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11 **UNITED STATES DISTRICT COURT**
NORTHERN DISTRICT OF CALIFORNIA
12 **SAN FRANCISCO DIVISION**

13 FEDERAL TRADE COMMISSION,
14 STATE OF ILLINOIS, and
15 STATE OF OHIO,
16 Plaintiffs,

17 v.

18 ONE TECHNOLOGIES, LP, a limited partnership,
also d/b/a SCORESENSE, ONE TECHNOLOGIES,
19 INC., and MYCREDITHEALTH,
ONE TECHNOLOGIES MANAGEMENT, LLC, a
20 limited liability company, individually and as
general partner of ONE TECHNOLOGIES, LP, and
21 ONE TECHNOLOGIES CAPITAL, LLP, a limited
liability partnership, individually and as a limited
22 partner of ONE TECHNOLOGIES, LP,
Defendants.

CASE NO. 3:14-CV-05066-JSC

[PROPOSED]
**STIPULATED ORDER FOR
PERMANENT INJUNCTION &
MONETARY JUDGMENT**

23 Plaintiffs, the Federal Trade Commission (“Commission” or “FTC”), the State of Illinois,
24 and the State of Ohio, filed their Complaint for Permanent Injunction and Other Equitable Relief
25 in this matter, pursuant to Sections 13(b) and 19 of the Federal Trade Commission Act (“FTC
26 Act”), 15 U.S.C. §§ 53(b), 57b, Sections 5 and 6 of the Restore Online Shoppers’ Confidence
27 Act (“ROSCA”), 15 U.S.C. §§ 8404–05, the Ohio Consumer Sales Practices Act, O.R.C.

28 §§ 1345.01 *et seq.*, and Section 7(a) of the Illinois Consumer Fraud and Deceptive Business

1 Practices Act (“Illinois Consumer Fraud Act”), 815 ILCS § 505/7(a). Plaintiffs and Defendants
2 stipulate to the entry of this Stipulated Order for Permanent Injunction and Monetary Judgment
3 to resolve all matters in dispute in this action between them.

4 THEREFORE, IT IS ORDERED as follows:

5 **FINDINGS**

- 6 1. This Court has jurisdiction over this matter.
- 7 2. The Complaint charges that Defendants participated in deceptive acts or practices in
8 violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a), Section 4 of ROSCA, 15 U.S.C.
9 § 8403, the Ohio Consumer Sales Practices Act, O.R.C. §§ 1345.01 *et seq.*, and Section 2 of the
10 Illinois Consumer Fraud Act, 815 ILCS § 505/2, in the marketing of their credit monitoring
11 programs.
- 12 3. Defendants neither admit nor deny any of the allegations in the Complaint, except as
13 specifically stated in this Order. Only for purposes of this action, Defendants admit the facts
14 necessary to establish jurisdiction.
- 15 4. Defendants waive any claim that they may have under the Equal Access to Justice Act,
16 28 U.S.C. § 2412, concerning the prosecution of this action through the date of this Order, and
17 agree to bear their own costs and attorney fees.
- 18 5. Defendants waive all rights to appeal or otherwise challenge or contest the validity of this
19 Order.

20 **DEFINITIONS**

21 For the purpose of this Order, the following definitions apply:

- 22 A. **“Advertisement”** means a commercial message in any medium that directly or indirectly
23 promotes a consumer transaction.
- 24 B. **“Charge”** or **“charging”** means causing billing information to be submitted for payment,
25 including against a consumer’s credit card, debit card, bank account, phone bill, or other account,
26 or otherwise attempting to collect money or other consideration.

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1 C. **“Clear and conspicuous”** or **“clearly and conspicuously”** means as follows:

2 1. In print communications, the disclosure shall be presented in a manner that
3 stands out from the accompanying text so that it is sufficiently prominent, because of its
4 type size, contrast, location, or other characteristics, for an ordinary consumer to notice,
5 read, and comprehend it;

6 2. In communications made through an electronic medium (such as
7 television, video, radio, and interactive media such as the Internet, online services, and
8 software), the disclosure shall be presented simultaneously in both the audio and visual
9 portions of the communication. In any communication presented solely through visual or
10 audio means, the disclosure shall be made through the same means through which the
11 communication is presented. In any communication disseminated by means of an
12 interactive electronic medium such as software, the Internet, or online services, the
13 disclosure must be unavoidable. Any audio disclosure shall be delivered in a volume and
14 cadence sufficient for an ordinary consumer to hear and comprehend it. Any visual
15 disclosure shall be presented in a manner that stands out in the context in which it is
16 presented so that it is sufficiently prominent, due to its size and shade, contrast to the
17 background against which it appears, the length of time it appears on the screen, and its
18 location, for an ordinary consumer to notice, read, and comprehend it; and

19 3. Regardless of the medium used to disseminate it, the disclosure shall be in
20 understandable language and syntax. Nothing contrary to, inconsistent with, or in
21 mitigation of the disclosure shall be used in any communication.

22 D. **“Defendants”** means One Technologies, LP, One Technologies Management, LLC, One
23 Technologies Capital, LLP, and their successors and assigns, individually, collectively, or in any
24 combination.

25 E. **“Material”** means likely to affect a person’s choice of, or conduct regarding, goods
26 or services.

27 F. **“Negative Option Feature”** means, in an offer or agreement to sell or provide any good
28 or service, a provision under which the consumer’s silence or failure to take affirmative action to

1 reject a good or service or to cancel the agreement is interpreted by the seller or provider as
2 acceptance or continuing acceptance of the offer.

3 **I. PROHIBITION AGAINST MISREPRESENTATIONS**

4 IT IS ORDERED that Defendants, Defendants' officers, agents, servants, employees, and
5 attorneys, and all other persons in active concert or participation with any of them who receive
6 actual notice of this Order, whether acting directly or indirectly, in connection with the
7 advertising, marketing, promoting, or sale of any good or service with a Negative Option
8 Feature, are permanently restrained and enjoined from misrepresenting, expressly or by
9 implication, any material fact, including but not limited to:

- 10 A. The cost or price of a good or service;
- 11 B. That a good or service is free, a bonus, a gift, without cost, or without obligation;
- 12 C. That consumers can obtain a good or service for a minimal processing, service, or
13 administrative fee with no further obligation;
- 14 D. The purpose for which a consumer's payment information will be used;
- 15 E. The timing or manner of any charge or bill (including but not limited to the date
16 of the charge and whether it will be a credit card charge or checking account debit);
- 17 F. The length of any trial period before the consumer is charged or billed; or
- 18 G. That a transaction has been authorized by a consumer.

19 **II. REQUIRED DISCLOSURES**

20 IT IS FURTHER ORDERED that Defendants, Defendants' officers, agents, servants,
21 employees, and attorneys, and all other persons in active concert or participation with any of
22 them who receive actual notice of this Order, whether acting directly or indirectly, in connection
23 with the advertising, marketing, promoting, or sale of any good or service with a Negative
24 Option Feature, are permanently restrained and enjoined from:

25 A. Before a customer consents to pay for such good or service, failing to disclose,
26 clearly and conspicuously:

- 27 1. The name of the seller or provider of the good or service or the name of
28 the good or service as it appears in billing statements;

- 1 2. A description of the good or service, including but not limited to its
2 duration;
- 3 3. The cost or price of the good or service;
- 4 4. The length of any trial period; and
- 5 5. The mechanism to stop any recurring charges.

6 B. For any transaction involving a sale of a service to a consumer, within 10 days
7 after the date of the sale, failing to send the consumer written confirmation of the transaction,
8 either by email or first class mail, clearly and conspicuously identified as such in the email
9 subject line or on the outside of the envelope. Such written confirmation shall include clear and
10 conspicuous disclosure of all the information required by Subsection A of this Section and of the
11 procedures by which consumers can cancel or request a refund.

12 **III. EXPRESS INFORMED CONSENT**

13 IT IS FURTHER ORDERED that Defendants, Defendants’ officers, agents, servants,
14 employees, and attorneys, and all other persons in active concert or participation with any of
15 them who receive actual notice of this Order, whether acting directly or indirectly, in connection
16 with the advertising, marketing, promoting, or sale of any good or service with a Negative
17 Option Feature, are permanently restrained and enjoined from using billing information to obtain
18 payment from a consumer, unless, prior to using such billing information to obtain payment,
19 Defendants obtain the express informed consent of the consumer. Express informed consent
20 shall consist of:

21 A. For all written offers (including over the Internet or other web-based applications
22 or services): a check box, signature space or line, or another substantially similar method by
23 which consumers must affirmatively select to accept the Negative Option Feature. Immediately
24 adjacent to an affirmative selection method, Defendants shall disclose the information identified
25 in Subsection A of the Section entitled “Required Disclosures.” This disclosure shall contain no
26 additional information and shall be clear and conspicuous in relation to any other information
27 provided on the page relating to costs, risks, or obligations associated with the Negative Option
28 Feature, including any terms referring to “free,” “trial,” and “processing fee.”

1 B. For all oral offers: the consumer's express, informed agreement to the Negative
2 Option Feature, as evidenced by:

- 3 1. The consumer's authorization of payment for the good or service
4 described;
- 5 2. The consumer's name and the date of the authorization;
- 6 3. The consumer's understanding of what account will be charged; and
- 7 4. The consumer's receipt of the disclosures required by this Order in
8 Subsection A of the Section entitled "Required Disclosures."

9 Defendants shall maintain for each such transaction a voice recording of the entire transaction,
10 including the sales representations. Each recording must be retrievable by the consumer's name,
11 telephone number, or billing information and must be provided upon request to the consumer, the
12 consumer's bank, or any law enforcement entity.

13 **IV. PROHIBITIONS CONCERNING REFUNDS & CANCELLATIONS**

14 IT IS FURTHER ORDERED that Defendants, Defendants' officers, agents, servants,
15 employees, and attorneys, and all other persons in active concert or participation with any of
16 them who receive actual notice of this Order, whether acting directly or indirectly, in connection
17 with the advertising, marketing, promoting, or sale of any good or service, are permanently
18 restrained and enjoined from:

19 A. Misrepresenting, expressly or by implication, any material term of any refund or
20 cancellation policy or practice;

21 B. Failing to disclose, clearly and conspicuously, before a consumer consents to pay
22 for such good or service through a Negative Option Feature, all material terms, limitations, and
23 conditions of any cancellation or refund policy, including but not limited to prohibitions against
24 cancellations or refunds;

25 C. Failing to honor a cancellation or refund request that complies with any policy to
26 make refunds or allow cancellations; and

27 D. Failing to provide and disclose, clearly and conspicuously, a simple mechanism
28 for a consumer to immediately stop any recurring charge for such good or service. Such

1 mechanism must not be difficult, costly, confusing, or time consuming, and it must be at least as
2 simple as the mechanism the consumer used to initiate the recurring charge. For the purposes of
3 this Subsection, a toll-free telephone call is a sufficiently simple cancellation mechanism so long
4 as:

5 1. Defendants disclose, clearly and conspicuously, the toll-free telephone
6 number on all websites and direct customer communications relating to the recurring
7 charge and the underlying good or service;

8 2. Defendants include the toll-free telephone number in billing descriptors
9 for the recurring charge;

10 3. Defendants maintain a call center that is open from 9:00 a.m. to 9:00 p.m.
11 (Eastern Time) Monday through Friday, 9:00 a.m. to 6:00 p.m. (Eastern Time) Saturday,
12 and 1:00 p.m. to 6:00 p.m. (Eastern Time) Sunday;

13 4. Defendants immediately accept a consumer's cancellation request,
14 provided, however, that Defendants may then attempt to retain the consumer. If at any
15 time during the retention efforts the consumer expresses a desire that Defendants cease
16 their retention efforts, Defendants shall immediately cease their retention efforts; and

17 5. The mechanism is not otherwise difficult, costly, confusing, or time
18 consuming.

19 **V. PROHIBITION ON VIOLATING THE**
20 **RESTORE ONLINE SHOPPERS' CONFIDENCE ACT**

21 IT IS FURTHER ORDERED that Defendants, Defendants' officers, agents, servants,
22 employees, and attorneys, and all other persons in active concert or participation with any of
23 them who receive actual notice of this Order, whether acting directly or indirectly, in connection
24 with the advertising, marketing, promoting, or sale of any good or service, are permanently
25 restrained and enjoined from violating the Restore Online Shoppers' Confidence Act, 15 U.S.C.
26 §§ 8401–05, a copy of which is attached.

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1 **VI. MONETARY JUDGMENT**

2 IT IS FURTHER ORDERED that:

3 A. Judgment in the amount of twenty-two million dollars (\$22,000,000) is entered in
4 favor of Plaintiffs against Defendants, jointly and severally, as equitable monetary relief. All
5 money paid to Plaintiffs pursuant to this Order is compensatory and not punitive in nature. Such
6 money is not intended as nor shall it be treated or construed as a penalty or fine of any kind.

7 B. Defendants are ordered to pay to Plaintiffs, by making payment to the
8 Commission, twenty-two million dollars (\$22,000,000). Defendants stipulate that such funds
9 will be held in escrow by a third party pursuant to a written escrow agreement, which provides
10 for payment to Plaintiffs within 7 days of entry of this Order by electronic fund transfer in
11 accordance with instructions previously provided by a representative of the Commission, should
12 this Order be entered by on or before the end of February 2015.

13 **VII. ADDITIONAL MONETARY PROVISIONS**

14 IT IS FURTHER ORDERED that:

15 A. Defendants relinquish dominion and all legal and equitable right, title, and interest
16 in all assets transferred pursuant to this Order and may not seek the return of any assets.

17 B. The facts alleged in the Complaint will be taken as true, without further proof, in
18 any subsequent civil litigation by or on behalf of any Plaintiff, including in a proceeding to
19 enforce its rights to any payment or monetary judgment pursuant to this Order, such as a
20 nondischargeability complaint in any bankruptcy case.

21 C. The facts alleged in the Complaint establish all elements necessary to sustain an
22 action by any Plaintiff pursuant to Section 523(a)(2)(A) of the Bankruptcy Code, 11 U.S.C.
23 § 523(a)(2)(A), and this Order will have collateral estoppel effect for such purposes.

24 D. Defendants acknowledge that their Taxpayer Identification Numbers (Social
25 Security numbers or Employer Identification Numbers), which Defendants must submit to the
26 Commission, may be used for collecting and reporting on any delinquent amount arising out of
27 this Order, in accordance with 31 U.S.C. § 7701.

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1 E. All money paid to Plaintiffs pursuant to this Order shall be deposited into a fund
2 administered by the Commission or its designee to be used for equitable relief, including
3 consumer redress and any attendant expenses for the administration of any redress fund.

4 F. If a representative of the Commission, in consultation with the States of Illinois,
5 Ohio, and Texas, decides that direct redress to consumers is wholly or partially impracticable or
6 money remains after redress is completed, such funds shall be divided among Plaintiffs as
7 follows: fifty-thousand dollars (\$50,000) to the State of Illinois; fifty-thousand dollars (\$50,000)
8 to the State of Ohio Consumer Protection Enforcement Fund established by O.R.C 1345.51; and
9 the remainder to the Commission. The amount paid to the State of Illinois shall be deposited into
10 the Attorney General Court Ordered and Voluntary Compliance Payment Projects Fund for
11 subsequent expenditure as authorized by the Attorney General. The Commission may apply any
12 remaining money for such other equitable relief (including consumer information remedies) as it
13 determines to be reasonably related to Defendants' practices alleged in the Complaint. Any
14 money not used for such equitable relief by the Commission shall be deposited to the United
15 States Treasury as disgorgement. Any funds paid to the State of Illinois or the State of Ohio not
16 used for equitable relief may be used by the State to the full extent authorized by the State's
17 laws, including but not limited to as payment for the State's costs of investigating and litigating
18 the instant case. Defendants have no right to challenge any actions any Plaintiff may take
19 pursuant to this Subsection.

20 **VIII. CUSTOMER INFORMATION**

21 IT IS FURTHER ORDERED that Defendants, Defendants' officers, agents, servants,
22 employees, and attorneys, and all other persons in active concert or participation with any of
23 them who receive actual notice of this Order, whether acting directly or indirectly, in connection
24 with the advertising, marketing, promoting, or sale of any good or service, must provide
25 sufficient customer information to enable any Plaintiff to efficiently administer consumer
26 redress. If a representative of any Plaintiff requests in writing any information related to redress,
27 Defendants must provide it, in the form prescribed by the Plaintiff, within 14 days.

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IX. ORDER ACKNOWLEDGMENTS

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2 IT IS FURTHER ORDERED that Defendants obtain acknowledgments of receipt of this
3 Order:

4 A. Each Defendant, within 7 days of entry of this Order, must submit to each
5 Plaintiff an acknowledgment of receipt of this Order sworn under penalty of perjury.

6 B. For 5 years after entry of this Order, each Defendant must deliver a copy of this
7 Order to:

- 8 1. All principals, officers, directors, and LLC managers and members;
- 9 2. All employees, agents, and representatives who participate in conduct
10 related to the subject matter of the Order; and
- 11 3. Any business entity resulting from any change in structure as set forth in
12 the Section titled Compliance Reporting. Delivery must occur within 7 days of entry of
13 this Order for current personnel. For all others, delivery must occur before they assume
14 their responsibilities.

15 C. From each individual or entity to which a Defendant delivered a copy of this
16 Order, that Defendant must obtain, within 30 days, a signed and dated acknowledgment of
17 receipt of this Order.

X. COMPLIANCE REPORTING

18 IT IS FURTHER ORDERED that Defendants make timely submissions to Plaintiffs:

19 A. One year after entry of this Order, each Defendant must submit a compliance
20 report, sworn under penalty of perjury. Each Defendant must:

- 21 1. Identify the primary physical, postal, and email address and telephone
22 number, as designated points of contact, which representatives of any Plaintiff may use to
23 communicate with the Defendant;
- 24 2. Identify all of that Defendant's businesses by all of their names, telephone
25 numbers, and physical, postal, email, and Internet addresses;
- 26
- 27
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1 3. Describe the activities of each business, including the goods and services
2 offered, the means of advertising, marketing, and sales, and the involvement of any other
3 Defendant;

4 4. Describe in detail whether and how that Defendant is in compliance with
5 each Section of this Order; and

6 5. Provide a copy of each Order Acknowledgment obtained pursuant to this
7 Order, unless previously submitted to all Plaintiffs.

8 B. For 20 years after entry of this Order, each Defendant must submit a compliance
9 notice, sworn under penalty of perjury, within 14 days of any change in the following:

10 1. Any designated point of contact; or

11 2. The structure of any Defendant or any entity that Defendant has any
12 ownership interest in or controls directly or indirectly that may affect compliance
13 obligations arising under this Order, including: creation, merger, sale, or dissolution of
14 the entity or any subsidiary, parent, or affiliate that engages in any acts or practices
15 subject to this Order.

16 C. Each Defendant must submit to Plaintiffs notice of the filing of any bankruptcy
17 petition, insolvency proceeding, or similar proceeding by or against such Defendant within 14
18 days of its filing.

19 D. Any submission to Plaintiffs required by this Order to be sworn under penalty of
20 perjury must be true and accurate and comply with 28 U.S.C. § 1746, such as by concluding: “I
21 declare under penalty of perjury under the laws of the United States of America that the
22 foregoing is true and correct. Executed on: _____” [and supplying the date, signatory’s full
23 name, title (if applicable), and signature].

24 E. Unless otherwise directed by a Commission representative in writing, all
25 submissions to the Commission pursuant to this Order must be emailed to DEbrief@ftc.gov or
26 sent by overnight courier (not the U.S. Postal Service) to: Associate Director for Enforcement,
27 Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue NW,
28

1 Washington, DC 20580. The subject line must begin: FTC v. One Technologies, LP, matter
2 number 1323021.

3 F. All submissions to Plaintiff State of Illinois must be emailed to
4 pisaac@atg.state.il.us or sent by overnight courier (not the U.S. Postal Service) to: Assistant
5 Attorney General Paul Isaac, Illinois Attorney General's Office, 500 South Second Street,
6 Springfield, IL 62706, (217) 782-4436 (P). (Or other contact as provided to Defendants by the
7 Illinois Attorney General's Office).

8 G. All submissions to Plaintiff State of Ohio must be emailed to
9 jeff.loeser@ohioattorneygeneral.gov or sent by overnight courier (not the U.S. Postal Service) to:
10 Assistant Attorney General Jeffrey Loeser, Consumer Protection Section, Ohio Attorney
11 General's Office, 30 East Broad Street, 14th Floor, Columbus, Ohio 43215. (Or other contact as
12 provided to Defendants by the Ohio Attorney General's Office).

13 **XI. RECORDKEEPING**

14 IT IS FURTHER ORDERED that Defendants must create certain records for 10 years
15 after entry of the Order, and retain each such record for 5 years. Specifically, Defendants, in
16 connection with the sale of any good or service with a Negative Option Feature, must create and
17 retain the following records:

- 18 A. Accounting records showing the revenues from all goods or services sold;
- 19 B. Personnel records showing, for each person providing services, whether as an
20 employee or otherwise, that person's: name; address(es); telephone number(s); job title or
21 position; dates of service; and (if applicable) the reason for termination;
- 22 C. Records of all consumer complaints and refund requests, whether received
23 directly or indirectly, such as through a third party, and any response; and
- 24 D. All records necessary to demonstrate full compliance with each provision of this
25 Order, including all submissions to Plaintiffs.

26 **XII. COMPLIANCE MONITORING**

27 IT IS FURTHER ORDERED that, for the purpose of monitoring Defendants' compliance
28 with this Order, including any failure to transfer any assets as required by this Order:

1 A. Within 14 days of receipt of a written request from a representative of any
2 Plaintiff, each Defendant must: submit additional compliance reports or other requested
3 information, which must be sworn under penalty of perjury; appear for depositions; and produce
4 documents for inspection and copying. Any Plaintiff is also authorized to obtain discovery,
5 without further leave of court, using any of the procedures prescribed by Federal Rules of Civil
6 Procedure 29, 30 (including telephonic depositions), 31, 33, 34, 36, 45, and 69.

7 B. For matters concerning this Order, any Plaintiff is authorized to communicate
8 directly with any Defendant. Defendants must permit representatives of any Plaintiff to
9 interview any employee or other person affiliated with any Defendant who has agreed to such an
10 interview. The person interviewed may have counsel present.

11 C. Plaintiffs may use all other lawful means, including posing, through its
12 representatives, as consumers, suppliers, or other individuals or entities, to Defendants or any
13 individual or entity affiliated with Defendants, without the necessity of identification or prior
14 notice. Nothing in this Order limits the Commission’s lawful use of compulsory process,
15 pursuant to Sections 9 and 20 of the FTC Act, 15 U.S.C. §§ 49, 57b-1.

16 **XIII. RETENTION OF JURISDICTION**

17 IT IS FURTHER ORDERED that this Court retains jurisdiction of this matter for
18 purposes of construction, modification, and enforcement of this Order.

19 **PURSUANT TO STIPULATION, IT IS SO ORDERED.**

20
21 Dated: _____

UNITED STATES DISTRICT JUDGE

1 SO STIPULATED AND AGREED:

2 FOR PLAINTIFFS:

3 JONATHAN E. NUECHTERLEIN
4 General Counsel

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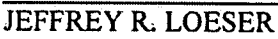
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11 LISA MADIGAN
12 Attorney General
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14 

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16 Attorney for Plaintiff
17 STATE OF ILLINOIS

18 MIKE DEWINE
19 Attorney General
20 State of Ohio

21 
22 JEFFREY R. LOESER
23 Attorney for Plaintiff
24 STATE OF OHIO


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27
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STIPULATED FINAL ORDER


1 **SO STIPULATED AND AGREED:**

2 **FOR PLAINTIFFS:**


3 JONATHAN E. NUECHTERLEIN
4 General Counsel

5 
6 SARAH E. SCHROEDER
7 KENNETH H. ABBE
8 EVAN ROSE
9 YAN FANG
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11 LISA MADIGAN
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18 MIKE DEWINE
19 Attorney General
20 State of Ohio

21 
22 JEFFREY R. LOESER
23 Attorney for Plaintiff
24 STATE OF OHIO

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27
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STIPULATED FINAL ORDER

1 **FOR DEFENDANTS:**

2 

3 JEFFREY KNOWLES, ESQ.

4 ROGER COLAIZZI, ESQ.

5 AMY R. MUDGE, ESQ.

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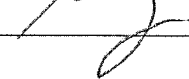
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9 Attorneys for Defendants ONE TECHNOLOGIES, LP; ONE TECHNOLOGIES


10 MANAGEMENT, LLC; ONE TECHNOLOGIES CAPITAL, LLP

11 **DEFENDANTS: One Technologies, LP; One Technologies Management, LLC; One**
12 **Technologies Capital, LLP**

13 One Technologies, LP

14 By:  _____

17 One Technologies Management, LLC

18 By:  _____

21 One Technologies Management Capital, LLP

22 By:  _____