

The Honorable James L. Robart

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UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WASHINGTON  
AT SEATTLE

FEDERAL TRADE COMMISSION and  
STATE OF WASHINGTON,

Plaintiffs,

v.

DEBT SOLUTIONS, INC., a Florida corporation, also doing business as DSI Financial, Inc., and Accelerated Financial, Inc.; DSI FINANCIAL, INC., a Florida corporation, also doing business as Accelerated Financial, Inc.; DSI DIRECT, INC., a Florida corporation; PACIFIC CONSOLIDATION SERVICES, INC., a Washington corporation, also doing business as DSI Financial, Inc., and Accelerated Financial, Inc.; KENNETH SCHWARTZ, individually and as an officer of Debt Solutions, Inc., DSI Financial, Inc., and DSI Direct, Inc.; JENNIFER RUTH WHALEN, aka Jennifer Ruth Krizan, individually and as an officer of Pacific Consolidation Services, Inc., and DSI Direct, Inc.; DAVID SCHWARTZ, individually and as a manager of Pacific Consolidation Services, Inc.; and GREG MOSES, individually and as a manager of Pacific Consolidation Services and DSI Direct, Inc.,

Defendants.

Case No. CV06-0298JLR

**STIPULATED FINAL JUDGMENT  
AND ORDER FOR PERMANENT  
INJUNCTION AND OTHER  
EQUITABLE RELIEF AS TO ALL  
DEFENDANTS**

This matter comes before the Court on the stipulation of Plaintiffs Federal Trade Commission (“FTC” or “Commission”) and the State of Washington (“State”), and Defendants Debt Solutions, Inc.,

