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**UNITED STATES DISTRICT COURT FOR THE
CENTRAL DISTRICT OF CALIFORNIA
SOUTHERN DIVISION**

FEDERAL TRADE COMMISSION,

Plaintiff,

v.

**AMP PUBLICATIONS, INC., a
California corporation,
COMPUTER & WEB
PUBLICATIONS, INC., a California
corporation,
RANJIT NARAYAN, individually,
as an officer of the corporations,
and d/b/a NATIONWIDE
PUBLICATIONS, INC., and
ANA KEILTY, individually, as an
officer of the corporations, and
d/b/a ANA KEILTY
ENTERPRISES,**

Defendants.

SA CV 00-00112 AHS (ANx)

**STIPULATED ORDER
MODIFYING CORRECTED
ORDER FOR PERMANENT
INJUNCTION AND FINAL
JUDGMENT AGAINST AMP
PUBLICATIONS, INC. AND
RANJIT NARAYAN**

1 Plaintiff, the Federal Trade Commission (the “FTC” or “Commission”),
2 commenced this action by filing its Complaint for injunctive and other equitable
3 relief pursuant to Section 13(b) of the Federal Trade Commission Act (“FTC
4 Act”), 15 U.S.C. § 53(b), charging that Defendants engaged in deceptive acts or
5 practices in violation of Section 5 of the FTC Act (“FTC Act”), 15 U.S.C. § 45, in
6 connection with the sale and the offering for sale of Work-At-Home Opportunities.

7 Defendants AMP Publications, Inc. and Ranjit Narayan failed to answer the
8 Complaint. A default was entered against them and the FTC obtained a default
9 judgment.

10 On February 2, 2001, this Court entered an Order for Permanent Injunction
11 and Final Judgment Against AMP Publications, Inc. and Ranjit Narayan. On
12 February 28, 2001, this Court entered a Corrected Order for Permanent Injunction
13 and Final Judgment Against AMP Publications, Inc. and Ranjit Narayan (the
14 “Final Order”) to correct the monetary amount of the judgment. The Final Order
15 includes equitable monetary relief in favor of the FTC against the Defendants,
16 jointly and severally, with AMP Publications, Inc. in the amount of \$4,981,944.74,
17 plus applicable interest in accordance with 28 U.S.C. § 1961.

18 On October 13, 2005, Defendant Ranjit Narayan filed a voluntary petition
19 for relief under the liquidation provisions of chapter 7 of the Bankruptcy Code, 11
20 U.S.C. § 101 et seq., in the United States Bankruptcy Court for the Central District
21 of California, Santa Ana Division, Case No. 8:05-bk-20238-ES (the “Narayan
22 Bankruptcy Case”).

23 On March 4, 2008, the Commission filed a complaint in the Bankruptcy
24 Court to except the judgment from Narayan’s bankruptcy discharge. Defendant
25 Narayan has stipulated and agreed that the modified judgment ordered herein,
26 including the conditions set forth below, will be nondischargeable in the Narayan
27 Bankruptcy Case pursuant to Section 523(a)(3)(B) of the Bankruptcy Code, 11
28 U.S.C. § 523(a)(3)(B).

1 The Commission and Defendant Ranjit Narayan stipulate and agree to entry
 2 of this Stipulated Order Modifying Corrected Order for Permanent Injunction and
 3 Final Judgment Against AMP Publications, Inc. and Ranjit Narayan (“Stipulated
 4 Modified Order”). The Court, being fully advised of the premises, hereby FINDS
 5 AND ORDERS as follows:

6 **FINDINGS**

7 1. This Court has jurisdiction over this matter for all purposes, as specifically
 8 reserved in Paragraph XIV of the Final Order.

9 2. The entry of a judgment, and the enforcement of a judgment other than a
 10 monetary judgment obtained in this action is not stayed by 11 U.S.C. § 362(a)(1),
 11 (2), (3) or (6) by reason of the Narayan Bankruptcy Case because it is an exercise
 12 of the Commission’s police or regulatory power as a governmental unit pursuant to
 13 11 U.S.C. § 362(b)(4) and thus falls within an exception to the automatic stay.

14 3. Except as expressly modified herein, all provisions of the Final Order
 15 remain in full force and effect and nothing in this Stipulated Modified Order shall
 16 be construed to limit the Final Order.

17 4. Ranjit Narayan waives: (a) all rights to seek appellate review or otherwise
 18 challenge or contest the validity of the Stipulated Modified Order; (b) any claim
 19 Ranjit Narayan may have against the FTC, its employees, representatives, or agents
 20 that relate to the matter stated herein; (c) all claims under the Equal Access to
 21 Justice Act, 28 U.S.C. § 2412, as amended by Pub. L. 104-121, 110 Stat. 847, 863-
 22 64 (1996); and (d) any right to attorneys’ fees that may arise under said provision
 23 of law.

24 5. Entry of this Stipulated Modified Order is in the public interest.

25 **I. MONETARY JUDGMENT** 26 (Supercedes Final Order Section III)

27 A. Judgment is hereby entered against Defendant Ranjit Narayan in the amount
 28 of \$4,981,944.74, plus interest from February 2, 2001 at the rate prescribed under
 28 U.S.C. § 1961, as amended. This judgment shall be suspended conditioned

1 upon: (1) payment of \$25,000 to the Commission within five (5) days of entry of
2 this Stipulated Modified Order by wire transfer in accordance with wiring
3 instructions to be provided by the Commission; and (2) the entry of an agreed
4 judgment in the Narayan Bankruptcy Case as set forth in Appendix A, determining
5 that the Judgment ordered herein is nondischargeable in the Narayan Bankruptcy
6 Case pursuant to Section 523(a)(3)(B) of the Bankruptcy Code, 11 U.S.C. §
7 523(a)(3)(B), which the FTC and Ranjit Narayan shall jointly lodge with the
8 Bankruptcy Court following entry of this Stipulated Modified Order. The
9 suspended portion of the judgment is subject to the conditions set forth in
10 Paragraph I.C.

11 B. The Commission's agreement to this Stipulated Modified Order is expressly
12 premised upon the truthfulness, accuracy and completeness of the sworn financial
13 statement of Ranjit Narayan dated March 2, 2009, along with attachments, that
14 were provided to the Commission by Ranjit Narayan, and the truthfulness,
15 accuracy, and correctness of which was attested to by Ranjit Narayan on that date.
16 The financial statement and attachments contain material information upon which
17 the Commission has relied in negotiating and agreeing to this Stipulated Modified
18 Order.

19 C. If, upon motion by the Commission, the Court finds that Ranjit Narayan
20 failed to disclose any material asset, or materially misrepresented the value of any
21 asset, or made any other material misrepresentation in or omission from the above-
22 referenced financial statement and attachments, then the Court shall lift the
23 suspension and reinstate the suspended judgment against Ranjit Narayan in the
24 amount of \$4,981,944.74; *provided however*, that Ranjit Narayan shall be entitled
25 to offset the reinstated judgment amount by any sums received by the Commission
26 pursuant to this Stipulated Modified Order, and *provided further*, that in all other
27 respects this Stipulated Modified Order and the Final Order shall remain in full
28 force and effect unless otherwise ordered by the Court. Upon such reinstatement

1 of the monetary judgment, the court shall make an express determination that the
2 monetary judgment order shall be immediately due and payable. The Commission
3 shall be entitled to interest on the judgment, computed from February 2, 2001, at
4 the rate prescribed under 28 U.S.C. § 1961, as amended. Any proceedings
5 instituted under this Section shall be in addition to, and not in lieu of, any other
6 proceedings the Commission may initiate to enforce this Order.

7 D. All Funds paid pursuant to this Section shall be deposited into a fund
8 administered by the Commission or its agent to be used for equitable relief,
9 including but not limited to consumer redress and any attendant expenses for the
10 administration of any redress fund. In the event that direct redress to consumers is
11 wholly or partially impracticable or funds remain after redress is completed, the
12 Commission may apply any remaining funds for such other equitable relief
13 (including consumer information remedies) as it determines to be reasonably
14 related to Ranjit Narayan's practices alleged in the Complaint. Any funds not used
15 for such equitable relief shall be deposited to the United States Treasury as
16 equitable disgorgement. Ranjit Narayan shall have no right to challenge the
17 Commission's choice of remedies or the matter of distribution.

18 E. Ranjit Narayan acknowledges and agrees that all money paid pursuant to this
19 Stipulated Modified Order is irrevocably paid to the Commission for purposes of
20 settlement between the parties, and Ranjit Narayan relinquishes all rights, title, and
21 interest to such money. Ranjit Narayan shall make no claim or demand for return
22 of the funds, directly or indirectly, through counsel or otherwise, and Ranjit
23 Narayan acknowledges that the funds are not part of his bankruptcy estate, nor
24 does the estate have any claim or interest therein.

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26 **THE REST OF THIS PAGE INTENTIONALLY BLANK**
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F. The judgment entered pursuant to this Section is equitable monetary relief, solely remedial in nature, and not a fine, penalty, punitive assessment, or forfeiture.

IT IS SO ORDERED.

Dated: July 22, 2009.

ALICEMARIE H. STOTLER
Hon. Alicemarie H. Stotler
United States District Judge

SO STIPULATED:

RANJIT NARAYAN

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Appendix A

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**UNITED STATES BANKRUPTCY COURT FOR THE
CENTRAL DISTRICT OF CALIFORNIA
SANTA ANA DIVISION**

IN RE

**RANJIT NARAYAN AND JOANNE
NARAYAN,**

Debtors.

FEDERAL TRADE COMMISSION,

Plaintiff,

v.

RANJIT NARAYAN,

Defendant.

**Case No. SA 05-20238 ES
Chapter 7**

Adv. Pro. No. 8:08-ap-01063-ES

**ORDER GRANTING STIPULATION
FOR ENTRY OF JUDGMENT FOR
NONDISCHARGEABILITY OF DEBT
OWED TO THE FEDERAL TRADE
COMMISSION**

The Court, having read and considered the Stipulation for Entry of Judgment for
Nondischargeability of Debt Owed to the Federal Trade Commission, and finding good cause,

1 **IT IS HEREBY ORDERED AS FOLLOWS:**

2 Judgment is hereby entered in favor of Plaintiff Federal Trade Commission and against
3 Defendant Ranjit Narayan, determining that the judgment entered in *Federal Trade Commission*
4 *v. AMP Publications, Inc., et al.*, Case No. SACV 00-112-AHS-ANx (C.D. Cal.) is
5 nondischargeable pursuant to 11 U.S.C. § 523(a)(3)(B) in the amount of \$4,981,944.74, less any
6 payments made, plus applicable interest from February 2, 2001. Upon satisfaction of the
7 conditions in the Stipulated Modified Order, including the Debtor paying the \$25,000 to the
8 FTC, the judgment shall be suspended subject to Paragraph I.C of the Stipulated Modified Order.

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10 **IT IS SO ORDERED.**

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12 Dated: _____

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14 The Honorable Erithe A. Smith
15 United States Bankruptcy Judge
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