

collectively the "Defendants"). On October 11, 2007, upon stipulation of the parties, the court entered a Temporary Restraining Order with Asset Freeze, Appointing of Temporary Receiver and Other Equitable Relief and an Order to Show Cause Why a Preliminary Injunction Should Not Issue ("Temporary Restraining Order"). The FTC and the Defendants having met and discussed the terms of this Stipulated Order for Preliminary Injunction ("Order") have agreed to the entry of this Order, with the following findings of fact and order:

1. This Court has jurisdiction of the subject matter of this case, and there is good cause to believe it will have jurisdiction over all parties.
2. There is good cause to believe that venue lies properly in this Court.
3. The FTC asserts there is good cause to believe the Defendants' activities as alleged in the FTC's complaint are in or affecting commerce, as "commerce" is defined in Section 4 of the FTC Act, 15 U.S.C. § 44.
4. The FTC asserts there is good cause to believe that the Defendants Edge Solutions, Inc., a Delaware corporation, Edge Solutions, Inc., a New York corporation, Money Cares, Inc., a Florida corporation, all also known as The Debt Settlement Company, and all also known as The Debt Elimination Center, Pay Help, Inc., Miriam Lovinger, and Robert Lovinger have engaged in and are likely to engage in acts and practices that violate Section 5(a) of the FTC Act, 15 U.S.C. § 45(a), and that the Commission is therefore likely to prevail on the merits of this action.
5. The FTC asserts there is good cause to order an asset freeze on the Defendants and re-appoint a Temporary Receiver for the Receivership Defendants.

6. Weighing the equities and considering the Plaintiff's likelihood of ultimate success in its cause of action, the entry of this Order as set forth below is in the public interest.
7. No security is required of any agency of the United States for issuance of a preliminary injunction. Fed. R. Civ. P. 65(c).
8. By this stipulation, Defendants waive their right to a Preliminary Injunction hearing before this Court.
9. Defendants do not concede that they have violated the law but nevertheless consent to this preliminary injunction.

DEFINITIONS

For purposes of this Order, the following definitions shall apply:

1. **"Asset"** means any legal or equitable interest in, right to, or claim to, any real and personal property including, but not limited to, chattel, goods, instruments, equipment, fixtures, general intangibles, effects, leaseholds, premises, mail or other deliveries, shares of stock, lists of consumer names, inventory, checks, notes, accounts, credits, receivables, funds, and all cash, wherever located.
2. **"Assisting"** means providing any of the following goods or services to another person:
 - a. serving as an officer, director, or consultant;
 - b. performing customer service functions including, but not limited to, receiving or responding to customer complaints;

