

**DECLARATION OF MICHAEL JARED MARSH
PURSUANT TO 28 U.S.C. §1746**

I, Michael Jared Marsh, hereby state that I have personal knowledge of the facts as set forth below. If called as a witness, I could and would testify as follows:

1. I am a citizen of the United States and am over eighteen (18) years of age. I live in Prairie Village, Kansas.
2. I am a practicing attorney, admitted in the States of Missouri and Kansas. From January 20, 2009 until February 28, 2015, I held the position of General Counsel at AMG Services, Inc. ("AMG"). Beginning on March 1, 2015 to the present I have provided legal counsel to AMG as an independent legal advisor.
3. AMG provided loan servicing for a number of entities, wholly owned by federally recognized Indian Tribes and engaged in extending online, short term, small dollar consumer loans. As General Counsel, I assisted management in monitoring and resolving customer complaints and human resources issues, as well as coordinating with outside legal counsel regarding regulatory compliance and pending litigation.
4. In early August 2014, a floor manager from one of the AMG customer service departments came to my office to bring to my attention that an increasing number of phone calls the customer service representatives were receiving were from non-customers and customers complaining about abusive collection calls from debt collectors claiming to be collecting on behalf of the tribally owned lenders that were serviced by AMG. AMG did not have any records of any collection attempts to these non-customers and customers.

5. The floor manager indicated that these calls began coming into the call center beginning in late July 2014. The floor manager told me that most of these callers were not customers of any of the tribally owned lenders serviced by AMG.
6. AMG does not have, and never had, the authority to sell or place any consumer or account information it obtains during the provision of services to its tribal lender clients. Since 2008, to the best of my knowledge, AMG's tribal lender clients have never sold any of their customer or account information or placed or sold any of their charged-off accounts to any third-party.
7. Once AMG management was alerted to this pattern of consumer calls, a system to collect and record the information was created. A form containing the name of the alleged lender and account number, company and agent calling, the phone number on the consumer's caller identification, any callback number, company address, and then notes about any other details given by the consumer was utilized by the customer service representative to collect this data. My assistant then transferred this data from the forms to a spreadsheet.
8. In late February 2015, I transferred a copy of this spreadsheet to the FTC via an encrypted file transfer protocol ("FTP") website. At that time there were 818 entries on the spreadsheet. Of these 818, 185 entries were about Delaware Solutions, Clear Credit Solutions, or some close permutation of those names.
9. In the vast majority of the Delaware Solutions and Clear Credit Solutions entries (166), the lender was identified as 500FastCash. 500FastCash is a trade name of Red Cedar Services, Inc. ("RCS"). Delaware Solutions and Clear Credit Solutions also claimed to be collecting on behalf of AdvantageCashServices, Ameriloan, OneClickCash, StarCashProcessing, UnitedCashLoans, and USFastCash.

10. OneClickCash is a trade name of SFS, Inc. ("SFS"). Ameriloan, AdvantageCashServices, StarCashProcessing, UnitedCashLoans, and USFastCash are trade names of MNE Services, Inc. ("MNE").
11. Red Cedar Services, Inc. is a wholly owned governmental instrumentality of the Modoc Tribe of Oklahoma, a federally recognized Indian Tribe located on Indian lands in the State of Oklahoma. SFS, Inc. is a wholly owned governmental instrumentality of the Santee Sioux Nation, Nebraska, a federally recognized Indian Tribe located on Indian lands in the State of Nebraska. MNE Services, Inc. is a wholly owned governmental instrumentality of the Miami Tribe of Oklahoma, a federally recognized Indian Tribe located on Indian lands in the State of Oklahoma. AMG provided loan servicing on behalf of RCS, SFS and MNE.
12. Some consumers also reported that a company called Braclair Management was processing the consumer payments for Delaware Solutions.
13. On September 29, 2014, I sent a Cease and Desist letter on behalf of Red Cedar Services, Inc. d/b/a 500FastCash to Clear Credit Solutions by facsimile and U.S. Mail. I sent the letter to facsimile number 888-491-0608 and the address 300 Delaware Avenue, Suite 210, Wilmington, DE 19801. A true and correct copy of the Cease and Desist letter to Clear Credit Solutions is appended hereto as *Attachment A*.
14. On October 9, 2014, I sent a Cease and Desist letter on behalf of Red Cedar Services, Inc. d/b/a 500FastCast to Delaware Solutions. I sent the letter via U.S. Mail to the address 300 Delaware Avenue, Suite 210, Wilmington, DE 19801. A true and correct copy of the Cease and Desist letter to Delaware Solutions is appended hereto as *Attachment B*.

15. Both letters stated that, "500FastCash has not authorized any third-party to sell, broker, market or collect any debt owed to 500FastCash." The letters instructed Clear Credit Solutions and Delaware Solutions that any collection activity undertaken by them that identified 500FastCash as a creditor was unauthorized and unlawful, and that all such activity be immediately ceased.
16. The letters I sent were not returned to me. The letter that I faxed to Clear Credit Solutions was transmitted.
17. In late September 2014 I was informed by a customer service manager that a man named Mark Rush with Clear Credit Solutions called the customer service line for 500FastCash attempting to validate the debt that Clear Credit Solutions claimed to have acquired from a third-party debt broker. The manager informed Mr. Rush that 500FastCash did not sell any of its debt to be collected by any third-party and asked Mr. Rush to provide the name and contact information of the third-party debt broker that had sold the debt. Mr. Rush stated he could not provide that information.
18. Shortly thereafter, I called one of the callback numbers for Clear Credit Solutions that was provided to a customer service representative by a complaining consumer. I spoke to an individual who identified himself as a manager. I do not recall if he gave me his name. I informed him that any attempt to collect in the name of 500FastCash or other trade names used by AMG's tribal lender clients was unlawful.
19. The manager claimed that a rogue agent named Mark Rush had placed the accounts into their system. The manager told me that Rush had been fired, and the accounts had been deleted off their system.

20. After this telephone call, customer service representatives for the tribal lenders continued to receive calls from consumers who stated that they were being contacted by Delaware Solutions and Clear Credit Solutions about debts owed to AMG's tribal lender clients. The spreadsheet of complaints contains 106 entries in November and December 2014, and January 2015 from Delaware Solutions and Clear Credit Solutions.
21. Because we continued to receive complaints, I tried calling management for Delaware Solutions and Clear Credit Solutions to again order them to cease and desist. On October 17, 2014, I spoke with a manager identifying himself as Mike Mathis. Mr. Mathis told me to speak to Clear Credit Solutions' attorney, but refused to give me the contact information of that attorney and disconnected the call. When I called back that day, Mr. Mathis again refused to give me any attorney contact information and stated that if I continued to call he would consider it harassment and report me to law enforcement.
22. Non-customers and customers continued to complain of calls from Delaware Solutions and/or Clear Credit Solutions, so I again called a call back number on November 25, 2104 and reached a man identifying himself as Matthew Weatherfield and who stated his position was Team Lead. Mr. Weatherfield would not speak with me and transferred me to a manager, who identified himself as Mike Mathis. I informed Mr. Mathis that we had spoken about a month earlier and that consumers had continued to call complaining about Delaware Solutions and/or Clear Credit Solutions. Mr. Mathis put me on hold to get the company's attorney's information. He never came back on the line and the line then disconnected. I tried to call back several times in the hours and days after this and either reached a recorded message, dead air or collection agents who would refuse to transfer me to a manager. The agents made various threats including reporting me to law

enforcement and reporting a complaint to my state bar, in an effort to get me to stop calling. Finally, I was told that their corporate office would call me. I waited for a call from the corporate office, but never received one.

23. The tribal lenders continued to receive calls from consumers about debt collection attempts by Delaware Solutions and Clear Credit Solutions. The tribal lenders have received calls as recently as July 22, 2015.
24. I have included some samples of correspondence that consumers have received and forwarded to AMG, from Delaware Solutions and Clear Credit Solutions. True and correct copies of emails and letters from Delaware Solutions and Clear Credit Solutions are appended hereto as *Attachment C*.

I declare under penalty of perjury that the foregoing is true and correct. Executed this

28th day of July, 2015.


Michael Jared Marsh

ATTACHMENT A



September 29, 2014

VIA FACSIMILE (888-491-0608)

AND U.S. MAIL

Clear Credit Solutions, LLC
300 Delaware Ave, Suite 210
Wilmington, DE 19801

Re: CEASE AND DESIST UNAUTHORIZED DEBT COLLECTION ACTIVITY AND/OR
UNAUTHORIZED SALE OR BROKERING OF DEBT

Dear CLEAR CREDIT SOLUTIONS, LLC:

It has come to the attention of Red Cedar Services, Inc. d/b/a 500FastCash ("500FastCash") that CLEAR CREDIT SOLUTIONS, LLC (hereinafter "CLEAR CREDIT SOLUTIONS" or "You") is attempting collect debts using the name of 500FastCash as the original creditor. Such attempts are unauthorized and unlawful and 500FastCash is ordering CLEAR CREDIT SOLUTIONS to CEASE AND DESIST any and all collection and/or reporting activities on accounts where 500FastCash is identified as the creditor.

It has also come to the attention of 500FastCash that CLEAR CREDIT SOLUTIONS and/or persons acting under the authority of CLEAR CREDIT SOLUTIONS, LLC or for the benefit of CLEAR CREDIT SOLUTIONS, LLC has allegedly sold, brokered or marketed debt that is fraudulently identified as 500FastCash debt. CLEAR CREDIT SOLUTIONS is HEREBY DIRECTED TO CEASE AND DESIST any and all efforts to sell or broker or market debt that is alleged to be 500FastCash debt. Such actions are UNAUTHORIZED AND UNLAWFUL and 500FastCash is ordering You to CEASE AND DESIST immediately.

500FastCash has not authorized any third-party to sell, broker, market or collect any debt owed to 500FastCash. Furthermore, 500FastCash has not sold any of its debt to any third-party for sale, brokering, marketing, collecting or reporting purposes, nor has 500FastCash suffered a data breach of its customer databases. Therefore, any activity CLEAR CREDIT SOLUTIONS has undertaken on accounts where 500FastCash is identified as a creditor are UNAUTHORIZED and UNLAWFUL and 500FastCash hereby ORDERS YOU TO STOP such activities immediately.

Further, 500FastCash hereby orders CLEAR CREDIT SOLUTIONS to immediately recall any and all accounts where 500FastCash is identified as a creditor that You have sold, brokered or marketed to anyone. 500FastCash also hereby demands that CLEAR CREDIT SOLUTIONS provide 500FastCash with the name, address, phone number, email address and any other contact information for any party that You sent accounts to, where 500FastCash is identified as a creditor. 500FastCash further orders CLEAR CREDIT SOLUTIONS to notify any and all credit reporting bureaus or credit reporting agencies that any report purporting to list a debt of 500FastCash as the original creditor is false and fraudulent and that such report was not authorized by 500FastCash and that any and all reports by such credit reporting bureau or credit reporting agency must be removed from any and all consumer credit reports immediately.

FAX: 800-405-0906

EMAIL: legal@500fastcash.com 16

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Please be advised that 500FastCash is a trade name of Red Cedar Services, Inc. ("Red Cedar"), a subdivision of the Modoc Tribe of Oklahoma, a federally-recognized Indian Tribe located on Indian lands in the State of Oklahoma. 25 U.S.C. 479a, 79 F.R. 4748 (January 29, 2014). As a tribal government, the Modoc Tribe has interests in assuring that its lending practices are regulated for the protection of the consumer as well as the industry. Accordingly, Red Cedar d/b/a 500FastCash conducts all customer service and collection activities in its own name and does not sell, broker or market its debts to any third-party or authorize any third-party to collect debts owed to 500FastCash.

In conclusion, CLEAR CREDIT SOLUTIONS and/or all persons acting under the authority of CLEAR CREDIT SOLUTIONS, LLC or for the benefit of CLEAR CREDIT SOLUTIONS, LLC are all individually and collectively hereby ordered to CEASE AND DESIST any and all sales, brokering, marketing, collection and reporting activities on accounts where 500FastCash is identified as a creditor. You are further ordered that any action identifying 500FastCash as a creditor is UNAUTHORIZED and UNLAWFUL and must STOP IMMEDIATELY. You are further ordered to immediately recall any and all accounts where 500FastCash is identified as a creditor, as well as withdraw any and all credit reporting that purports to identify 500FastCash as a creditor and to immediately direct any and all credit reporting bureaus or credit reporting agencies to immediately remove any references on any consumer's credit report.

Failure to take immediate action in accordance with this letter will result in legal action.

Sincerely,

A handwritten signature in blue ink, appearing to read "M. Jared Marsh", is written over a light blue horizontal line.

M. Jared Marsh
500FastCash Legal Department

ATTACHMENT B



October 9, 2014

VIA U.S. MAIL

Delaware Solutions LLC
300 Delaware Avenue, Suite 210
Wilmington, DE 19803

Re: CEASE AND DESIST UNAUTHORIZED DEBT COLLECTION ACTIVITY AND/OR
UNAUTHORIZED SALE OR BROKERING OF DEBT

Dear DELAWARE SOLUTIONS LLC:

It has come to the attention of Red Cedar Services, Inc. d/b/a 500FastCash ("500FastCash") that DELAWARE SOLUTIONS LLC (hereinafter "DELAWARE SOLUTIONS" or "You") is attempting collect debts using the name of 500FastCash as the original creditor. Such attempts are unauthorized and unlawful and 500FastCash is ordering DELAWARE SOLUTIONS to CEASE AND DESIST any and all collection and/or reporting activities on accounts where 500FastCash is identified as the creditor.

It has also come to the attention of 500FastCash that DELAWARE SOLUTIONS and/or persons acting under the authority of DELAWARE SOLUTIONS LLC or for the benefit of DELAWARE SOLUTIONS LLC has allegedly sold, brokered or marketed debt that is fraudulently identified as 500FastCash debt. DELAWARE SOLUTIONS is HEREBY DIRECTED TO CEASE AND DESIST any and all efforts to sell or broker or market debt that is alleged to be 500FastCash debt. Such actions are UNAUTHORIZED AND UNLAWFUL and 500FastCash is ordering You to CEASE AND DESIST immediately.

500FastCash has not authorized any third-party to sell, broker, market or collect any debt owed to 500FastCash. Furthermore, 500FastCash has not sold any of its debt to any third-party for sale, brokering, marketing, collecting or reporting purposes, nor has 500FastCash suffered a data breach of its customer databases. Therefore, any activity DELAWARE SOLUTIONS has undertaken on accounts where 500FastCash is identified as a creditor are UNAUTHORIZED and UNLAWFUL and 500FastCash hereby ORDERS YOU TO STOP such activities immediately.

Further, 500FastCash hereby orders DELAWARE SOLUTIONS to immediately recall any and all accounts where 500FastCash is identified as a creditor that You have sold, brokered or marketed to anyone. 500FastCash also hereby demands that DELAWARE SOLUTIONS provide 500FastCash with the name, address, phone number, email address and any other contact information for any party that You sent accounts to, where 500FastCash is identified as a creditor. 500FastCash further orders DELAWARE SOLUTIONS to notify any and all credit reporting bureaus or credit reporting agencies that any report purporting to list a debt of 500FastCash as the original creditor is false and fraudulent and that such report was not authorized by 500FastCash and that any and all reports by such credit reporting bureau or credit reporting agency must be removed from any and all consumer credit reports immediately.

FAX: 800-405-0906

EMAIL: legal@500fastcash.com

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Please be advised that 500FastCash is a trade name of Red Cedar Services, Inc. ("Red Cedar"), a subdivision of the Modoc Tribe of Oklahoma, a federally-recognized Indian Tribe located on Indian lands in the State of Oklahoma. 25 U.S.C. 479a, 79 F.R. 4748 (January 29, 2014). As a tribal government, the Modoc Tribe has interests in assuring that its lending practices are regulated for the protection of the consumer as well as the industry. Accordingly, Red Cedar d/b/a 500FastCash conducts all customer service and collection activities in its own name and does not sell, broker or market its debts to any third-party or authorize any third-party to collect debts owed to 500FastCash.

In conclusion, DELAWARE SOLUTIONS and/or all persons acting under the authority of DELAWARE SOLUTIONS LLC or for the benefit of DELAWARE SOLUTIONS LLC are all individually and collectively hereby ordered to CEASE AND DESIST any and all sales, brokering, marketing, collection and reporting activities on accounts where 500FastCash is identified as a creditor. You are further ordered that any action identifying 500FastCash as a creditor is UNAUTHORIZED and UNLAWFUL and must STOP IMMEDIATELY. You are further ordered to immediately recall any and all accounts where 500FastCash is identified as a creditor, as well as withdraw any and all credit reporting that purports to identify 500FastCash as a creditor and to immediately direct any and all credit reporting bureaus or credit reporting agencies to immediately remove any references on any consumer's credit report.

Failure to take immediate action in accordance with this letter will result in legal action.

Sincerely,

A handwritten signature in blue ink, appearing to read "M. Jared Marsh", is written over a light blue horizontal line.

M. Jared Marsh
500FastCash Legal Department