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OFFICE OF JUDGE (TENA) CAMPBELL

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DISTRICT OF UTAH
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**IN THE UNITED STATES DISTRICT COURT
DISTRICT OF UTAH, CENTRAL DIVISION**

UNITED STATES OF AMERICA,

Civil Action No.

Plaintiff,

CONSENT DECREE

v.

FAR WEST CREDIT, Inc.

Judge Tena Campbell
DECK TYPE: Civil
DATE STAMP: 01/12/2006 @ 15:48:46
CASE NUMBER: 2:06CV00041 TC

Defendant.

WHEREAS: Plaintiff, the United States of America, has commenced this action by filing the complaint herein; Defendant has waived service of the summons and complaint; the Defendant has been represented by the attorneys whose names appear hereafter; and the Defendant has agreed to settlement of this action upon the following terms and conditions, without adjudication of any issue of fact or law and without Defendant admitting liability for any of the matters alleged in the complaint;

THEREFORE, on the joint motion of Plaintiff and Defendant, it is hereby ORDERED, ADJUDGED, and DECREED as follows:

FINDINGS

1. This Court has jurisdiction of the subject matter and of the party.
2. The complaint states a claim upon which relief may be granted against the Defendant under §§ 5(a)(1), 5(m)(1)(A), 13(b), and 16(a) of the Federal Trade Commission Act (“FTC Act”), 15 U.S.C. §§ 45(a)(1), 45(m)(1)(A), 53(b), and 56(a), and Section 621 of the Fair Credit Reporting Act (“FCRA”), 15 U.S.C. § 1681s.
3. For purposes of this Consent Decree:
 - a. “Defendant” shall mean Far West Credit, Inc.; and
 - b. the definitions set forth in the FCRA, 15 U.S.C. § 1681a, shall apply.

MONETARY SETTLEMENT

4. Defendant Far West Credit, Inc., its successors and assigns, shall pay to the plaintiff a civil penalty pursuant to Section 621(a) of the Fair Credit Reporting Act, 15 U.S.C. § 1681s(a), in the amount of \$120,000.
5. Defendant Far West Credit, Inc., shall make the payment required by Paragraph 4 within five (5) days following entry of this Consent Decree by electronic fund transfer in accordance with the instructions to be provided by the Office of Consumer Litigation, Civil Division, United States Department of Justice, Washington, D.C., 20530.
6. In the event of any default in payment, which default continues for ten (10) days beyond the due date of payment, the entire unpaid penalty, together with interest, as computed pursuant to 28 U.S.C. § 1961 from the date of default to the date of payment, shall immediately become due and payable.

