	12/31/2012	
Newport Sails, LLC	Active	Melissa Gardner	Managing Member	5/31/2012	\$125.00		\$200.00				Business Partner
Shaw Shank, LLC	Active	Rob Dahl	Managing Member	5/31/2012	\$125.00		\$200.00				Business Partner
Funding Guarantee, LLC	Active	Melissa Gardner	STEVEN SUNYICH	6/30/2012	\$125.00		\$200.00				Business Partner
Fiscal Fitness, LLC	Active	Brian Godfrey	Managing Member	6/30/2012	\$125.00		\$200.00				Business Partner
US Debt Relief Inc.	Active	Paul Currie	SPIEGEL & UTRERA P.A.	6/30/2012	\$125.00		\$200.00				
Ideal Merchant Services	Active	Steve Sunyich	Managing Member	10/31/2012	\$125.00		\$200.00				
Creativeshipping101.com LLC	Default	Steve Sunyich	STEVEN SUNYICH	7/31/2011	\$125.00	\$75.00	\$200.00	\$100.00			List of officers due 7/31/2011
Money Mastery LLC	Revoked			12/31/2009	\$700.00						
Debt Elimination Systems LLC	Revoked			3/31/2010	\$700.00						
Us Debt Assistance Corp.	Revoked			6/30/2010	\$700.00						
Opulencity, LLC	Disolved			10/31/2011	\$125.00		\$200.00				Business Partner
Wealth Fitness LLC	Disolved										
Bunker Hillside, LLC	Disolved										Business Partner

Attachment 10

Attachment 10

From: melissagardner@dollarswest.com
Sent: Tuesday, June 19, 2012 3:27 PM
To: scottmanson@idealfsi.com
Cc: stevesunyich@idealfsi.com
Subject: Payroll Advance Question

Hi Scott,

Rich and I are working on getting a home loan. The reduction in payroll may jeopardize our qualification process. I talked with Steve and asked if we could supplement the difference to Ideal in advance to enable us to continue receiving a full paycheck. Would this be possible or do you have any other suggestion?

Thanks for your help.

Elissa Gardner

Dollars West

(877) 908-3772 ext 707 date-sent 1340119640 flags 8590195713 original-mailbox

imap://stevesunyich@imap.gmail.com/%5BGmail%5D/All%20Mail remote-id 64400 subject Payroll Advance Question

Attachment 11

Attachment 11

MIDs (C.C.)	SIGNER	Contact	Processor	Status	Notes	MID / Check 21	
1	Ascot	Melissa	Donna	Speedchex	APP complete	NEED Brian to address website issues per email	CHECK 21
	DBA	Debt 2 Wealth					
	URL	www.debt6s.com					
	DESCRIPTOR	8662370208 Debt6s					
	CUSTOMER SERVICE #	866 2370208 877-256-0463 OK					
2	Ascot	Melissa	Sam Samps	Merit Card	Submitted 6/22	In underwriting with Merit 6.24.10	MID
	DBA	Target Debt					
	URL	www.targetdebtcd.com					
	DESCRIPTOR	866-823-9498 Target Debt					
	CUSTOMER SERVICE #	866-823-9498					
					terms and conditions show =	888-881-1070	
					Submitted 5/28	6/8 Kent and Brian were to have a conference call re: scanner	
3	Ascot	Melissa	Travis / Paula Berhaus	Echeck	Submitted 5/28	HOLD ??	CHECK 21
	DBA	Ascot Crossing					
	URL	www.ascotcrossing.com					
	DESCRIPTOR						
	CUSTOMER SERVICE #						
4	Bunker Hillside	Teri	Ryan Fritzsche	CardFlex	Submitted 6.23	need VOIDED CK, CORP DOCS, BANK ACCT, TERI'S SIG	MID
	DBA	Complete Debt System					
	URL	www.completedebtssystem.com					

Shows

change website to 866-923-1198

Need marketing rate

Attachment 12

Attachment 12

MIDs IN PROCESS / LIVE / ON HOLD -- as of 2.7.11

MID/ CK #	Bank Acct	ENTITY	Singer	DBAs	800 number	Marketing URLs	CUSTOMER SERVICE ADDRESS	Contact	Processor	NOTES	Status
MID	6605	Fiscal Fitness	Brian G	866-237-2006 fiscal fitness	866-237-2006	www.fiscalfitnessds.com	Red Cliffs	Karel Johnson	Advance Payment Solutions	lered has new offshore bank who will process for \$499 start up fee	in proces
7781 MID	6514	Shaw Shank	Rob	Social Media	888-881-1070	www.socialmediaonlineeducation.com	Red Cliffs	Vincent Esson Jimmy	Vesica ELS	1/18 per Vincent New OFF-SHORE ACCOUNT - There is no setup fee, you will be alerted via email.	APPROVE integratin
MID	6605	Fiscal Fitness	Brian G	866-237-2006 fiscal fitness	866-237-2006	www.fiscalfitnessds.com	Red Cliffs	Slomboski	ICJ Debit	f/u with Jimmy 1/15 no response	in proces
Check 21	4394	Bunker Hillside	Teri	Complete Debt System	866-237-0409	www.completetelebsystem.com	Red Cliffs	Steven Beier	Card Ready	Submitted new app 1/13	in proces
MID	4394	Bunker Hillside	Teri	Complete Debt System	866-237-0409	www.completetelebsystem.com	Red Cliffs	Steven Beier	Meridian Bank	Need Teri's bank statements and signature on APP	in proces
Check 21	4113	Opulendity	Melissa	8662372365trimin 60	866-237-2365	http://www.trimin60.com	Red Cliffs	Brittney Bond	Meribus	Need Member logins	in proces
MID	6605	Fiscal Fitness	Brian G	866-237-2006 fiscal fitness	866-237-2006	www.fiscalfitnessds.com	Red Cliffs	Brittney Bond	Meribus	app submitted	in proces
Check 21	2617	Chandon	Paul	Easy Cash Network	800-998-0834	https://secureideal.com/start/easy_cash	Red Cliffs	Kevin Ross	Pavalliance	??	in proces
Check 21	2617	Chandon	Paul	Easy Cash Network	800-998-0834	https://secureideal.com/start/easy_cash	Red Cliffs	Kevin Ross	Verte	Kevin is working on getting another bank	in proces
Check 21	4394	Bunker Hillside	Teri	Payday Loan Guardian			Red Cliffs	Kevin Ross	Landmark	Submitted bank statements 2.2.11	in proces
Check 21	4113	Opulendity	Melissa	8662372365trimin 60	866-237-2365	http://www.trimin60.com	no address / email to support@...	Pablo	Choice Payment: Woodforest Bank / Merchants' Choice Payment: Woodforest Bank / Merchants' Choice Payment:	1/13 f/u - no response from Pablo	in proces
Check 21		Pathfinder, LLC	Beri L	Cash Finder	866-823-1836		Red Cliffs	Pablo	HOLD	Ben doesn't want to go forward -- 1/13, NO response from Pablo	in proces
MID	6514	Shaw Shank	Rob	Social Media	888-881-1070	www.socialmediaonlineeducation.com	Red Cliffs	Ryan / Pablo	Card Flex	All paperwork sent 10.22.10	in proces
MID	4113	Opulendity	Melissa	8662372365trimin 60	866-237-2365	http://www.trimin60.com	no address / email to support@...	Pablo	HOLD	All paperwork sent 10.22.10	in proces
Check 21		Ascot	Melissa	Payday Loan Assurance			Beckl Sweeny	LST		Processing Fees, \$25.00 for unauthorized returns	in proces
Check 21		Shaw Shank	Rob	Payment Assistance			Steven Breier	Teledraft			in proces
Check 21		Bunker Hillside	Teri	Payment Guardian			Kevin Ross	Voltage			in proces
Check 21	5185	Newport Sails	Sharon	Payment Protection			Kevin Ross	Voltage			in proces
Check 21	4394	Bunker Hillside	Teri	Payday Loan Guardian			Kevin Ross	Gfical 360			in proces
		IMS					Ryan Fritsche	Ethos Payment			Not started

MIDs IN PROCESS / LIVE / ON HOLD -- as of 2.7.11

MID/ CK 21	Bank Acct	ENTITY	Signer	DBAs	800 number	Marketing URLs	CUSTOMER SERVICE ADDRESS	Contact	Processor	NOTES	Status
check 21		Chantlon	Paul	Easy Cash				Brent Wells	AEC	SUBSEQUENT NEWPORT SALES	LIVE <i>in p...</i>
check 21	4402	Newport Sails	Sharon	Cash Club System	866-235-7537	www.cashclubcdts.com	no address / email to support@...	Brent Wells	AEC		LIVE <i>DTA</i>
check 21	4410	Newport Sails	Sharon	Cash Club System	866-235-7537	www.cashclubcdts.com	no address / email to support@...	Brent Wells	AEC		LIVE <i>hold</i>
check 21	4410	Newport Sails	Sharon	ezloanprotection NOW Payday Loan Protection	888-897-3045	www.ezloanprotection.com	Red Cliffs	Brent Wells	AEC		ON HOLD AUDIT
MID 1207	6522	Newport Sails	Sharon	Cash Club System	866-235-7537	www.cashclubcdts.com	no address / email to support@... Goes to this website www.webclubcdts.com	Steven Eeler	Evolution		LIVE <i>hold</i>
check 21	4428	Ascot	Melissa	Debt 2 Wealth		www.debt2wealthclub.com		Donna	LardMark Merchants Choice Payments		LIVE
MID 2643	6514	Shaw Shank	Rob	Social Media	888-881-1070	www.socialmediaedu.com	Red Cliffs	Ryan Fitzsche			LIVE
MID 1156	6530	Shaw Shank	Rob	Social Media	888-881-1070	www.socialmediaedu.com	Red Cliffs	Ryan Fitzsche	Cynergy	Secure Pay Gateway	ON HOLD AUDIT
MID 2591	6605	Fiscal Fitness	Brian G	866-237-2006 fiscal fitness	866-237-2006	www.fiscalfitnesscdts.com	Red Cliffs	Ray Pasini/ Courtney	PowerPay		LIVE
check 21	6514	Shaw Shank	Rob	Social Media	888-881-1070	www.socialmediaedu.com	Red Cliffs	Steven Breier	Te edraft		In DRANG
check 21		Chantlon	Paul	Payday Loan Security		paydayloanssecurity.com		Brent / Linda			ON HOLD AUDIT

Attachment 13

Attachment 13

MIDs IN PROCESS / LIVE / ON HOLD -- as of 2.7.11

MID/ CK #	Bank Acct	ENTITY	Signer	DBAs	800 number	Marketing URL's	CUSTOMER SERVICE ADDRESS	Contact	Processor	NOTES	Status
		Ideal Merchant Services, LLC	Steve	Ideal Merchant Services	800-230-4043	www.idealpsi.com/	Idealpsi site No T&C	Ryan Fritzsche	Ethos	??	in process
		Opulericity	Melissa	8662372365; min 60	866-237-2365	http://www.irmmin.co.com	no address / email to support@...	John Jensen	Merfius	All paperwork sent 11.16.10	ON HOLD
		Ideal Goodness	Mike	1.) Goodness	888-218-0710	www.idealgoodness.com	Has another contact # 877-618-1414 //	Sheryl Dean	ACH		ON HOLD
		Ideal Goodness	Mike	4.) Goodness	888-218-0710	www.idealgoodness.com	Has another contact # 877-618-1414 //	Sheryl Dean	AlertPay		ON HOLD
		Bracknell	Steve	Debt To Wealth	866-235-7537	www.free15caytrial.com	Rainbow	Burjis	Bison Funding		in process (holding)
		US Debt Relief	Ben	US Debt System	866-235-7537	http://www.usdebtsystem.com	no address / email to support@... Website still shows	Ryan F	CardFlex		ON HOLD
MID 2509		Newport Sails	Sharon	Cash Club System	866-235-7537	www.cashclubcds.com	866-234-8842	Ryan Fritzsche	CardFlex		ON HOLD
MID 2475		US Debt	Paul	8662356015; Debt System	866-235-6015	www.debt2curesystem.com	no address / email to support@...	Ryan Fritzsche	CardFlex		ON HOLD
MID 2426		US Debt	Paul	8662373424 Debt Relief	866-237-3424	www.usdebtid.us	no address / email to support@...	Ryan Fritzsche	CardFlex		ON HOLD
MID 2574		Wealth Fitness	Kathryn	Money Fitness	866-235-1441	www.moneyfitnessd.com	no address / email to support@...	Ryan Fritzsche	CardFlex		ON HOLD
		Debt to Wealth	Kathryn	Cash System	866-233-9422	www.cashcdsystem.com	Fictio	Steve Brice	CardReady		ON HOLD
		US Debt Assistance	Menisa	Free Up Cash		www.freeupcash.com	DOMAIN UP FOR SALE CONTACT # 877-	Ken Kirker	Card Systems		ON HOLD
		Wealth Fitness	Kathryn	1.) Money Fitness	866-235-1441	www.moneyfitnessd.com	no address / email to support@...	Anthony DeBerry	Check 21		ON HOLD
		Trademark Media	Paul	Trade Mark Media	866-237-2365	http://www.targetingdebts.com	no address / email to support@...	Travis / Paula Berhaus	Check Gateway		ON HOLD
MID 2608		Bunker Hillside	Teri	Complete Debt System	866-237-0409	www.completedebtsystem.com	no address / email to support@... Website still shows	Ryan Fritzsche	Cynergy	11.15.10 Ryan working on re- submittal	ON HOLD
MID 2509		Newport Sails	Sharon	Cash Club System	866-235-7537	www.cashclubcds.com	866-234-8842	Ryan Fritzsche	Cynergy	11.15.10 Ryan working on re- submittal	ON HOLD
MID 2475		US Debt	Paul	8662356015; Debt System	866-235-6015	www.debt2curesystem.com	no address / email to support@...	Ryan Fritzsche	Cynergy	11.15.10 Ryan working on re- submittal	ON HOLD
MID 2426		US Debt	Paul	8662373424 Debt Relief	866-237-3424	www.usdebtid.us	no address / email to support@...	Ryan Fritzsche	Cynergy	11.15.10 Ryan working on re- submittal	ON HOLD

MIDs: IN PROCESS / LIVE / ON HOLD -- as of 2.7.11

MID/ CK 21	Bank Acct	ENTITY	Signer	DBAs	800 number	Marketing UR's	CUSTOMER SERVICE ADDRESS	Contact	Processor	NOTES	Status
MID 2574		Wealth Fitness	Kathryn	Money Fitness	866-235-1441	www.moneyfitnesscd.com	no address / email to support@...	Ryan Fitzsche	Cynergy	11.16.10 Ryan working on re-submittal	ON HOLD
MID 1165		Fiscal Fitness	Brian G	Fiscal Fitness	866-237-2006	http://www.fiscalfitnesscds.com	Red Cliffs	Ryan Fitzsche	Cynergy		ON HOLD
		Ideal Goodness	Mike	Igoodness	888-218-0710	www.idealgoodness.net	No T&C	Ryan Fitzsche	Cynergy		ON HOLD
		Ideal FSI	Chris	Ideal Financial Solutions	888-881-1070	www.ideal.com/start/default/20100414_semi.2ctu	Ideal'si site No T&C	Ryan Fitzsche	Cynergy		ON HOLD
		Ascot	Melissa	Ascot Crossing		www.ascotcrossing.com	no T&C T&C phone shows 866-233-8422	Travis / Paula Berhaus	Echeck		ON HOLD
		Chandon	Paul	Debt 2: Wealth	866-235-6015	www.debt2wealthsystem.com	No address	Zack	EliteDebit		ON HOLD
		Fiscal Fitness	Brian G	Fiscal Fitness	866-237-2006	http://www.fiscalfitnesscds.com	Red Cliffs	Steve Breiter	Evolution		ON HOLD
		Bracknell	Chris	Bracknell Shore, LTD	888-398-5258	www.bracknellshore.com	Cheyenne has no T&C	Deanne	HPS		ON HOLD
		Debt to Wealth	Kathryn	Cash Now	866-234-9716	www.cash4nowsystem.com	Ristoro	Sabina/ Christopher	Merit Card		ON HOLD
		Debt to Wealth	Kathryn	Cash System	866-233-8422	www.cashcdsystem.com	Ristoro	Sabina/ Christopher	Merit Card		ON HOLD
		Debt to Wealth	Kathryn	I Build Wealth	866-237-2006	www.ibuildwealthcd.com	T&C phone shows 866-237-0208 Ristoro	Sabina/ Christopher	Merit Card		ON HOLD
		Debt to Wealth	Kathryn	More Cash	866-234-1663	www.morecashcd.com	Ristoro	Sabina/ Christopher	Merit Card		ON HOLD
		Ideal Goodness	Mike	3.) Igoodness	888-218-0710	www.idealgoodness.com	Has another contact # 877-618-1414 //	Sheryl Dean	Verrick		ON HOLD
		Ideal Goodness	Mike	2.) Igoodness	888-218-0710	www.idealgoodness.com	Has another contact # 877-618-1414 //	Sheryl Dean	West America		ON HOLD

Attachment 14

Attachment 14



CHECKGATEWAY LLC

Automated Clearing House Processing Agreement

Checkgateway Use Only		
Merchant Id:	Entered By:	Date:

MERCHANT INFORMATION:			
Federal Tax ID Number: 26-14459433		State Tax Id Number:	
Business Name: Ascot Crossing LLC		DBA: Ascot Crossing LLC	
Address: 8670 Cheyenne Avenue		City: Las Vegas	State: NV / Zip: 89129
Telephone: 888-862-9519		Fax: 735-652-8224	
Primary Email: merchant@ascotcrossing.com		Website Address: www.ascotcrossing.com	

PRINCIPAL/INDIVIDUAL 1			
Name: Melissa Gardner	Title: owner	% Ownership: 100	State: UT
Address: [Redacted]		City: St. George	Zip: 84770
Residence Phone: [Redacted]	Social Security #: [Redacted]	Date of Birth: [Redacted]	

PRINCIPAL/INDIVIDUAL 2			
Name:	Title:	% Ownership:	DI #:
Address:		City:	State:
Residence Phone:		Social Security #:	Date of Birth:

FEES			
Per Transaction/ Per Exception: \$0.50	Per Return: \$3.00	Discount Rate:	Authentication Fee: \$0.40 (Exp & EW)
Monthly Maintenance Fee: \$25.00	Per Chargeback: \$25.00	Application Fee:	Statement Fee: \$10.00
Auto Representation Fee: N/A	Collections Service Fee: N/A	E-Mail Confirmation Charge: N/A	Other: N/A

RETURN THRESHOLDS			
Zero Amount Returns	2 %	Notification of Change, Rejected Prenot Items	
Standard Returns	2 %	All Positive Value Items, Excluding High Risk	
High Risk Returns	1 %	Customer Advises Not Authorized, Authorization Revoked, Stop Payment, Returned Per ODFI's Request	
Total	5 %		

REQUESTED TRANSACTION VOLUME		
Maximum Single Transaction Amount: \$ 100.00	Maximum Daily Dollar Amount: \$ 2350.00	Maximum Daily Number of Transactions: 59

TRADE REFERENCES			
Company Name: Focus Service	Contact Person: Paul Liljenquist	Telephone: 801-393-1635	Business Type: Fulfillment Center
Company Name: Ideal FSI	Contact Person: Kent Brown	Telephone: 800-230-4043 x719	Business Type: Financial

BANK REFERENCES		
Bank Name: US Bank	Contact Person: Josh Jardine	Telephone: 435-656-8319

Counterparts	This Agreement may be executed in any number of counterparts with the same effect as if the parties had all signed the same document. All counterparts shall be construed together and shall constitute one agreement.
Binding Contract	This Agreement, which includes Schedule A, ACH Agreement Terms and Conditions, shall be binding on both parties only upon execution by an authorized representative of Checkgateway, LLC
Personal Guarantee	To endorse and in consideration of Checkgateway's acceptance of the merchant application, the undersigned unconditionally guarantees performance of the merchant's obligation under this merchant agreement and payment of all sums due thereafter and, in the event of a default, hereby waives notice of default and agrees to indemnify Checkgateway for any and all funds due from merchant pursuant to terms of this agreement.

Checkgateway, LLC	Merchant Name: Ascot Crossing LLC
Authorized Signature:	Authorized Signature: [Signature]
Name (Print or Type):	Name (Print or Type): Melissa Gardner
Title:	Title: owner
Date:	Date: 5-25-10

V4.0 / 07-2009

Initial Here: *MG*

Attachment 15

Attachment 15



International Incorporation Application

Personal Details

Full Name: Melissa Gardner
 Nationality: American
 Address: [Redacted]
 Telephone: 888-862-9519
 Mobile: [Redacted]
 Fax: 702-933-8450

Suggested Name of Company

Please enter 1 – 3 names in order of preference

- (i) Ascot Crossing
- (ii) Ascot Crossing UK
- (iii) Ascot UK

Brief Description of Main Activities

Internet based marketing of personal financial products

Proposed Share Capital

EUR: [Redacted]
 USD: [Redacted]
 Other: [Redacted]

Beneficial Shareholders

(a) Name: [Redacted]
 Nationality: [Redacted]
 Passport No.: [Redacted]
 Address: [Redacted]
 # of Shares: [Redacted]

(b) Name: [Redacted]
 Nationality: [Redacted]
 Passport No.: [Redacted]
 Address: [Redacted]
 # of Shares: [Redacted]

(The same information to be supplied in respect of every physical or legal person who is proposed to be a beneficial shareholder.)

Directors

(a) Name: Melissa Gardner
 Nationality: American
 Passport No.: [Redacted]
 Profession: Marketing
 Address: [Redacted]
 # of Shares: [Redacted]

(b) Name: [Redacted]
 Nationality: [Redacted]
 Passport No.: [Redacted]
 Profession: [Redacted]
 Address: [Redacted]
 # of Shares: [Redacted]

Do you need a Bank Account? Yes No

The information contained herein shall be used to complete said company.

Scope of Representation

Purpose. The undersigned requests the services of Edge Payment Systems for the purpose of incorporating an international company. I understand that I am authorizing and engaging the services of Edge Payment Systems, and its agents, designees, attorneys, and/or successors, for the limited purpose of setting up my international company.

Compliance with Applicable Laws. I understand that the international company shall be ruled by the laws and regulations in force in the country of incorporation. I understand that it is my responsibility to comply with tax and other applicable laws in force in the country as it pertains to my international company. I am not relying on Edge Payment Systems for any purpose other than to set up my international company. I have been advised that I should seek advice from an attorney who has superior knowledge as to the laws of the country where our international company will be based, should I have questions with respect to tax compliance or other legally pertinent questions.

The information contained herein is true and correct at the date hereof.

In witness whereof, I have affixed my signature on the day and year hereinafter ascribed.

Name: Melissa Gardner
 Date: January 7, 2010

Signature:

Documents to Be Provided With Application

Please email this form to incorporation@edgepaymentsystems.com accompanied by a photocopy of a passport and two utility bills with address details for each named shareholder/director.



COMPANY INFORMATION

Legal Company Name:

Ascot Crossing, LLC

DBA Name:

(4) Listed Below

Contact Person:

Susan Strang, Administrative Assistant

Street Address:

8670 West Cheyenne Avenue

City/Zip:

Las Vegas, NV 89129

Country:

USA

Telephone:

888-862-9519

Fax:

702-933-8450

Email Address:

info@ascotcrossing.com

Business License Number (if available):

A02-91118-H-122895

Incorporation Date:

5-13-2008

Number of Employees:

3

Industry:

Marketing

Capital Resource in \$:

US Dollars

Percentage of Foreign Cardholders (in USA, EU, rest of world):

Company Tax ID Number (VAT Number):

26-4459433

Commercial Register no.:

Issuing Authority:

US Government

Products Offered (if applicable):

CD's providing Personal Financial Systems to help
Eliminate Debt
Increase Cash Flow
Build Personal Wealth

To which countries do you supply?

US

Please provide the descriptor you would like to appear on the customer's credit card statement (choose a descriptor containing the company name, URL name, or phone number):

(4) matching each d/b/a below

Internet Address (Please list all URLs):

www.ascotcrossing.com = Corporate site
www.paylessdebtsoftware.com (5 disc set)
www.targetdebtsystem.com (1 disc option)

ASCOT D/B/A'S - ALSO USED AS DESCRIPTORS
866-235-1441 DEBT FREE \$
866-237-2006 BUILD WEALTH \$
866-291-7782 FREE UP CASH \$
866-285-3741 CREATE WEALTH \$

THESE PHONE #'S ALL PASSTHROUGH DIRECTLY TO OUR CUSTOMER SERVICE.



AUTHORIZED SIGNATORIES

First and Middle Name:

Melissa

Email Address:

Info@ascotcrossing.com

Last Name:

Gardner

Identity Card / Driver's License Number:

[REDACTED]

Title:

owner

Date of Issue:

7-20-2009

Home Address:

[REDACTED]

Issuing Authority:

State of Utah

City / Zip:

St. George, UT 84770

Country:

USA

Expiration Date:

8-4-2014

Date of Birth:

[REDACTED]

Passport Details: (issuing Country, Number)

[REDACTED]

Home Telephone number:

[REDACTED]

Mobile Telephone number:

[REDACTED]

BANK INFORMATION

Account Holder:

[REDACTED]

Swift / BIC Code:

[REDACTED]

Account Number:

[REDACTED]

IBAN:

[REDACTED]

Routing Number:

124302150

Contact Person at the Bank:

Joshua Jardine

Bank Name:

US Bank

Phone Number of Contact Person:

435-628-5274

Full Address of Bank:

791 South Bluff Street St. George, UT 84770



BANK INFORMATION

Have You Processed Credit Cards Before?
 Not with these offers

Former Processor:
 Swipe and First Data

Settlement Currency:
 US Dollars

Does the Company Store Credit Card Data?
 [Redacted]

Estimated Monthly Volume Amount:
 \$10,000 per MID

Monthly Estimated Number of Transactions:
 250

Average Transaction Amount:
 \$40

How do you receive customer's orders?
 Online

What is your average chargeback ratio for the last 6 months: (% if applicable)

Month	1	2	3	4	5	6
%						

ESTIMATED MONTHLY TURNOVER

Explanation: The acquiring bank would like to have detailed information about the turnover volumes they can expect from you. If you have processed credit cards in the past, please fill in the detailed information about your processing history. If you never had your own merchant account, but used to process through third party billing companies, please enter their name in the processor field.

Please fill out the following (12 month) forecast to the best of your ability.

Average (estimated) Sales Turnover Per Month:
 1000

Average (estimated) Transaction Value:
 \$40,000.00

What Currencies would you like to process?
 US Dollars

PROCESSING HISTORY

Previous/Current Processor:
 [Redacted]

Start Date:
 [Redacted]

Reason for Termination:
 [Redacted]

Have you entered into a chargeback program?
 Chargeback Guardian

Visa (GMCMP) [Redacted]

Acquirer: [Redacted]

From: [Redacted] To: [Redacted]

MasterCard (ECP): [Redacted]

Acquirer: [Redacted]

From: [Redacted] To: [Redacted]



TECHNICAL SPECIFICATIONS

The company is identifiable at any time by the card holder

Yes No

The company address is presented on the website

Yes No

The card holder is asked for his address and telephone number

Yes No

All products comply with the same MCC Code

Yes No

Procedure for card holder wishing to return goods

Yes No

Statement on transaction security

Yes No

Appearance of descriptor on statement

Yes No

Statement regarding fulfillment time

Yes No

Visa's CVV2 Compulsory

Yes No

MasterCard's Secure Code Compulsory

Yes No

Transaction Currency Appears

Yes No

Confidentiality Promised

Yes No

Display of Visa / MasterCard logos

Yes No

Display of Price

Yes No

Shipping Policy and Pricing

Yes No

Note about Cardholder's responsibilities regarding laws in jurisdiction

Yes No

PRODUCT / SERVICES DESCRIPTION

Will there be any recurring transactions (memberships etc.)?

888-881-1070 and/or descriptor phone #

What is your delivery process? (If applicable)

US Mail

Customer Care Phone Number:

888-881-1070 and/or descriptor phone #

Customer Care Email Address:

support@membershipcare.com

Do you have a dedicated customer support team?

yes

What is your refund / cancellation policy?

30 cash back



PRODUCT SHIPMENT (if applicable)

What are the shipment fees per order?

[Redacted]

When is the customer charged for purchase (when placing order, when order is shipped, upon receipt of the product)?

when shipped

What is the delivery time you commit to once the payment has been completed and cleared?

7-10 days

Do customers get a reservation code enabling tracking their product?

No

Please specify all methods of delivery (UPS, registered mail, etc.)

US Mail, UPS

Do you offer insurance in case the product is damaged?

Yes

Do customers need to pay an additional amount for this insurance service?

Yes

Do you accept product returns?

Yes

**ENROLLMENT QUESTIONNAIRE
(For MOTO Merchants)**

Please provide a list of all the telephone numbers of your service.

[Redacted]

Please explain all the marketing channels and activities promoting this service.

[Redacted]

Do you have a valid Pharmacy License?

n/a

Are all products legal in the countries you wish to sell to?

yes

Please enclose a screenshot of your current virtual terminal.

[Redacted]

Are you planning to sell prescription medication?

no

Do you have a valid Gambling license?

n/a



I, the undersigned, warrant that all the information I have provided herein is true and correct. I further understand that it is my responsibility to maintain my accounts in good standing with the banks and comply with all regulations put forth by the card association. I warrant that I am not involved in any unlawful activity and that I will not use this merchant account for any purposes other than those disclosed on this application.

All applications are subject to verification by the respective banks. Edge Payment Systems reserves the right to deny processing to any customer at its own discretion. Edge Payment Systems and its affiliates, partners, employees, and directors are neither responsible nor liable for any loss, fines, or expenses incurred by the client.

Print Name:

Melissa Gardner

Date:

January 7, 2010

Authorized Signature:

A rectangular box containing a handwritten signature in cursive script that reads "Melissa Gardner".

Application Checklist

Please scan and email the following documents to application@edgepaymentsystems.com

- Attached Application
- A Voided Check
- Certified Copy of Director / Owner's Passport
- Copy of Director / Owner's Utility Bill
- Copy of Articles of Incorporation
- 3 months processing statements

Attachment 16

Attachment 16

ACH Services Application

Thank you for your interest in **Payment Data Systems**. Please take a few moments to complete this application to help us get to know your company better. For quicker processing, please carefully read and complete the entire application.

Below is a check list of information that *is needed* for the application process:

- Completed Application(s)**
 - Copy of Applicant's Articles of Incorporation/Charter and/or Registration Papers**
 - A very clear copy of the driver's license for the person that is authorized to sign checks, legal contracts, etc.**
 - A Copy of the most recent year end Financial Statement**
 - Copy of a void check from the account to be used for settlement of funds received**
 - Copy of your 501c(3) (if tax exempt)**
-

PLEASE FAX THE ENTIRE APPLICATION TO:

**Underwriting Department
(210)-249-4130 - Fax**



GENERAL BUSINESS INFORMATION

Company Name: Newline Cash, LLC DBA Name: Clean Start
Physical Address: 2620 Regatta Drive, Suite 102 City: Las Vegas State: NV Zip: 89128
Mailing Address: Same City: State: Zip:
Primary Contact: Toni LeMond Phone: 877-670-8761 Fax: 702-541-9897 Email: admin@newlinecash.com
Technical Contact: Brian Godfrey Phone: 865-789-9036 Fax: 702-541-9897 Email: bgodfrey20@gmail.com
Billing Contact: Teri Bunker Phone: 877-670-8761 Fax: 702-541-9997 Email: teribunker@idealfsi.com
Date Established: 6/25/2009 Number of Locations: 1 Number of Employees: 10
Federal Tax ID: 45-3856165 D&B Number: SIC:
Business Structure: Corporation Sole Proprietorship General Partnership LLC Publicly Held Other
Web Address: www.newlinecash.com Days & Hours of Operation: 9:00 AM to 9:00 PM Business Time Zone: EST
Business Site: Office Suite Retail Storefront Private Residence Other
Annual Sales Volume: \$900,000.00 % Check Sales % Credit Card Sales

BANK REFERENCE INFORMATION

Primary Bank: US Bank Branch Name or Number: Bluff Street St George, Utah
Bank Officer: Josh Jardine Phone: 435-628-5274 Fax:
Name on Account: Date Opened:
Bank routing #: 124302150 Account #: [REDACTED] 8514

BUSINESS CREDIT REFERENCES

(1) Company Name IQ Logistics Years of Business Relationship: 2
Contact Name: Jimmy Slemboski Business Telephone: 435-669-4433 Business Fax:
Address: 267 East 1400 South, Ste # 102 City: St George State: UT Zip: 84790
(2) Company Name Integrity Media Years of Business Relationship: 2
Contact Name: Kurt Divich Business Telephone: 702-396-1000 Business Fax:
Address: 8724 West Gilmore Ave City: Las Vegas State: NV Zip: 89129

OWNERSHIP & PERSONAL INFORMATION

Note: Named individuals must be majority owners. N/A for Publicly Held Companies or non-profit organizations.

(1) Name: Melissa Gardner Title: Owner % Ownership: 100
Residence: [REDACTED] City: Ivins State: UT Zip: 84738
Date of Birth: [REDACTED] Drivers License Number & State of Issue: [REDACTED]
Social Security #: [REDACTED] Bankruptcy or Lawsuits: Yes No (If Yes, please include explanation letter.)

(2) Name: Title: % Ownership:
Residence: City: State: Zip:
Date of Birth: Drivers License Number & State of Issue:
Social Security #: Bankruptcy or Lawsuits: Yes No (If Yes, please include explanation letter.)

PRODUCT AND SALES INFORMATION

Brief Business Description:



Goods/Services to be Purchased with Electronic Checks:

Payments or Purchases Are From: Businesses Consumers What % from Businesses: 0 % Consumers 100 %

How are you obtaining authorization? Telephone Written Internet Other

How Do You Advertise These Goods/Services? Catalog Direct Mail TV/Radio Telemarketing Newspaper/Magazine

Merchant Refund Policy: No Refund Refund in 30 Days or Less Other

Have You Accepted ACH Payments Before? Yes No Name of Previous ACH Processor:

PROJECTED TRANSACTION ACTIVITY

Type of ACH Payments: Direct Debit (PPD) Telephone Checks (TEL) Internet Checks (WEB) Paper Check Conversion (ARC)

For TEL transactions, do you: Record calls Yes No -or- Send a notice prior to debiting account Yes No

If you record calls, please send with this application a copy of the script in use (or to be used) by representatives on the call. If you do not record calls, but send notices prior to debiting the account, please send a copy of the customer notification with this application.

For WEB transactions, you will be required to perform an annual WEB security audit. You will be provided with WEB compliance specifications.

Frequency, Volume and Description of ACH Transactions: (Please complete separate line for each type of payment.)

Frequency of Files (Weekly, Daily, Monthly, Other)	Payments Are For (Payroll, Dues, Retail, etc.)	Number of Payments	Average Payment Amount	% Expected Returns (NSF, Account Closed, etc.)
Weekly	Loan Payment	100	\$50.00	1% or Less

Accounts Have Transaction, Daily & Monthly Maximum Processing Limits. Please Identify Your Processing Needs:

	Maximum Transaction Limit	Maximum Daily Limit	Maximum Monthly Limit
Debits			
Credits			

Expected Increase in Sales Volume within the Next 12 Months:

The undersigned certifies the accuracy of all the foregoing information and authorizes Payment Data Systems, Inc. or other investigative agencies employed by Payment Data Systems, Inc., or its agents, to investigate the reference given to Payment Data Systems. I/We further agree to notify Payment Data Systems, Inc. or its processor(s), of any and all changes which may occur from time to time in the information and statements contained herein. I/We understand that Payment Data Systems, Inc. will debit the account specified below for all setup fees, including \$30.00 non-refundable application fee, as an ACH item, upon receipt of this completed application, and all subsequent related monthly service and transaction fees, via an ACH transaction: (All applicants without a United States Bank account must submit a cashier's check or money order for setup and application fee(s). If this type of payment is necessary, the application process will be delayed until funds are received and cleared.)

Name and Title: Melissa Gardner

President/CEO Signature: _____

(Corporate Resolution verifying signature authority must be included if signed by someone other than the President or CEO.)

Company Represented: Newline Cash, LLC

Date Completed: 12/2/2011

Attachment 17

Attachment 17



May 27, 2010

Merchant Name: 866-237-3990 MY DEBT FREE SYSTEM

Merchant Number [REDACTED] 7383

Re: MasterCard's Excessive Chargeback Program

Dear Melissa Gardner,

This letter is to advise you of your location's inclusion in the MasterCard Excessive Chargeback Program (the "Program") and the resulting fine assessed by MasterCard. Effective **May 2010**, **866-237-3990 MY DEBT FREE SYSTEM**, has been identified as an Excessive Chargeback Merchant ("ECM").

The Program identifies merchants who exceed the chargeback activity thresholds established by MasterCard. A merchant will be included in the Program if the merchant meets or exceeds each of the following standards for two consecutive months:

- 50 Chargebacks; and
- Chargeback-to-Transaction Ratio ("CTR") of 1.00% (100 Basis Points)

The CTR percentage is determined by dividing the number of chargebacks for a given calendar month by the number of transactions (purchases only) from the previous month. The CTR is then calculated in basis points using a 1:100 ratio (one percentage point or 1% = 100 basis points).

A Merchant must have *two* consecutive months of either a CTR *below* 100 basis points or 50 chargebacks to be removed as an Excessive Chargeback Merchant ("ECM") under the Program.

For the month of **April 2010**, **866-237-3990 MY DEBT FREE SYSTEM** had the following number of chargebacks and CTR:

1. **63** chargebacks.
2. A CTR of **1435** basis points.

This followed the month **March 2010**; **866-237-3990 MY DEBT FREE SYSTEM** had the following number of chargebacks and CTR:

1. **55** chargebacks.
2. A CTR of **1355** basis points.

866-237-3990 MY DEBT FREE SYSTEM has exceeded the Program thresholds for two consecutive months. In accordance with Section 8.6.2.2.1 and 8.6.3.1 of the MasterCard Regulations, MasterCard has assessed a fine due to your CTR being over 100 basis points for the month of **April 2010**. The amount for this fine is **\$22,791.59** which also includes a \$300.00 reporting fee.

We have attached for your review a copy of the report that we are required to file with MasterCard.

As your credit card processor, PowerPay is committed to providing you with any assistance needed to resolve this issue. Your account is important to us, and we wish to ensure a continued high level of service.

Sincerely,

Joe Libby
Manager, Loss Prevention



May 27, 2010

MasterCard
Excessive Chargeback Merchant Report
866-237-3990 MY DEBT FREE SYSTEM
[REDACTED] 7383

The following report is submitted in accordance with Section 8.6.2.1.1 of the MasterCard Regulations. The above listed merchant has been identified by PowerPay Merchant Services as an Excessive Chargeback Merchant as defined in MasterCard Regulation 8.6.1. In compliance with such regulation, PowerPay submits the following details regarding this merchant:

866-237-3990 MY DEBT FREE SYSTEM
8670 W. CHEYENNE AVE.
LAS VEGAS, NV 89129

This merchant is being reported as an ECM for the month of **April 2010**, **866-237-3990 MY DEBT FREE SYSTEM** has a Merchant Category Code of **5734 - COMP. SOFTWARE STORES** and its business involves:

Internet sales of computer software programs designed to help individuals reduce debt and building wealth.

For the month of **April 2010**, this merchant processed **206** MasterCard sales totaling **\$6,240.00** with **63** chargebacks totaling **\$2,435.37**.

For the month **March 2010**, this merchant processed **439** MasterCard sales totaling **\$14,490.00**.

After discussing this matter with the merchant and evaluating its activities, we believe the ECM status is the direct result of: **Affiliate marketing**

As an Acquirer, PowerPay monitors merchant activities by using a dedicated Risk System, daily chargeback reporting, automated chargeback resolutions, automated Chargeback Monitored Merchant and Excessive Chargeback Merchant identification and a team of Investigators. PowerPay believes that these resources will assist in reducing chargebacks on the MasterCard payment system.

As required by MasterCard Regulation 8.6.2.1, we provided a copy of this report to the merchant.

Attachment 18

Attachment 18

Form W-4 (2012)

Purpose. Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Consider completing a new Form W-4 each year and when your personal or financial situation changes.

Exemption from withholding. If you are exempt, complete only lines 1, 2, 3, 4, and 7 and sign the form to validate it. Your exemption for 2012 expires February 18, 2013. See Pub. 505, Tax Withholding and Estimated Tax.

Note. If another person can claim you as a dependent on his or her tax return, you cannot claim exemption from withholding if your income exceeds \$950 and includes more than \$300 of unearned income (for example, interest and dividends).

Basic instructions. If you are not exempt, complete the Personal Allowances Worksheet below. The worksheets on page 2 further adjust your withholding allowances based on itemized deductions, certain credits, adjustments to income, or two-earners/multiple jobs situations.

Complete all worksheets that apply. However, you may claim fewer (or zero) allowances. For regular wages, withholding must be based on allowances you claimed and may not be a flat amount or percentage of wages.

Head of household. Generally, you can claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals. See Pub. 501, Exemptions, Standard Deduction, and Filing Information, for information.

Tax credits. You can take projected tax credits into account in figuring your allowable number of withholding allowances. Credits for child or dependent care expenses and the child tax credit may be claimed using the Personal Allowances Worksheet below. See Pub. 505 for information on converting your other credits into withholding allowances.

Nonwage income. If you have a large amount of nonwage income, such as interest or dividends, consider making estimated tax payments using Form 1040-ES, Estimated Tax for Individuals. Otherwise, you may owe additional tax. If you have pension or annuity

income, see Pub. 505 to find out if you should adjust your withholding on Form W-4 or W-4P.

Two earners or multiple jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. Your withholding usually will be most accurate when all allowances are claimed on the Form W-4 for the highest paying job and zero allowances are claimed on the others. See Pub. 505 for details.

Nonresident alien. If you are a nonresident alien, see Notice 1392, Supplemental Form W-4 Instructions for Nonresident Aliens, before completing this form.

Check your withholding. After your Form W-4 takes effect, use Pub. 505 to see how the amount you are having withheld compares to your projected total tax for 2012. See Pub. 505, especially if your earnings exceed \$130,000 (Single) or \$180,000 (Married).

Future developments. The IRS has created a page on IRS.gov for information about Form W-4, at www.irs.gov/w4. Information about any future developments affecting Form W-4 (such as legislation enacted after we release it) will be posted on that page.

Personal Allowances Worksheet (Keep for your records.)

A	Enter "1" for yourself if no one else can claim you as a dependent	A _____
B	Enter "1" if: <ul style="list-style-type: none"> • You are single and have only one job; or • You are married, have only one job, and your spouse does not work; or • Your wages from a second job or your spouse's wages (or the total of both) are \$1,500 or less. 	B _____
C	Enter "1" for your spouse. But, you may choose to enter "-0-" if you are married and have either a working spouse or more than one job. (Entering "-0-" may help you avoid having too little tax withheld.)	C _____
D	Enter number of dependents (other than your spouse or yourself) you will claim on your tax return	D _____
E	Enter "1" if you will file as head of household on your tax return (see conditions under Head of household above)	E _____
F	Enter "1" if you have at least \$1,900 of child or dependent care expenses for which you plan to claim a credit (Note. Do not include child support payments. See Pub. 503, Child and Dependent Care Expenses, for details.)	F _____
G	Child Tax Credit (including additional child tax credit). See Pub. 972, Child Tax Credit, for more information. <ul style="list-style-type: none"> • If your total income will be less than \$61,000 (\$90,000 if married), enter "2" for each eligible child; then less "1" if you have three to seven eligible children or less "2" if you have eight or more eligible children. • If your total income will be between \$61,000 and \$84,000 (\$90,000 and \$119,000 if married), enter "1" for each eligible child 	G _____
H	Add lines A through G and enter total here. (Note. This may be different from the number of exemptions you claim on your tax return.)	H _____

For accuracy, complete all worksheets that apply.

- If you plan to itemize or claim adjustments to income and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
- If you are single and have more than one job or are married and you and your spouse both work and the combined earnings from all jobs exceed \$40,000 (\$10,000 if married), see the Two-Earners/Multiple Jobs Worksheet on page 2 to avoid having too little tax withheld.
- If neither of the above situations applies, stop here and enter the number from line H on line 5 of Form W-4 below.

Separate here and give Form W-4 to your employer. Keep the top part for your records.

Form W-4 Department of the Treasury Internal Revenue Service	<h3>Employee's Withholding Allowance Certificate</h3> <p>Whether you are entitled to claim a certain number of allowances or exemption from withholding is subject to review by the IRS. Your employer may be required to send a copy of this form to the IRS.</p>	OMB No. 1545-0074 <h1 style="font-size: 2em;">2012</h1>
1 Your first name and middle initial Melissa		2 Your social security number [Redacted]
Last name Gardner		3 <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married <input type="checkbox"/> Married, but withhold at higher Single rate. 3392 Note. If married, but legally separated, or spouse is a nonresident alien, check the "Single" box.
Home address (number and street or rural route) [Redacted]		4 If your last name differs from that shown on your social security card, check here. You must call 1-800-772-1213 for a replacement card. <input type="checkbox"/>
City or town, state, and ZIP code St. George UT 84770		5 Total number of allowances you are claiming (from line H above or from the applicable worksheet on page 2) 10
6 Additional amount, if any, you want withheld from each paycheck		6 \$ —
7 I claim exemption from withholding for 2012, and I certify that I meet both of the following conditions for exemption. <ul style="list-style-type: none"> • Last year I had a right to a refund of all federal income tax withheld because I had no tax liability, and • This year I expect a refund of all federal income tax withheld because I expect to have no tax liability. If you meet both conditions, write "Exempt" here.		7 —
Under penalties of perjury, I declare that I have examined this certificate and, to the best of my knowledge and belief, it is true, correct, and complete.		
Employee's signature (This form is not valid unless you sign it.) <i>Melissa Gardner</i>		Date 3.2.12
8 Employer's name and address (Employer: Complete lines 8 and 10 only if sending to the IRS.) Ascot Crossing		9 Office code (optional)
		10 Employer identification number (EIN)

Attachment 19

Attachment 19

Authorization for Direct Deposit

I authorize Ascot Crossing to deposit my pay
 automatically to the account(s) indicated below and, if necessary, to adjust or reverse a
 deposit for any payroll entry made to my account in error. This authorization will remain in
 effect until I cancel it in writing and in such time as to afford
Ascot Crossing a reasonable opportunity to act
 on it.

Name on bank account: Melissa Gardner
Bank account number: XXXXXXXXXX **Checking** **Savings**
Bank routing number: 122100024
Amount: \$ _____ **or entire paycheck:**

***Balance of pay to:**
 _____ **Manual (paper check)**
 _____ **Account described below**

***Note:** Split payments are not available for contractors.

Name on bank account: _____
Bank account number: _____ **Checking** **Savings**
Bank routing number: _____

Important: Please attach a voided check for each bank account to which funds should be deposited.

Employee/Contractor signature: Melissa Gardner
Date: 3-2-12

Payers: Do not send this form with your Direct Deposit enrollment. Please keep your records.

Attachment 20

Attachment 20

AO 88B (Rev. 06/09) Subpoena to Produce Documents, Information, or Objects or to Permit Inspection of Premises in a Civil Action (Page 2)

Civil Action No. 2:13-cv-0143-MMD-GWF

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 45.)

This subpoena for *(name of individual and title, if any)* Teri P. Bunker
was received by me on *(date)* 09/03/2013

I served the subpoena by delivering a copy to the named person as follows: Personal, In Hand,
at 13672 S. 4805 W. Riverton, Utah 84096
at 19:42 P.M. on *(date)* 09/04/2013 ; or

I returned the subpoena unexecuted because: _____

Unless the subpoena was issued on behalf of the United States, or one of its officers or agents, I have also
tendered to the witness fees for one day's attendance, and the mileage allowed by law, in the amount of
\$ _____

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ 0.00

I declare under penalty of perjury that this information is true.

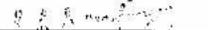
Date: 09/06/2013



Server's signature

Justin Perez, Process Server
Printed name and title

124 W. 1400 So.
Suite 207
Salt Lake City, Utah 84115



Server's address

Additional information regarding attempted service, etc: