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CLERK U.S. DISTRICT COURT  
CENTRAL DIST. OF CALIF.  
LOS ANGELES

BY \_\_\_\_\_

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13 IN THE UNITED STATES DISTRICT COURT  
14 FOR THE CENTRAL DISTRICT OF CALIFORNIA  
15 WESTERN DIVISION

16 \_\_\_\_\_ )  
17 FEDERAL TRADE COMMISSION, )  
18 600 Pennsylvania Avenue, NW )  
19 Washington, DC 20580 )

20 Petitioner, )

21 v. )

22 \_\_\_\_\_ )  
23 DINAMICA FINANCIERA LLC, )  
24 7857 E. Florence Avenue, Suite 201 )  
25 Downey, California 90240 )

26 Respondent. )  
27 \_\_\_\_\_ )

WDCV No.

CV08-04649 MMMP/Wx

28 EMERGENCY PETITION OF THE FEDERAL TRADE COMMISSION  
FOR AN ORDER ENFORCING A CIVIL INVESTIGATIVE DEMAND

1 Petitioner, the Federal Trade Commission ("Commission"), by its designated  
2 attorneys and pursuant to Section 20 of the Federal Trade Commission Act ("FTC Act"),  
3 15 U.S.C. § 57b-1, and 28 U.S.C. §§ 1337 and 1345, and Fed. R. Civ. P. 81(a)(3),  
4 petitions this Court for an order requiring respondent, Dinamica Financiera LLC,  
5 ("Dinamica"), to produce documentary evidence and written responses in compliance  
6 with a Commission Civil Investigative Demand ("CID") (a CID is a type of  
7 administrative subpoena), served on April 22, 2008. The CID was issued in the course  
8 of a non-public investigation concerning possible violations of Section 5(a) of the FTC  
9 Act ("FTC Act"), 15 U.S.C. § 45(a), in the form of a mortgage foreclosure rescue and  
10 credit repair scam.  
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15 This petition is filed on an emergency basis because of the immediacy and  
16 magnitude of consumer harm that is at issue. Dinamica has interposed delay in  
17 responding to the CID – providing a perfunctory partial response, requesting additional  
18 time in which to respond, then failing to complete its response within the requested  
19 additional time limit.  
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23 Dinamica's failure fully to comply with the CID is impeding the Commission's  
24 investigation into what appears to be a large-scale scam that charges consumers the  
25 equivalent of one monthly mortgage payment, in exchange for services that Dinamica  
26 represents will help them avoid foreclosure on their homes. Instead of assisting  
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1 consumers, it appears that Dinamica provides few or none of the promised services,  
2  
3 costing consumers thousands of dollars paid to Dinamica and increased penalties from  
4 their mortgage lenders, and putting consumers at greater risk of foreclosure on their  
5 homes. If, based on its investigation, the Commission has reason to believe that Section  
6 5(a) is being violated, it can apply to the Court for equitable relief, including a temporary  
7 restraining order and/or preliminary injunction under Section 13(b) of the FTC Act, 15  
8 U.S.C. § 53(b), to prevent further harm to consumers and also seek consumer redress  
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10 under that provision. The Commission's ability to obtain such relief is being impeded  
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12 by Dinamica's failure fully to comply with the CID.  
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14 In support of this petition, the Commission alleges the following:

15 1. The Commission is an administrative agency of the United States govern-  
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17 ment, organized and existing pursuant to the FTC Act, 15 U.S.C. § 41 *et seq.* The  
18 Commission is authorized and directed by Section 5(a) of the FTC Act, 15 U.S.C.  
19 § 45(a), to prohibit unfair methods of competition and unfair or deceptive acts or  
20 practices in or affecting commerce.  
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22 2. Section 3 of the FTC Act, 15 U.S.C. § 43, empowers the Commission to  
23  
24 prosecute any inquiry necessary to its duties in any part of the United States. Section 20  
25 of the FTC Act, 15 U.S.C. § 57b-1, empowers the Commission to require by CID the  
26  
27 production of documentary evidence relating to any matter under investigation and  
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1 responses to written interrogatories at any location where the investigation is taking  
2 place.  
3

4 3. Dinamica is a California limited liability company formed on August 28,  
5 2000. Its members include Jose Mario Esquer and Valentin Benetiz. Dinamica is  
6 located at 7857 E. Florence Avenue, Suite 201, Downey, California, 90240. Dinamica is  
7 engaged in, and its business affects, "commerce" as that term is defined in Section 4 of  
8 the FTC Act, 15 U.S.C. § 44.  
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11 4. This Court has jurisdiction to enforce the CID and has jurisdiction over the  
12 respondent pursuant to Section 20(e) of the FTC Act. The present CID was issued to  
13 and served on an entity located within this district and this division. This Court also has  
14 jurisdiction to enforce the CID pursuant to 28 U.S.C. §§ 1337, 1345.  
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17 5. The Declaration of Stacy Procter, which verifies the allegations of this  
18 Petition, is attached hereto as Petition Exhibit ("Pet. Exh.") 1. Additional exhibits  
19 attached to this Petition are:  
20

21 Pet. Exh. 2 Civil Investigative Demand to Dinamica, served on April 22, 2008  
22 (includes a copy of the Commission's April 17, 2006 Resolution  
23 Directing Use of Compulsory Process in a Nonpublic Investigation of  
24 Telemarketers, Sellers, Suppliers, or Others.)

25 Pet. Exh. 3 Letter from counsel for Dinamica, Marcus Gomez, to Commission  
26 Staff, May 9, 2008.

27 Pet. Exh. 4 Letter from Commission staff to Marcus Gomez, May 12, 2008.  
28

1 Pet. Exh. 5 Letter from Marcus Gomez to Commission staff, May 16, 2008.

2 Pet. Exh. 6 Letter from Commission staff to Marcus Gomez, May 21, 2008.

3 Pet. Exh. 7 Letter from Marcus Gomez to Commission staff, May 27, 2008.

4 Pet. Exh. 8 Letter from Commission staff to Marcus Gomez, May 30, 2008  
5 (detailing communications between counsel and outstanding  
6 deficiencies in Dinamica's response to CID.)  
7

8 Pet. Exh. 9 Letter from Commission's Office of General Counsel to Marcus  
9 Gomez, June 16, 2008 (notifying Dinamica of referral for  
10 enforcement of CID.)

11 Pet. Exh. 10 Letter from Commission's Office of General Counsel to Marcus  
12 Gomez, June 25, 2008 (requesting full compliance with CID by close  
13 of business July 2, 2008.)

14 Pet. Exh. 11 Correspondence from Marcus Gomez to Commission staff, July 2,  
15 2008 (including July 1, 2008 letter from Marcus Gomez to Dinamica)

16 6. On April 17, 2006 the Commission passed a Resolution Directing Use of  
17 Compulsory Process in a Nonpublic Investigation of Telemarketers, Sellers, Suppliers,  
18 or Others. This resolution directed that compulsory process be used to investigate,  
19 among other things, possible "unfair or deceptive acts or practices in or affecting  
20 commerce in violation of Section 5 of the Federal Trade Commission Act, 15 U.S.C.  
21 § 45." Pet. Exh.2.

22 7. On April 21, 2008, the Commission issued a CID to Dinamica, which was  
23 served on April 22, 2008. The CID afforded Dinamica 21 days to respond. Pet. Exh. 2.  
24

25 8. On May 9, 2008, Marcus Gomez, counsel for Dinamica, requested an  
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1 extension of time until June 11, 2008, in which to respond to the CID. Pet. Exh. 3. This  
2 letter enclosed a partial response to the CID. *Id.*

3  
4 9. Dinamica did not file any petition to quash or limit the CID as mandated by  
5 Commission Rule 2.7, 16 C.F.R. § 2.7.  
6

7 10. A May 12, 2008, letter from Commission attorney Stacy Procter to  
8 Dinamica's counsel, Marcus Gomez, granted an extension of time to respond in full to  
9 the interrogatories set forth in the CID until May 19, 2008, and an extension of time until  
10 May 27, 2008, to respond in full to the document production requests set forth in the  
11 CID. Pet. Exh. 4. This letter detailed numerous respects in which Dinamica's May 9,  
12 2008, partial response to the CID was unclear. *Id.*  
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15 11. A May 30, 2008, letter from Commission attorney Stacy Procter detailed  
16 the course of communications between counsel regarding compliance with the CID and  
17 requested full compliance. Pet. Exh. 8.  
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20 12. A June 16, 2008 letter from the Commission's Office of General Counsel,  
21 delivered and signed for by Dinamica's counsel, Marcus Gomez, notified Dinamica that  
22 the matter had been referred to the Office of General Counsel for judicial enforcement of  
23 the CID. Pet. Exh. 9.  
24

25 13. A letter dated June 25, 2008, from the Commission's Office of General  
26 Counsel, delivered to the office of Marcus Gomez and signed for on June 27, 2008,  
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1 notified counsel for Dinamica that if Dinamica did not respond in full to Commission's  
2 CID by Wednesday, July 2, 2008, the Commission would file the instant petition to  
3 enforce the CID. Pet. Exh. 10.  
4

5 14. On July 3, 2008, the Commission received correspondence from Mr.  
6 Gomez indicating that Mr. Gomez again informed Dinamica that the Commission would  
7 seek a court order if Dinamica did not comply with the CID. Pet. Exh. 11.  
8

9 15. Dinamica has failed to comply fully both with the CID's interrogatories  
10 and with the CID's document requests. Dinamica has refused to produce basic  
11 information about its business operations. Dinamica has failed to identify its former  
12 employees and those persons who assist or assisted Dinamica in providing any  
13 bankruptcy service, as well as information about such persons, as required by CID  
14 Interrogatories 7 and 13. Such people likely hold substantial information about  
15 Dinamica's practices and activities. The Commission anticipates contacting these  
16 people in the course of its investigation.  
17

18 16. Dinamica has similarly refused to supply a complete response to CID  
19 Interrogatory 6, seeking information about Dinamica's current employees, including a  
20 description of their duties and an explanation of how each employee is compensated.  
21 Such information is necessary to evaluate Dinamica's operations as well as any  
22 documents or information the Commission might receive from Dinamica or consumers.  
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1           17. Dinamica has also refused to produce documents or information indicating  
2 the amount of money Dinamica has received from its clients, Dinamica's calendar year  
3 sales and refunds, as well as consideration paid to Dinamica's two members (i.e.,  
4 Valentin Benitez and Jose Mario Esquer), as required by CID Production Requests 12,  
5 14, and 4. The FTC is unable to determine the scope of Dinamica's operations without  
6 such information.  
7

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10           18. Dinamica has refused to identify or provide the Commission with  
11 information concerning its customers, as required by CID Interrogatory 12 and CID  
12 Production Requests 8 and 9, and has refused to produce any complaints Dinamica may  
13 have received, as required by CID Production Request 13. Dinamica's customers heard  
14 the representations made by Dinamica's sales staff and experienced, first hand, any harm  
15 that may have resulted from hiring Dinamica. It is essential that the Commission speak  
16 with these consumers. The customer files and documents requested in Production  
17 Request 9 will provide additional information concerning Dinamica's customers, the  
18 scope of Dinamica's operations, and any money Dinamica received from its customers,  
19 as well as evidence of any work Dinamica may have performed for its customers. The  
20 complaints Dinamica received, as well as documents related to the complaints, will help  
21 the Commission identify potential victims of any scam perpetrated by Dinamica and will  
22 provide evidence of any corrective actions taken by Dinamica.  
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1           19. The response submitted by Dinamica to date is also unclear in many  
2 respects. As outlined in the Commission's May 12, 2008 letter to Mr. Gomez,  
3 Dinamica's only response contained, among other things, improper dates and multiple,  
4 varied answers to the same production requests. It is also unclear if Dinamica's response  
5 of "none" to CID production requests 2, 3, 5, 6, 7, and 10 means that no such documents  
6 exist, that Dinamica was simply not producing such document at that time, or something  
7 else. Despite the Commission's request, Dinamica has refused to clarify its response.  
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11           20. The CID directed to Dinamica is within the Commission's statutory au-  
12 thority, proper procedures were followed, and the information sought is reasonably  
13 related to the Commission's investigation. Further delays in the Commission's  
14 investigation caused by Dinamica's failure to comply are contrary to the public interest.  
15 Therefore, the CID should be enforced to require the production of full written responses  
16 to the CID's interrogatories and full production of documents responsive to the CID's  
17 document requests, and a sworn verification of compliance with the CID, in the form  
18 provided in the CID. Pet. Exh. 2.  
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22           21. No previous application for the relief sought herein has been made to this or  
23 any other court.  
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1           WHEREFORE, the Commission invokes the aid of this Court and prays:

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3           a.     That this Court immediately enter an order requiring Dinamica to provide  
4 responses to the CID's written interrogatories and document requests and a sworn  
5 verification of compliance with both the written interrogatories and the document  
6 requests;  
7

8           b.     In the alternative, for an order directing Dinamica to show cause why it  
9 should not be required to comply with the CID, a prompt determination by this Court of  
10 Dinamica's obligation to comply with the CID, and then the entry of an order requiring  
11 Dinamica to comply in full with the CID; and  
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14           c.     For such other relief as the Court deems just and proper.  
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Respectfully submitted,

WILLIAM BLUMENTHAL  
General Counsel

JOHN F. DALY  
Deputy General Counsel - Litigation



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# **EXHIBIT 1**

1 DECLARATION OF STACY PROCTER

2 I, Stacy Procter, state and declare as follows:

3 1. I am an attorney employed in Los Angeles, California, by the Federal  
4 Trade Commission ("Commission") and am authorized to execute this declaration.  
5 I am the attorney leading the Commission's investigation concerning possible  
6 misrepresentations made to consumers by Dinamica Financiera LLC ("Dinamica").

7 2. I have reviewed all of the exhibits attached to the Emergency Petition  
8 of the Federal Trade Commission for an Order Enforcing a Civil Investigative  
9 Demand and can verify that all of these exhibits are true and correct copies of  
10 documents contained in the Commission's files.

11 3. The Commission is an administrative agency of the United States gov-  
12 ernment, organized and existing pursuant to the FTC Act, 15 U.S.C. § 41 *et seq.*  
13 The Commission is authorized and directed by Section 5(a) of the FTC Act, 15  
14 U.S.C. § 45(a), to prohibit unfair methods of competition and unfair or deceptive  
15 acts or practices in or affecting commerce.

16 4. Dinamica maintains its principal place of business at 7857 E. Florence  
17 Avenue, Suite 201, Downey, California, 90240. Dinamica is engaged in, and its  
18 business affects, "commerce" as that term is defined in Section 4 of the FTC Act,  
19 15 U.S.C. § 44.

20 5. Since at least May 2007, Dinamica has disseminated radio ads  
21 throughout Southern California that target Spanish-speaking homeowners who  
22 have fallen behind or are about to fall behind on their mortgage payments. These  
23 advertisements promise, among other things, "options for each situation," "peace  
24 of mind," and to "speak your own language," and specifically represent that  
25 Dinamica can negotiate a one- to six-month delay of its clients' mortgage  
26 payments. The ads imply that Dinamica's services will allow its clients to protect  
27 their homes from foreclosure. Consumers who hear Dinamica's radio ads are  
28 instructed to contact Dinamica via the toll-free telephone number advertised.

1 Dinamica has also advertised in at least one Spanish-language publication  
2 disseminated throughout Southern California and over the Internet. Based on  
3 information learned during its investigation, Commission staff believes that  
4 Dinamica's advertisements have attracted numerous clients.

5 6. In the course of its sales presentations, which often occur in person,  
6 Dinamica has represented, among other things, that it will immediately engage in  
7 negotiations with its clients' mortgage lenders or servicing companies and, as a  
8 result of its negotiations, will (a) obtain a suspension of its clients' mortgage  
9 payments, often for one to six months, and (b) obtain an agreement or plan  
10 whereby its clients can repay their mortgage arrears and/or suspended payments.  
11 Dinamica has also represented that it will immediately engage in negotiations with  
12 its clients' mortgage lenders or servicing companies to modify the terms of its  
13 clients' mortgages, seeking lower mortgage payments on its clients' behalf.

14 Dinamica has represented that mortgage lenders or servicing companies lower  
15 Dinamica's clients' mortgage payments more than 50 percent of the time and  
16 around 60 to 65 percent of the time. Dinamica charges the equivalent of one  
17 monthly mortgage payment (often between \$1,700 and \$3,500) for these services.

18 7. Dinamica has also offered to prepare bankruptcy filings for its clients  
19 for an additional fee (often in excess of \$1,000) and has represented to its clients  
20 that filing for bankruptcy protection will temporarily or permanently stop the  
21 foreclosure of their homes. For an additional \$800 fee, Dinamica promises to  
22 remove the bankruptcy filings from its clients' legal records or to raise its clients'  
23 post-bankruptcy credit score.

24 8. Based on the evidence gathered by the Commission's staff to date, it  
25 does not appear that Dinamica is able to effect a suspension of its clients' mortgage  
26 payments. Dinamica also does not appear to engage in negotiations that are  
27 reasonably calculated to lead to the results its sales staff promises consumers.  
28 Dinamica also advises its clients to ignore calls from their lenders and has refused

1 to remit mortgage payments on its clients' behalf. As a result of Dinamica's  
2 actions, Dinamica's clients not only lose the thousands of dollars they pay  
3 Dinamica, but are subjected to substantial mortgage fees and penalties, and are put  
4 at greater risk of losing their homes to foreclosure.

5 9. The Commission is conducting an investigation of Dinamica's  
6 business practices to determine whether, among other things, Dinamica has made  
7 any material misrepresentations to consumers in the process of offering its  
8 mortgage negotiation services, credit repair services, or bankruptcy services, in  
9 violation of the FTC Act.

10 10. On April 21, 2008, the Commission issued the Civil Investigative  
11 Demand ("CID") which is the subject of this petition. On April 22, 2008, the  
12 Commission served on Dinamica the CID via overnight delivery. The CID  
13 required that Dinamica respond to interrogatories and make available to the  
14 Commission documents responsive to specific production requests by Monday,  
15 May 12, 2008. A true and correct copy of the CID is attached to this declaration as  
16 Pet. Exh. 2.

17 11. On May 8, 2008, I was contacted by Marcus Gomez, who represented  
18 to me that he had been retained by Dinamica to respond to the CID. During this  
19 call we discussed the possibility of the Commission granting Dinamica an  
20 extension of time in which to respond to the CID. No agreement to modify the  
21 CID was reached. We arranged to talk the following afternoon after Mr. Gomez  
22 met with Dinamica.

23 12. I spoke with Mr. Gomez on May 9, 2008. During our conversation,  
24 Mr. Gomez informed me that he planned to submit some interrogatory responses  
25 on behalf of Dinamica later that day. Mr. Gomez also informed me that Dinamica  
26 was requesting a 30-day extension in which to produce the documents. Mr. Gomez  
27 told me he would be submitting a written request for a 30-day extension later that  
28 day. The Commission did not agree to modify the CID during this call.

1           13. On Friday, May 9, 2008, the Commission received a facsimile from  
2 Mr. Gomez that included a letter, partial responses to the CID interrogatories,  
3 objections and partial responses to the CID document requests, and one exhibit.  
4 The letter requested a 30-day extension from Monday, May 12, 2008 “within  
5 which to serve discovery responses.” A true and correct copy of the May 9, 2008  
6 letter and all enclosures are attached to this declaration as Pet. Exh. 3.

7           14. In a letter dated Monday, May 12, 2008, the Commission provided  
8 Dinamica an extension of time until May 19, 2008 to fully respond to the CID  
9 interrogatories and until May 27, 2008 to make all documents identified in the  
10 production requests available to the Commission. A true and correct copy of the  
11 Commission’s May 12, 2008 letter is attached to this declaration as Pet. Exh. 4.

12           15. On Friday, May 16, 2008, the Commission received a letter from Mr.  
13 Gomez that indicated that he did not believe he would be able to submit “the  
14 requested responses by May 19, 2008.” A true and correct copy of Mr. Gomez’s  
15 May 16, 2008 letter is attached to this declaration as Pet. Exh. 5.

16           16. On Monday, May 19, 2008, I called the office of Mr. Gomez to  
17 discuss Dinamica’s intentions to comply with the CID. Mr. Gomez did not return  
18 my call. The Commission did not receive Dianamica’s final response to the  
19 Interrogatories by May 19, 2008.

20           17. On May 21, 2008, I sent Mr. Gomez a letter indicating that Dinamica  
21 had thus far failed to comply with the CID and inviting him to contact me to  
22 discuss the matter. A true and correct copy of my May 21, 2008 letter is attached  
23 to this declaration as Pet. Exh. 6.

24           18. On May 28, 2008, the Commission received, via U.S. mail, a letter  
25 from Mr. Gomez dated May 27, 2008, and informing the Commission that Mr.  
26 Gomez had forwarded the Commission’s May 21, 2008 letter to Dinamica. A true  
27 and correct copy of Mr. Gomez’s May 27, 2008 letter is attached to this declaration  
28 as Pet. Exh. 7.



1 19. I called the office of Mr. Gomez on May 29, 2008 to discuss  
2 Dinamica's intentions with respect to the CID. No one answered the phone and I  
3 left a message for Mr. Gomez on his office voice mail.

4 20. On May 30, 2008, I sent a letter to Mr. Gomez summarizing the  
5 events that led to the letter, notifying Mr. Gomez that Dinamica had thus far failed  
6 to comply with the CID, notifying Mr. Gomez that the Commission may have no  
7 choice but to enforce the CID, and inviting Mr. Gomez to contact me. A true and  
8 correct copy of the Commission's May 30, 2008, letter is attached to this  
9 declaration as Pet. Exh. 8.

10 21. On June 16, 2008, Marilyn Kerst, an attorney with the Commission's  
11 Office of General Counsel in Washington, D.C., sent Mr. Gomez a letter informing  
12 Mr. Gomez that Dinamica had failed to fully respond to the CID and requesting  
13 that Mr. Gomez contact her to discuss Dinamica's intentions with respect to the  
14 CID. This letter was delivered to Mr. Gomez via Federal Express on June 18,  
15 2008. A true and correct copy of the Commission's June 16, 2008 letter is attached  
16 to this declaration as Pet. Exh. 9.

17 22. On June 25, 2008, Ms. Kerst sent a second letter to Mr. Gomez. This  
18 letter informed Mr. Gomez that the Commission was prepared to file a judicial  
19 enforcement action unless Dinamica complied fully with the CID by the close of  
20 business on July 2, 2008. This letter was received at Mr. Gomez's office via  
21 Federal Express on June 27, 2008. A true and correct copy of Ms. Kerst's June 25,  
22 2008 letter is attached to this Declaration as Pet. Exh. 10.

23 23. On July 3, 2008, the Commission received from Mr. Gomez  
24 correspondence dated July 2, 2008 and a copy of a July 1, 2008 letter addressed to  
25 Valentine Benitez of Dinamica. A true and correct copy of the July 2, 2008  
26 correspondence and July 1, 2008 letter is attached to this declaration as Pet. Exh.  
27 11.

28 24. Dinamica has not submitted any documents or information to the

1 Commission since May 9, 2008.

2 25. Dinamica has failed to comply fully both with the CID's  
3 interrogatories and with the CID's document requests. Dinamica has refused to  
4 produce basic information about its business operations. Dinamica has failed to  
5 identify its former employees and those persons who assist or assisted Dinamica in  
6 providing any bankruptcy service, as well as information about such persons, as  
7 required by CID Interrogatories 7 and 13. Such people likely hold substantial  
8 information about Dinamica's practices and activities. The Commission  
9 anticipates contacting these people in the course of its investigation.

10 25. Dinamica has similarly refused to supply a complete response to CID  
11 Interrogatory 6, seeking information about Dinamica's current employees,  
12 including a description of their duties and an explanation of how each employee is  
13 compensated. Such information is necessary to evaluate Dinamica's operations as  
14 well as any documents or information the Commission might receive from  
15 Dinamica or consumers.

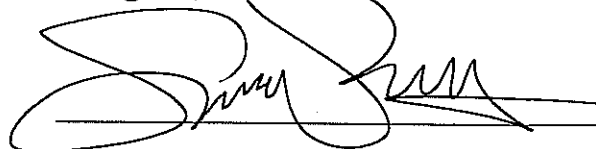
16 26. Dinamica has also refused to produce documents or information  
17 indicating the amount of money Dinamica has received from its clients,  
18 Dinamica's calendar year sales and refunds, as well as consideration paid to  
19 Dinamica's two members (i.e., Valentin Benitez and Jose Mario Esquer), as  
20 required by CID Production Requests 12, 14, and 4. The FTC is unable to  
21 determine the scope of Dinamica's operations without such information.

22 27. Dinamica has refused to identify or provide the Commission with  
23 information concerning its customers, as required by CID Interrogatory 12 and  
24 CID Production Requests 8 and 9, and has refused to produce any complaints  
25 Dinamica may have received, as required by CID Production Request 13.  
26 Dinamica's customers heard the representations made by Dinamica's sales staff  
27 and experienced, first hand, any harm that may have resulted from hiring  
28 Dinamica. It is essential that the Commission speak with these consumers. The

1 customer files and documents requested in Production Request 9 will provide  
2 additional information concerning Dinamica's customers, the scope of Dinamica's  
3 operations, and any money Dinamica received from its customers, as well as  
4 evidence of any work Dinamica may have performed for its customers. The  
5 complaints Dinamica received, as well as documents related to the complaints, will  
6 help the Commission identify potential victims of any scam perpetrated by  
7 Dinamica and will provide evidence of any corrective actions taken by Dinamica.

8 The response submitted by Dinamica to date is also unclear in many  
9 respects. As outlined in the commission's May 12, 2008, letter to Mr. Gomez,  
10 Dinamica's only response contained, among other things, improper dates and  
11 multiple, varied answers to the same production requests. It is also unclear if  
12 Dinamica's response of "none" to CID production requests 2,3,5,6,7, and 10 mean  
13 that no such documents exist, that Dinamica was simply not producing such  
14 documents at that time, or something else. Despite the Commission's request,  
15 Dinamica has refused to clarify its response.

16 I declare under penalty of perjury that the foregoing is true and correct.  
17 Executed this 16<sup>th</sup> day of July 2008, in Los Angeles, California

18   
19  
20 Stacy Procter

# **EXHIBIT 2**



United States of America  
Federal Trade Commission

**CIVIL INVESTIGATIVE DEMAND**

1. TO

Dinamica Financiera LLC  
7857 E. Florence Avenue, Suite 201  
Downey, CA 90240

This demand is issued pursuant to Section 20 of the Federal Trade Commission Act, 15 U.S.C. § 57b-1, in the course of an investigation to determine whether there is, has been, or may be a violation of any laws administered by the Federal Trade Commission by conduct, activities or proposed action as described in Item 3.

2. ACTION REQUIRED

You are required to appear and testify.

LOCATION OF HEARING	YOUR APPEARANCE WILL BE BEFORE
	DATE AND TIME OF HEARING OR DEPOSITION

You are required to produce all documents described in the attached schedule that are in your possession, custody, or control, and to make them available at your address indicated above for inspection and copying or reproduction at the date and time specified below.

You are required to answer the interrogatories or provide the written report described on the attached schedule. Answer each interrogatory or report separately and fully in writing. Submit your answers or report to the Records Custodian named in Item 4 on or before the date specified below.

DATE AND TIME THE DOCUMENTS MUST BE AVAILABLE

3. SUBJECT OF INVESTIGATION

See attached resolution.

<p>4. RECORDS CUSTODIAN/DEPUTY RECORDS CUSTODIAN</p> <p>Jeffrey Klurfeld, Regional Director c/o Ann Stahl, Investigator Federal Trade Commission, Western Region - Los Angeles 10877 Wilshire Blvd., Suite 700 Los Angeles, CA 90024</p>	<p>5. COMMISSION COUNSEL</p> <p>Stacy Procter, Esq. and Maricela Segura, Esq. Federal Trade Commission, Western Region - Los Angeles 10877 Wilshire Blvd., Suite 700 Los Angeles, CA 90024</p>
DATE ISSUED	COMMISSIONER'S SIGNATURE

**INSTRUCTIONS AND NOTICES**

The delivery of this demand to you by any method prescribed by the Commission's Rules of Practice is legal service and may subject you to a penalty imposed by law for failure to comply. The production of documents or the submission of answers and report in response to this demand must be made under a sworn certificate, in the form printed on the second page of this demand, by the person to whom this demand is directed or, if not a natural person, by a person or persons having knowledge of the facts and circumstances of such production or responsible for answering each interrogatory or report question. This demand does not require approval by OMB under the Paperwork Reduction Act of 1980.

**PETITION TO LIMIT OR QUASH**

The Commission's Rules of Practice require that any petition to limit or quash this demand be filed within 20 days after service, or, if the return date is less than 20 days after service, prior to the return date. The original and twelve copies of the petition must be filed with the Secretary of the Federal Trade Commission, and one copy should be sent to the Commission Counsel named in Item 5.

**YOUR RIGHTS TO REGULATORY ENFORCEMENT FAIRNESS**

The FTC has a longstanding commitment to a fair regulatory enforcement environment. If you are a small business (under Small Business Administration standards), you have a right to contact the Small Business Administration's National Ombudsman at 1-800-REGFAIR (1-888-734-3247) or [www.sba.gov/ombudsman](http://www.sba.gov/ombudsman) regarding the fairness of the compliance and enforcement activities of the agency. You should understand, however, that the National Ombudsman cannot change, stop, or delay a federal agency enforcement action.

The FTC strictly forbids retaliatory acts by its employees, and you will not be penalized for expressing a concern about these activities.

**TRAVEL EXPENSES**

Use the enclosed travel voucher to claim compensation to which you are entitled as a witness for the Commission. The completed travel voucher and this demand should be presented to Commission Counsel for payment. If you are permanently or temporarily living somewhere other than the address on this demand and it would require excessive travel for you to appear, you must get prior approval from Commission Counsel.

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## Form of Certificate of Compliance\*

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I/We do certify that all of the documents and information required by the attached Civil Investigative Demand which are in the possession, custody, control, or knowledge of the person to whom the demand is directed have been submitted to a custodian named herein.

If a document responsive to this Civil Investigative Demand has not been submitted, the objections to its submission and the reasons for the objection have been stated.

If an interrogatory or a portion of the request has not been fully answered or a portion of the report has not been completed, the objections to such interrogatory or uncompleted portion and the reasons for the objections have been stated.

Signature \_\_\_\_\_

Title \_\_\_\_\_

Sworn to before me this day

\_\_\_\_\_

\_\_\_\_\_  
Notary Public

\_\_\_\_\_

\*In the event that more than one person is responsible for complying with this demand, the certificate shall identify the documents for which each certifying individual was responsible. In place of a sworn statement, the above certificate of compliance may be supported by an unsworn declaration as provided for by 28 U.S.C. § 1746.

UNITED STATES OF AMERICA  
BEFORE FEDERAL TRADE COMMISSION

COMMISSIONERS: Deborah Platt Majoras, Chairman  
Pamela Jones Harbour  
Jon Leibowitz  
William E. Kovacic  
J. Thomas Rosch

RESOLUTION DIRECTING USE OF COMPULSORY PROCESS IN A NONPUBLIC  
INVESTIGATION OF TELEMARKETERS, SELLERS, SUPPLIERS, OR OTHERS

File No. 0123145

Nature and Scope of Investigation:

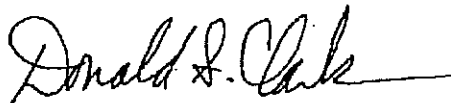
To determine whether unnamed telemarketers, sellers, or others assisting them have engaged or are engaging in: (1) unfair or deceptive acts or practices in or affecting commerce in violation of Section 5 of the Federal Trade Commission Act, 15 U.S.C. § 45 (as amended); and/or (2) deceptive or abusive telemarketing acts or practices in violation of the Commission's Telemarketing Sales Rule, 16 C.F.R. pt. 310 (as amended), including but not limited to the provision of substantial assistance or support — such as mailing lists, scripts, merchant accounts, and other information, products, or services — to telemarketers engaged in unlawful practices. The investigation is also to determine whether Commission action to obtain redress for injury to consumers or others would be in the public interest.

The Federal Trade Commission hereby resolves and directs that any and all compulsory processes available to it be used in connection with this investigation for a period not to exceed five years from the date of issuance of this resolution. The expiration of this five-year period shall not limit or terminate the investigation or the legal effect of any compulsory process issued during the five-year period. The Federal Trade Commission specifically authorizes the filing or continuation of actions to enforce any such compulsory process after the expiration of the five-year period.

Authority to Conduct Investigation:

Sections 6, 9, 10, and 20 of the Federal Trade Commission Act, 15 U.S.C. §§ 46, 49, 50, 57b-1 (as amended); and FTC Procedures and Rules of Practice, 16 C.F.R. §§ 1.1 *et seq.*, and supplements thereto.

By direction of the Commission.



Donald S. Clark  
Secretary

Issued: April 17, 2006

**CIVIL INVESTIGATIVE DEMAND  
SCHEDULE FOR RESPONSES TO WRITTEN INTERROGATORIES  
AND THE PRODUCTION OF DOCUMENTARY MATERIALS**

1. DEFINITIONS:

As used in this Civil Investigative Demand ("CID"), the following definitions shall apply:

A. "And," as well as "or," shall be construed both conjunctively and disjunctively, as necessary, in order to bring within the scope of any specification in the Schedule all information that otherwise might be construed to be outside the scope of the specification.

B. "Any" shall be construed to include the word "all," and the word "all" shall be construed to include the word "any."

C. "Bankruptcy Service" shall mean any service that is offered, sold, provided, or performed, in return for payment of money or other valuable consideration, for the express or implied purpose of providing consultation regarding bankruptcy, the preparation of bankruptcy filings and relating paperwork, and assistance with and/or counseling on the legal requirements of bankruptcy filings and bankruptcy court appearances.

D. "CID" means this Civil Investigative Demand, including the following Schedule and the attached Resolution No. 0123145 "Resolution Directing Use of Compulsory Process in a Non-Public Investigation of Telemarketers, Sellers, Suppliers, or Others."

E. The "Company" shall mean **Dinamica Financiera LLC**, its wholly or partially owned subsidiaries, unincorporated divisions, joint ventures, operations under assumed names, and affiliates, and all directors, officers, employees, agents, consultants and other Persons working for or on behalf of the foregoing.

F. "Contact Information" means any physical address, mailing address, postal box, email address, web page address, Internet protocol address, telephone number, fax number, pager number, or any other identifier or address.

G. "Credit Repair Service" shall mean any service that is offered, sold, provided, or performed, in return for payment of money or other valuable consideration, for the express or implied purpose of (1) improving any Person's credit record, credit history, or credit rating, or (2) providing advice or assistance to any Person with regard to any activity or service described in Definition G (1).

H. "Document" shall mean the complete original and any non-identical copy (whether different from the original because of notations on the copy or otherwise), regardless of origin or location, of any written, typed, printed, transcribed, taped, recorded, filmed, punched, computer-stored, or graphic matter of every type and description, however and by whomever prepared, produced, disseminated or made, including but not limited to any advertisement, book, pamphlet,



periodical, contract, correspondence, file, invoice, memorandum, note, telegram, report, record, handwritten note, working paper, routing slip, chart, graph, paper, index, map, tabulation, manual, guide, outline, script, abstract, history, calendar, diary, agenda, minute, code book, opened electronic mail, and computer material (including print-outs, cards, magnetic or electronic tapes, discs and such codes or instructions as will transform such computer materials into easily understandable form).

I. **"Documents Sufficient to Show"** means either (1) one or more Documents which collectively contain the requested information; (2) a notarized affidavit or a sworn statement meeting the requirements of 28 U.S.C. § 1746; or (3) a combination of Documents and affidavit or statement.

J. **"Each"** shall be construed to include "every," and "every" shall be construed to include "each."

K. **"Identify" or "the identity of"** shall be construed to require identification of

1. natural persons by name (including any alias), title, present business affiliation, and present business and personal Contact Information, or if a present business affiliation and present personal and business Contact Information is not known, the last known business and personal Contact Information; and
2. businesses, organizations, or other entities by legal name, business Contact Information, identities of natural persons who are officers, directors, owners, members, partners, or managers of the business or organization, and contact persons, where applicable. If an owner, member, or partner of an organization is another business, organization, or entity, "Identify" or "the identity of" shall further be construed to require the identity of that business, organization, or entity.

L. **"Mortgage Assistance Service"** shall mean any service that is offered, sold, provided, or performed, in return for payment of money or other valuable consideration, for the express or implied purpose of providing assistance with, counseling regarding, or engaging in or promising to engage in any communication or negotiation with respect to mortgage payments, mortgage terms, mortgage financing or refinancing, modifying any term of any mortgage, mortgage restructuring, any mortgage workout or repayment plan, or avoiding, delaying, preventing or stopping foreclosure, including any Bankruptcy Service employed to delay or stop foreclosure.

M. **"Person"** shall mean any natural person as well as any business, organization or other entity, including, but not limited to, any corporation, partnership, limited liability company, association, joint venture, or government entity.

N. **"Referring to" or "relating to"** shall mean discussing, describing, reflecting,

containing, analyzing, studying, reporting, commenting, evidencing, constituting, setting forth, considering, recommending, concerning, or pertaining to, in whole or in part.

O. "You" and "Your" is the person or entity to whom this CID is issued **and includes the "Company"**.

## II. INSTRUCTIONS

A. **Applicable Time Period:** shall be from January 1, 2006 until the date of full and complete compliance with this CID.

B. **Claims of Privilege:** If any information called for by this CID is withheld based on a claim of privilege or any similar claim, the claim must be asserted no later than the return date of this CID. In addition, pursuant to 16 C.F.R. § 2.8A(a), submit, together with the claim, a schedule of the items withheld stating individually as to each item:

1. the type, specific subject matter, and date of the item;
2. the names, addresses, positions, and organizations of all authors and recipients of the item; and
3. the specific grounds for claiming that specific grounds for claiming that the item is privileged.

If only some portion of any responsive Document or information is privileged, all non-privileged portions of the Document or information must be submitted. A petition to limit or quash this CID shall not be filed solely for the purpose of asserting a claim or privilege. 16 C.F.R. § 2.8A(b).

C. **Document Retention:** You shall retain all documentary materials used in the preparation of responses to the specifications of this CID. The FTC may require the submission of additional Documents at a later time during this investigation. Accordingly, You should suspend any routine procedures for Document destruction and take other measures to prevent the destruction of Documents that are in any way relevant to this investigation during its pendency, irrespective of whether You believe such Documents are protected from discovery by privilege or otherwise. See 15 U.S.C. § 50; See also 18 U.S.C. § 1505. If, for any specification, there are Documents that would be responsive to this CID, but they were destroyed, mislaid, or transferred, describe the circumstances and date on which they were destroyed, mislaid, or transferred.

D. **Petitions to Limit or Quash:** Any petition to limit or quash this CID must be filed with the Secretary of the Commission no later than twenty (20) days after service of the CID, or, if the return date is less than twenty (20) days after service, prior to the return date. Such petition shall set forth all assertions of privilege or other factual and legal objections to the CID, including all appropriate arguments, affidavits, and other supporting documentation.

E. **Modification of Specifications:** If You believe that the scope of either the required search, response, or any specification can be narrowed consistent with the Commission's need for Documents, You are encouraged to discuss such possible modifications of this request, including any modifications of definitions and instructions, with Stacy Procter at (310) 824-4343. All such modifications must be agreed to in writing by the Commission's staff.

F. **Certification:** You shall certify that the Documents produced or identified in response to this CID are complete and accurate and that the Documents represent all Documents responsive to this CID. This certification shall be made in the form set out on the back of the CID, or by a declaration under penalty of perjury as provided by U.S.C. § 1746.

G. **Scope of Search:** Documents covered by this CID are those in Your possession or under Your actual or constructive custody or control including, but not limited, to Documents in the possession, custody, or control of Your attorneys, accountants, directors, officers, and employees, whether or not such Documents were received from or disseminated to any Person or entity.

H. **Document Production:** You shall produce the documentary material by making all responsive Documents available for inspection and copying at Your principal place of business. Alternatively, You may elect to send all responsive Documents to

Stacy Procter  
Federal Trade Commission  
Western Region - Los Angeles  
10877 Wilshire Blvd., Suite 700  
Los Angeles, CA 90024

Notice of Your intention to use this method of compliance shall be given by mail or telephone to Stacy Procter at (310) 824-4343 at least five days prior to production.

I. **Document Identification:** Documents that may be responsive to more than one specification of this CID need not be submitted more than once; however, Your response should indicate, for each Document submitted, each specification to which the Document is responsive. If any Documents responsive to this CID have been previously supplied to the Commission, You may comply with this CID by identifying the Document(s) previously provided and the date of submission. In addition, number by page all Documents in Your submission and indicate the total number of Documents in Your submission.

J. **Production of Copies:** Unless otherwise stated, legible photocopies may be submitted in lieu of original Documents, provided that the originals are retained in their state at the time of receipt of this CID. Further, copies of original Documents may be submitted in lieu of originals only if they are true, correct, and complete copies of the original Documents; provided, however, that submission of a copy shall constitute a waiver of any claim as to the authenticity of the copy should it be necessary to introduce such copy into evidence in any Commission proceeding or court of law; and provided further that You shall retain the original Documents and

produce them to Commission staff upon request.

A complete copy of each Document should be submitted even though only a portion of the Document is within the terms of the specification. The Document shall not be edited, cut, or expunged and shall include all covering letters and memoranda, transmittal slips, appendices, tables or other attachments and all other Documents referred to in the Document or attachments.

K. **Submission of Electronic Data:** The following guidelines refer to any Documents that You choose to provide in electronic form. You must confirm with the FTC that the proposed electronic data formats and media types will be acceptable to the government.

1. Magnetic and other electronic media types accepted
  - a. CD-R CD-ROMs formatted to ISO 9660 specifications.
  - b. DVD-ROM for Windows-compatible personal computers.
  - c. IDE and EIDE hard disk drives up to 300GB per drive, formatted in Microsoft Windows-compatible, uncompressed data.

**Note:** Other types of tape media used for archival, backup or other purposes such as 4mm & 8mm DAT and other cassette, mini-cartridge, cartridge, and DAT/helical scan tapes, DLT or other types of media **accepted only with prior approval.**

2. File and record formats
  - a. E-mail: The FTC accepts MS Outlook PST files, MS Outlook MSG files. **Any other electronic submission of email accepted only with prior approval.**
  - b. Scanned Documents: Image submissions accepted with the understanding that unreadable images will be resubmitted in original, hard copy format in a timely manner. Scanned Documents must adhere to the following specifications:
    - (1) All images must be multi-page, 300 DPI - Group IV TIFF files named for the beginning bates number.
    - (2) If the full text of the Document is available, that should be provided as well. The text should be provided in one file for the entire Document or email, named the same as the first TIFF file of the Document with a \*.TXT extension.

**Note:** Single-page, 300 DPI - Group IV TIFF files may be submitted **with prior approval** if accompanied by an acceptable load file such as a

Summation or Concordance image load file which denotes the appropriate information to allow the loading of the images into a Document management system with all Document breaks (Document delimitation) preserved. OCR accompanying single-page TIFF submissions should be located in the same folder and named the same as the corresponding TIFF page it was extracted from, with a \*.TXT extension.

3. Other PC files: The FTC accepts word processing Documents in ASCII text, WordPerfect version 10 or earlier, or Microsoft Word 2002 version or earlier. Spreadsheets should be in MS Excel 2002 (\*.xls) version or earlier. Database files should be in MS Access 2002 or earlier. PowerPoint presentations may be submitted in MS PowerPoint 2002 or earlier. **Other proprietary formats for PC files should not be submitted without prior approval.** Files may be submitted using the compressed ZIP format to reduce size and ease portability. Adobe Acrobat PDF (\*.pdf) may be submitted where the normal business practice storage method is PDF.

**Note:** Database files may also be submitted **with prior approval** as delimited ASCII text files, with field names as the first record, or as fixed-length flat files with appropriate record layout. For ASCII text files, field-level documentation should also be provided and care taken so that delimiters and quote characters do not appear in the data. The FTC may require a sample of the data to be sent for testing.

4. Security
  - a. All submissions of electronic data to the FTC must be free of computer viruses. In addition, any passwords protecting Documents or files must be removed or provided to the FTC.
  - b. Magnetic media shall be carefully packed to avoid damage and must be clearly marked on the outside of the shipping container:  
"MAGNETIC MEDIA – DO NOT X-RAY, MAY BE OPENED FOR POSTAL INSPECTION."

L. **Information Identification:** Each specification and subspecification of this CID shall be answered separately and fully in writing under oath. All information submitted shall be clearly and precisely identified as to the specification(s) or subspecification(s) to which it is responsive.

### III. SPECIFICATIONS

Demand is made for any and all information and Documents described below.

#### A. WRITTEN INTERROGATORIES

Unless otherwise specified, provide the following information for the Applicable Time Period, as set forth in Instructions II. A., above.

1. For the Company:
  - a. state its legal name(s) and address(es), and the dates during which the Company operated from each address;
  - b. state the date and state of formation;
  - c. state the name(s) of the state(s) in which the Company is licensed to do business or in which the Company conducts or has conducted business;
  - d. state all names under which the Company does or has done business, including but not limited to each name for which the Company has filed a fictitious business name statement;
  - e. identify each member and manager of the Company;
  - f. state the date on which the Company commenced doing business; and
  - g. identify all parent, subsidiary or affiliated businesses or companies, including any joint ventures and partnerships.
2. Describe the relationship between the Company and each parent, subsidiary, or affiliated business or company, including any joint venture or partnership, identified in response to Interrogatory 1.g., and identify each overlapping officer, director, principal stockholder, owner, member, and manager. In describing any relationship, make sure to describe any agreement or obligation between or among the Company and any identified entity; any position held by the Company or any identified entity; and any service provided or received by the Company or any identified entity.
3. Describe the relationship between the Company and (a) Valentin Benitez and (b) Jose Mario Esquer. In describing any relationship, make sure to describe any agreement or obligation between or among the Company and Valentin Benitez or Jose Mario Esquer; any positions held by Valentin Benitez or Jose Mario Esquer; and any service provided or received by the Company, Valentin Benitez, or Jose Mario Esquer.
4. Identify any business or other entity in which Valentin Benitez or Jose Mario Esquer is or was an owner, director, officer, member, manager, or an equity holder of at least 20 percent. For each business or entity identified (a) describe each line of business in which the business or entity was or is engaged; and (b) describe the

relationship between Valentin Benitez and/or Mario Esquer and the business or entity for which that Person is or was an owner, director, officer, member, manager, or equity holder. In describing any relationship, make sure to describe any agreement or obligation between or among each business or entity and Valentin Benitez or Jose Mario Esquer; any positions held by Valentin Benitez or Jose Mario Esquer; and any service provided or received by the business or entity, Valentin Benitez, or Jose Mario Esquer.

5. Identify each Person (other than an employee of the Company) with whom the Company shares or shared an office space or other location. For each Person identified:
  - a. state the address of each location that is or was shared with the Company;
  - b. state the dates during which the Company and the identified Person shared each location; and
  - c. describe the relationship between the Company and each identified Person. In describing any relationship make sure to describe any agreement or obligation between or among the Company and the Person; any position held by the Company or any the Person; and any service provided or received by the Company or the Person.
6. Identify each Person currently employed by the Company and (a) describe his or her duties; (b) explain whether that Person earns an hourly wage, a salary, and/or a commission; and (c) to the extent applicable, state the total amount of wages, salary, and commission made or earned by each Person.
7. Identify each Person formerly employed by the Company and (a) describe his or her duties while employed by the Company; (b) state the dates during which he or she was employed by the Company; (c) explain whether that Person earned an hourly wage, a salary, and/or a commission; (d) to the extent applicable, state the total amount of wages, salary, and commission made or earned by each Person; (e) explain whether he or she quit or was terminated; and (f) explain why he or she quit or was terminated.
8. Describe each product and service offered, sold, provided or performed by the Company. In describing each product or service (a) discuss all material aspects of the product or service; (b) state the dates during which the Company offered, sold, provided or performed the product or service; and (c) state the price(s) or fee(s) that the Company charged for each product or service.
9. To the extent not already provided in response to Interrogatory 8, describe any and all Mortgage Assistance Service, Bankruptcy Service, and Credit Repair Service offered, sold, provided, or performed by the Company. In describing each service

(a) discuss all material aspects of the service; (b) state the dates during which the Company offered, sold, provided, or performed such service; and (c) state the price(s) or fee(s) that the Company charged for the service.

10. For any product or service identified in response to Interrogatory 8 or 9, and for which the price or fee charged to any Person has varied, describe how the cost for such product or service is or was set or determined.
11. Describe each Mortgage Assistance Service, Bankruptcy Service, and Credit Repair Service offered, sold, provided or performed by any business or entity identified in response to Interrogatories 1.g or 4.
12. Identify all customers who hired, engaged, contracted with, or paid the Company to provide any Mortgage Assistance Service, Bankruptcy Service, or Credit Repair Service. In addition to providing the information requested in Definition K. 1., also state (a) the specific service(s) provided to that customer; (b) the dates during which each service was provided; and (c) the amount paid, if any, for each service.
13. Identify each Person who assists or has assisted the Company in providing any and all Bankruptcy Services.

#### **B. PRODUCTION REQUESTS**

Unless otherwise specified, provide the following Documents for the Applicable Time Period, as set forth in Instruction II. A., above.

1. Each business license, registration or permit issued to the Company, Valetin Benitez, or Jose Mario Esquer by any state or local government entity.
2. Each contract or other agreement of a business relationship, including any amendments or addenda, between or among the Company and any parent, subsidiary, affiliated business or company, including any joint venture or partnership identified in response to Interrogatory 1.g.
3. Each contract or other agreement of a business relationship, including any amendments or addenda, between or among the Company and Valentin Benitez and/or Jose Mario Esquer.
4. Documents Sufficient to Show all money and other valuable consideration paid by the Company to Valentin Benitez and Jose Mario Esquer.
5. Each contract or other agreement, including any amendments or addenda, between or among the Company and each business, entity or Person identified in response to Interrogatory 5.



6. For each product or service offered, sold, provided or performed by the Company:
  - a. Produce one copy of every television or radio commercial, infomercial, spot, or advertisement, of any length, used to advertise or promote that service, labeled with dissemination start and end dates, in both audiovisual and written (e.g., transcript) format; and
  - b. Produce one copy of every other advertisement that has been used or has been prepared for future use to advertise or promote the service, including but not limited to web pages, facsimiles, promotional materials, and marketing materials.
7. All scripts, manuals, or other written instructions relating to the content of sales or service pitches, presentations, or consultations that have been provided to or used by any Person offering for sale or selling any Mortgage Assistance Service, Bankruptcy Service, or Credit Repair Service promoted, marketed, offered, sold, provided or performed by the Company.
8. Complete customer files for each Person who paid the Company to perform any Mortgage Assistance Service or Credit Repair Service, including but not limited to contracts, correspondence records, and records of payments made or received.
9. To the extent not provided in response to Production Request 8, produce:
  - a. All Documents that refer or related to any negotiation or communication by the Company with any mortgage lender or servicer on behalf of any Person.
  - b. All Documents that refer or relate to money or payments made by the Company to any mortgage lender or servicer on behalf of any Person.
  - c. Documents that refer or relate to any loan modification, repayment plan, or workout plan requested, negotiated, or obtained by the Company on behalf of any Person.
  - d. All Documents that refer or relate to any effort by the Company to improve a Persons's credit record, credit history, or credit rating.
10. All files and Documents that support the following express or implied claims, whether or not the Company agrees that these claims have been made. If You do not possess files or Documents that support a claim, explain why You do not have such files or Documents for that claim.
  - a. The Company will begin to negotiate immediately with its client's mortgage lender(s) or servicer(s).

- b. As a result of the Company's negotiation(s) with its client's mortgage lender(s) or servicer(s), the client will receive a one- to six-month suspension or deferral of his or her mortgage payments.
- c. As a result of the Company's negotiation with its client's mortgage lender(s) or servicer(s), the Company will obtain an agreement, modification, or other arrangement from its client's mortgage lender(s) or servicer(s) whereby the client's suspended, deferred or otherwise delinquent mortgage payments will be (1) paid at the end of the mortgage or (2) paid over a period of five years.
- d. The Company will negotiate with its client's mortgage lender(s) or servicer(s) and, as a result of those negotiations, will obtain a one- to six-month suspension or deferral of its client's mortgage payments with his or her mortgage lender or servicer and will obtain an agreement, modification, or other arrangement by which such suspended or deferred mortgage payments will either be (1) paid at the end of the client's mortgage or (2) paid over a period of up to five years.
- e. A client will not incur any fees, penalties, or other charges from his or her mortgage servicer(s) or lender(s) as a result of not paying his or her mortgage during the one- to six-month suspension or deferral period negotiated by the Company on his or her behalf.
- f. The one- to six-month suspension or deferral of mortgage payments negotiated by the Company with a client's mortgage lender or servicer will not cause the client's mortgage loan to be reported by that mortgage lender or servicer as delinquent to any credit bureau.
- g. A client's credit record, credit history, or credit rating will not be negatively affected as a result of the suspended or deferred mortgage payments.
- f. The Company will negotiate with its client's mortgage lender(s) or servicer(s) and, as a result of those negotiations, will obtain a lower mortgage payment for its clients around 60 - 65 percent of the time.
- g. The Company will negotiate with its client's mortgage lender(s) or servicer(s) and, as a result of those negotiations, will obtain a lower interest rate or mortgage payment for its client more than 50 percent of the time.
- h. The price the Company charges to negotiate a suspension or deferral of a client's mortgage payments is an amount set by a third party (e.g., banking institutions, mortgage lenders or servicers) or by law.
- i. The price the Company charges to negotiate a lower interest rate or

mortgage payment on behalf its client is an amount set by a third party (e.g., banking institutions, mortgage lenders or servicers) or by law.

- j. The Company has established business relationships with mortgage servicers, mortgage lenders, or other banking institutions.
  - k. The Company can clear bankruptcy records from a client's credit records or histories.
  - l. The Company can improve a client's credit record, credit history, or credit rating after its client file for bankruptcy.
11. With respect to any Mortgage Assistance Service, Bankruptcy Service, or Credit Repair Service offered, sold, provided or performed by the Company, provide all price lists and pricing guidelines for each service.
  12. Documents Sufficient to Show all monies received from or paid by any Person for any (a) Mortgage Assistance Service, (b) Bankruptcy Service, or (c) Credit Repair Service, offered, sold, provided or performed by the Company. In addition, to the extent not provided in response to Request 12(a), produce Documents Sufficient to Show (d) all monies received from any Person to pay any mortgage lender or servicer and (e) all monies paid to any mortgage lender or servicer.
  13. All Documents that refer or relate to complaints received by the Company from any Person regarding any Mortgage Assistance Service, Bankruptcy Service, or Credit Repair Service, offered, sold, provided or performed by the Company. Such Documents should include, but are not limited to, communications to or from individuals as well as any Better Business Bureau or any government agency, as well as any response by the Company to any complaint.
  14. Documents Sufficient to Show for each unique product or service identified in response to Interrogatories 8, 9, and 11 (a) calendar year gross sales; (b) calendar year net sales; and (c) total refunds made to customers for each calendar year.
  15. Annual financial statements, including, but not limited to, income statements, balance sheets, statements of retained earnings, statements of cash flows, and all annual and quarterly reports, for the Company.
  16. All filed tax returns for the Company.
  17. Any Document used, referenced, or referred to in answering any of the above Interrogatories and not otherwise requested by any Production Request.

# **EXHIBIT 3**

12749 Norwalk Blvd., Ste 204-A  
Norwalk, CA 90650  
(562) 929-2309 Phone No.:  
(562) 929-7409 Facsimile No.:



# Fax

<b>To:</b> Stacy Procter	<b>From:</b> MARCUS GOMEZ
<b>Fax:</b> (310) 824-4380	<b>Pages:</b> 32
<b>Phone:</b> (310) 824-4380	<b>Date:</b> 05/09/08
<b>Re:</b> File No.: 0123145	<b>Cc:</b>

Urgent     For Review     Please Comment     Please Reply     Please Recycle

• **Comments:**

Enclosed herein please find a letter requesting extension of time, Responses to written interrogatories, Response to Production requests.

All materials within this facsimile transmission are intended for the person named above only. If you have received this facsimile by mistake please call (562) 929-2309 immediately upon receipt. Thank you.

**MARCUS GOMEZ**

Attorney at Law  
12749 Norwalk Boulevard  
Suite 204-A  
Norwalk, California 90650  
Phone No.: (562) 929-2309  
Fax No.: (562) 929-7409

May 09, 2008

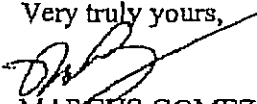
Stacy Procter, Esq.  
Federal Trade Comisión, Western Region-Los Angeles  
10877 Wilshire Boulevard, Suite 700  
Los Angeles, California 90024

RE: Dinamica Financiera LLC  
File No.: 0123145

Dear Ms. Procter,

Please be advised that Dinamica Financiera LLC is requesting a thirty (30) day extension from Monday May 12, 2008 within which to serve discovery responses.

Thank you for your anticipated courtesy and cooperation.

Very truly yours,  
  
MARCUS GOMEZ  
Attorney at Law

MG/nc

1 MARCUS GOMEZ, Esq. SBN: 89698  
2 LAW OFFICES OF MARCUS GOMEZ  
3 12749 NORWALK BLVD., STE 204-A  
4 NORWALK, CA 90650

5 Attorney for  
6 Dinamica Financiera LLC

7 **UNITED STATES OF AMERICA**  
8 **FEDERAL TRADE COMMISSION**

9 ) File No.: 0123145  
10 )  
11 ) **RESPONSES TO WRITTEN**  
12 ) **INTERROGATORIES**  
13 ) (Set No. 1)  
14 )

15 **PRELIMINARY STATEMENT**

16 Answering party Dinamica Financiera LLC, answers, objects and responds to the  
17 Interrogatories propounded as follows:

18 These responses are made solely for the purpose of this action and each answer is subject  
19 to all objections on grounds which would require the exclusion of any evidence if the  
20 Interrogatories were asked of, or any statement contained herein were made by, a witness present  
21 and testifying in Court, all of which objections and grounds are reserved and may be interposed  
22 at the time of trial.  
23  
24  
25

1 Defendant/Answering Party has not completed his investigation of the facts nor  
2 preparation for trial. These responses are based on information presently available to  
3 Respondent and are made without prejudice to his right to utilize subsequently discovered facts.

4 Except for explicit facts admitted herein, no incidental or implied admissions are  
5 intended hereby. The fact that Respondent has answered any interrogatory should not be taken  
6 as an admission that he accepts or admits the existence of any fact set forth or assumed by such  
7 interrogatory, or that such response constitutes admissible evidence. The factual background of  
8 this litigation is one of complexity, and Respondent intends to conduct extensive discovery,  
9 investigation and informal discovery. These responses are based upon information presently  
10 available to plaintiff and are made without prejudice to its right to utilize subsequently  
11 discovered facts. Therefore without suggesting or implying any interest to respond less than fully  
12 to the interrogatories propounded, Respondent must point out that his answers are of necessity  
13 somewhat preliminary, and that full and factual basis concerning this matter is yet to be  
14 developed. This preliminary statement is incorporated into each of the responses set forth below:

- 16 1. a. Dinamica Financiera LLC, 7857 E. Florence Avenue, Suite 201, Downey,  
17 California 90240; approximate 8/100-present.
- 18 b. approximately 8/00, California
- 19 c. California
- 20 d. Dinamica Financiera, LLC; a separate realty business was opened by Ivan Bonilla  
21 as Dinamica Financiera Realty at 7857 E. Florence Avenue, Suite 200, Downey, California  
22 90240. Mr. Bonilla managed his realty business as a dba.
- 24 e. Mario esquire and Valentine Benitez.
- 25 f. Approximately 8/00.



1 g. None

2 2. None

3 3. (a) Valentine Benitez is a manager of one company and a 99% shareholder.

4 (b) Mario Esquier is the president of the company and a 1% shareholder; he is also a  
5 Supervisor of employees.

6 4. None

7 5. a. Suites 200 and 201 as described are interrogatory response i.d.

8 b. Dinamica Financiera Realty operated approximately 2005 until October 2007 when  
9 Mr. Bonilla deceased and Dinamica Financiera Realty closed.

10 c. Dinamica Financiera LLC would sometimes refer clients to Mr. Bonilla at  
11 Dinamica Financiera Realty. No written agreements or formal understanding; if a customer  
12 simply wanted to sell their property they would be referred to Mr. Bonilla, a real estate broker.  
13

14 6. (a) Valentine Beneitez, Manager

15 (b) 1099 "employee"

16 © 2007 approximately \$43,000.00

17 (a) Mario Esquier, supervisor.

18 (b) 1099 "employee"

19 (c) 2007 approximately \$48,000.00

20 (a) Vanessa Saenz, sales

21 (b) 1099 "employee"

22 (c) 2007 approximately \$37,000.00

23 (a) Manuel Pozo

24 (b) 1099 "employee"

- 1 © 2007 approximately \$10,000.00
- 2 (a) Isabel Menoza, Sales
- 3 (b) 1099 "employee"
- 4 (c) 2007 approximately \$32,000.00
- 5 (a) Norma Benson 1 Sales
- 6 (b) 1099 "employee"
- 7 (c) 2007 approximately \$18,000.00
- 8 (a) Isabel Macias, Sales, negotiations
- 9 (b) 1099 "employee"
- 10 (c) 2007 approximately \$10,000.00
- 11 (a) Blanca Orpeza, Sales
- 12 (b) 1099 "employee"
- 13 (c) 2007 approximately \$27,000.00
- 14 (a) Elizabeth Gaytan, Sales
- 15 (b) 1099 "employee"
- 16 (c) 2007 approximately \$32,000.00
- 17 (a) Guadalupe \_\_\_\_\_
- 18 (b), (c) Objection. Respondent asserts the 5<sup>th</sup> amendment right against self

19  
20 incrimination. Other employee names to be supplemented.

21  
22 7. To be provided.

23 8. (a) work out of mortgage arrears. Clients are justified if they cannot currently make  
24 their mortgage payments. Respondent offers to negotiate the arrears with the mortgage lender.  
25

1 Respondent attempts to modify the loan by a repayment plan, or seek deferral of late payments to  
2 the end of the loan or assist client to make the arrears payment at a later date.

3 (b) 8/2000 to present

4 (c) Fee is equal to tone (1) mortgage payment.

5 9. In January 2008 Respondent referred and assisted clients for refinancing of their home  
6 loans. Clients are referred to Jorge Almaquer, a licensed broker. To date no refinancing has  
7 occurred. Respondent prepared a bankruptcy petition for clients who were unable to make  
8 payments. Respondent did not and does not assist in credit repair. No fees have been charged in  
9 the refinancing matter.

10 10. n/a

11 11. None.

12 12. Client files are kept for 90 days after which they are destroyed. Attached as Exhibit 1  
13 is a list of clients whose files were maintained during the last 90 days.

14 13.

15  
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### Form of Certificate of Compliance\*

---

I/We do certify that all of the documents and information required by the attached Civil Investigative Demand which are in the possession, custody, control, or knowledge of the person to whom the demand is directed have been submitted to a custodian named herein.

If a document responsive to this Civil Investigative Demand has not been submitted, the objections to its submission and the reasons for the objection have been stated.

If an interrogatory or a portion of the request has not been fully answered or a portion of the report has not been completed, the objections to such interrogatory or uncompleted portion and the reasons for the objections have been stated.

Signature \_\_\_\_\_

Title \_\_\_\_\_

Sworn to before me this day

\_\_\_\_\_

Notary Public

\_\_\_\_\_

\*In the event that more than one person is responsible for complying with this demand, the certificate shall identify the documents for which each certifying individual was responsible. In place of a sworn statement, the above certificate of compliance may be supported by an unsworn declaration as provided for by 28 U.S.C. § 1746.

1 MARCUS GOMEZ, SBN 89698  
2 LAW OFFICE OF MARCUS GOMEZ  
3 12749 NORWALK BOULEVARD  
4 SUITE 204-A  
5 NORWALK, CALIFORNIA 90650  
6 PHONE NO.: (562) 929-2309  
7 FAX NO.: (562) 929-7409

8 Attorneys for Defendant  
9 Dinamica Financiera LLC

10 UNITED STATES OF AMERICA  
11 FEDERAL TRADE COMMISSION

12 ) File No.: 0123145  
13 )  
14 ) RESPONSE TO PRODUCTION  
15 ) REQUEST (SET NO. 1)  
16 )  
17 )  
18 )  
19 )  
20 )

21 PRELIMINARY STATEMENT

22 Answering party Dinamica Financiera LLC, answers, objects and responds to the Request  
23 for Production of Documents propounded by as follows:

24 Answering Party Dinamica Financiera LLC has not completed it's investigation of the  
25 facts. These responses are based on information presently available to Respondent and are made  
without prejudice to it's right to utilize subsequently discovered facts.

RESPONSE TO PRODUCTION OF DOCUMENTS NO.1

- 1. See attached
- 2. None
- 3. None
- 4. 1099 form

- 1 5. None
- 2 6. b. None
- 3 7. None
- 4 8. \_\_\_\_\_
- 5 9. n/a
- 6 10. a. None. The representations are made verbally that negotiations can ? when
- 7 clients have certain friends ready to pay the funders within.
- 8 b. See attached example of a planned workout. The enclosed files should each
- 9 have a similar written workout sheet no guarantee is made.
- 10 c. Same as 10.b, above.
- 11 d. Same as 10.b, above
- 12 e. None. No such claims made
- 13 f. None. No such claims made.
- 14 g. None. No such claims made.
- 15 f. Objection, ambiguous and uncertain. Is this a subpart of 6., above?.
- 16 g. [same]
- 17 h. [same]
- 18 i. None, no such claims made.
- 19 j. None // // // //
- 20 k. // // // //
- 21 l. // // // //
- 22 11. None used.
- 23 12. See attached files.
- 24 13. Objection. Vague and ambiguous and overbroad.
- 25 14. See attached files

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- 1 15. No formal found reports are done
- 2 16. None filed for years 203 to present.
- 3 17. Objection, vague and ambiguous, overbroad.

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RESPONDENT'S RESPONSE TO PRODUCTION REQUEST - 3

# EXHIBIT 1



### CITY OF DOWNEY BUSINESS REGISTRATION

The person, firm or corporation hereby named is hereby registered to lawfully carry on or conduct in the City of Downey, California, the business, trade, calling, profession, exhibition or occupation described hereby for the period indicated. Granting of this registration does not entitle the holder to operate or manage a business in violation of any other law or ordinance.

TYPE OF BUSINESS: PROP. MGMT./PROP. SRVC.

ACCOUNT NUMBER: 227179

LOCATION: 786 FLORENCE AVE #211

BEGIN DATE: 7/18/2000

OWNERS/OFFICER: BENITEZ VALENTIN

EXPIRATION DATE: 12/31/2008

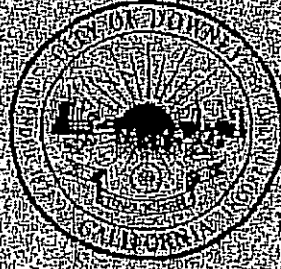
BUSINESS NAME AND MAILING ADDRESS:

FINANCE DIVISION

DINAMICA FINANCIERA LLC

786 FLORENCE AVE #20

DOWNEY CA 90240



*[Signature]*  
Director of Finance

POST IN A CONSPICUOUS PLACE

NOT TRANSFERABLE

**CONSENT CERTIFICATE OF ACTION BY MEMBERS IN LIEU OF  
ORGANIZATIONAL MEETING OF MEMBERS OF  
DINAMICA FINANCIERA LLC  
A CALIFORNIA LIMITED LIABILITY COMPANY**

We, the undersigned, being all of the Members of DINAMICA FINANCIERA LLC, a California Limited Liability Company (the "Company") organized under the laws of the State of California, consent to and adopt the following resolutions as the actions of the members of Company in lieu of a formal or organizational meeting.

**1. ARTICLES OF ORGANIZATION**

The Members have been informed that the original Articles of Organization had been filed in the Office of the Secretary of State of California on the 28th day of August, 2000, a copy of which is attached as Exhibit A. A certified copy of the Articles of Organization has been provided JOSE MARIO ESQUER, who is hereby directed to insert the certified copy in the Record Book of Company. After review, we hereby unanimously consent to and adopt the following resolution:

RESOLVED, that JOSE MARIO ESQUER is instructed to insert a copy of the Articles of Organization of Company, as certified by the California Secretary of State, in the Record Book of Company.

**2. OPERATING AGREEMENT**

The Members have been presented with a proposed Operating Agreement a copy of which is attached to this Certificate as Exhibit "B." After inspection and review, we hereby unanimously consent to and adopt the following resolutions:

RESOLVED, that the Operating Agreement attached to this Certificate as Exhibit "B" is adopted as the Operating Agreement of Company; and

RESOLVED FURTHER, that JOSE MARIO ESQUER is instructed to certify a copy of the Operating Agreement and insert it in the Record Book of Company.

3. COMPANY SEAL

The Members have been presented with a Company Seal. After inspection, we hereby unanimously consent to and adopt the following resolution:

RESOLVED, that the Company Seal containing the words "DINAMICA FINANCIERA LLC, A California Limited Liability Company" together with the date of organization of Company as shown by the impression thereof on the margin of this page, is hereby adopted as the Seal of this company.

4. CERTIFICATES OF MEMBERSHIP INTEREST

The Members have been presented with a proposed form of Certificate of Membership Interest to be used by Company for its Membership Interests. The proposed form of Certificate of Membership Interest is attached to this Certificate as Exhibit "C" and incorporated in this Certificate by this reference. After inspection, we hereby unanimously consent to and adopt the following resolutions:

RESOLVED, that the Certificates of Membership Interest representing Membership Interests in Company shall be in substantially the same form as the form of certificate attached to this Certificate as Exhibit "C."

RESOLVED FURTHER, that each Certificate of Membership Interest shall be consecutively numbered beginning with number 1 as they are issued, shall be issued only with the signature of all of the Managers of Company as provided in Operating Agreement and the Company Seal affixed thereto;

RESOLVED FURTHER, that each Certificate of Membership shall state the name of Company, the laws of the state under which Company is organized, the name of person to whom issued, date of issue of the certificate, and the Percentage Interests represented thereby; and

RESOLVED FURTHER, that each Certificate of Membership shall contain a statement of designations, preferences, qualifications, limitations, restrictions and special or relative rights of the holder on the face or back of the certificate or in lieu thereof the Company shall furnish the statement as a separate document to the holder upon request without charge; and

RESOLVED FURTHER, that the Manager/Secretary is instructed to insert a blank Certificate of Membership Interest adopted hereby as a specimen in the Record Book of Company immediately following these minutes.

RESOLVED FURTHER, that the following persons are elected as officers of Company to the positions set forth opposite their respective names:

JOSE MARIO ESQUER  
VALENTIN BENITEZ

The Managers and Officers accepted their appointment as evidenced by their signatures on the Acceptances of Appointments by Managers and Officers attached to this Certificate.

7. PRINCIPAL PLACE OF BUSINESS IN CALIFORNIA

The Members wish to designate a principal place of business in California. Accordingly, we hereby unanimously consent to and adopt the following resolution:

RESOLVED, that the Fourth Article of Organization identifies the principal place of business in the State of California of Company as follows:

7857 E. Florence Avenue, Suite 201, Downey, California 90240

8. AGENT FOR SERVICE OF PROCESS IN STATE OF CALIFORNIA.

The Members wish to identify name and address of an agent for the service of process in the State of California. Accordingly, we hereby unanimously consent to and adopt the following resolution:

RESOLVED, that the name and address of the Company's agent for the purpose of service of process in the State of California , shall be as follows:

Name: JOSE MARIO ESQUER, Member  
Address: 7857 E. Florence Avenue, Suite 201, Downey, California 90240

9. BANK RESOLUTIONS

The Members have discussed management of the fiscal affairs of Company and we have decided to provide for the deposit of the funds of Company and authorize certain officers to deal with those funds. Accordingly, we hereby unanimously consent to and adopt the following resolutions:

RESOLVED, that Jose Mario Esquer and Valentin Benitez acting together or separately, are hereby authorized to do the following acts:

- a. To designate one or more banks, trust companies, or other similar institutions as depositories of the funds, including without limitation, cash and cash equivalents of Company;
- b. To open, keep and close general and special bank accounts, including general deposit accounts, payroll accounts and working fund accounts with any such depository;
- c. To cause to be deposited in such accounts with any such depository, from time to time, such funds, including without limitations, cash and cash equivalents of Company as such officers deem necessary or advisable, and to designate or change the designation of the manager or managers, the officer or officers and agent or agents of Company who would be authorized to make such deposits and to endorse checks, drafts or other instruments for such deposits;
- d. From time to time, to designate or change the designation of the manager or managers, the officer or officers and agent or agents of this corporation who will be authorized to sign or countersign checks, drafts or other orders for the payment of money issued in the name of Company against any funds deposited in any of such accounts, and to revoke any such designation;
- e. To authorize the use of facsimile signatures for the signing or countersigning of checks, drafts or other orders for the payment of money, and to enter into such agreements as banks and trust companies customarily require as a condition for permitting the use of facsimile signatures;
- f. To make such general and special rules and regulations with respect to such accounts as either of them may deem necessary or advisable; and
- g. To complete and execute printed blank signature card forms in order to conveniently exercise the authority granted by this resolution, and any resolutions printed thereon shall be deemed adopted as a part hereof.

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RESOLVED FURTHER, that all form resolutions required by any such depository as presented to and considered by such managers or officers prior to the execution of this Certificate are hereby adopted in such forms utilized by the depository, and the Members of Company is hereby authorized to certify such resolutions as having been adopted by the Members and is directed to attach such forms to this Certificate as Exhibit "D" and insert the forms of such resolutions in the Company Record Book along with this Certificate; and

RESOLVED FURTHER, that any such depository to which as copy of these resolutions, certified by the Members of Company, shall have been delivered shall be entitled to rely thereon for all purposes until it shall have received written notice of the revocation or amendment of these resolutions by the Members of Company.

10. PAYMENT OF EXPENSES OF ORGANIZATION

The Members desire to reimburse costs incurred for the organization of Company. Accordingly, we hereby unanimously consent to and adopt the following resolution:

RESOLVED, that each of the Managers and Officers of Company is authorized and directed to cause Company to pay the expenses of its organization and to reimburse the persons advancing funds to Company.

11. OFFER TO ISSUE CERTIFICATES OF MEMBERSHIP INTEREST FOR CONTRIBUTIONS

The Members desire to offer Membership Interests and issue Membership Interests for consideration. Accordingly, we hereby unanimously consent to and adopt the following resolutions:

RESOLVED, that it is deemed to be in the best interest of Company to issue and sell one hundred percent of Membership Interests to the persons for the amounts of consideration set forth below:

<u>NAME</u>	<u>PERCENTAGE SHARE OF MEMBERSHIP INTERESTS</u>	<u>CONSIDERATION</u>
VALENTIN BENITEZ	99	\$990
JOSE MARIO ESQUER	1	\$10

### CONTRIBUTIONS OF PERSONAL PROPERTIES

RESOLVED FURTHER, Company accepts as consideration for the membership interest of each member mentioned above, the personal property interests described in Exhibit F.

### ASSUMPTION OF DEBTS AND OBLIGATIONS

RESOLVED FURTHER, Company assumes the debts and obligations of each Member described in Exhibit G as consideration for the interest of each Member.

### 12. ISSUANCE OF MEMBERSHIP INTERESTS

The Members having received acceptances of their offers of Membership Interests desire to issue Membership Interests. Accordingly, we unanimously consent to and adopt the following resolutions:

RESOLVED, that Company issue the above indicated Membership Interests to the persons named above in exchange for the consideration listed above;

RESOLVED FURTHER, that the Managers are hereby authorized and instructed to sell and issue to the persons named above the percentage share of membership interests indicated above upon receipt of the amounts of consideration indicated; and

RESOLVED FURTHER, that the Managers are authorized and directed to take all actions that may be necessary and proper for Company to issue and sell the membership interests to the persons named, in accordance with applicable laws, and that those actions shall include, where necessary:

- a. Filing with the California Commissioner of Corporations an appropriate notice under Section 25102(f) of the California Corporations Code or obtaining qualification of the offer and sale of membership interests from the California Commissioner of Corporations;
- b. Doing all acts that may be necessary under the federal securities laws and the securities laws of any other state, including, if advised by legal counsel preparing, verifying and filing or causing to be prepared, verified and filed on behalf of the corporation, with the Securities and Exchange Commission five copies of a Notice of Sales of Securities (Form D) not later than fifteen (15) days after the sale and issuance of the membership interests described above and at such other times as are required by Rule 503 of Regulation D in order to establish the applicability of one of the exemptions provided by Regulation D for such sale and issuance; and

- c. Doing all acts necessary to expedite these transactions or conform them, or any of them, to the requirements of any applicable law, ruling, or regulation.

13. FEDERAL TAX MATTERS

The Members desire to authorize certain tax matters. Accordingly, we hereby unanimously consent to and authorize the following resolutions:

FEDERAL TAX IDENTIFICATION NUMBER

RESOLVED, that the Chief Financial Officer is hereby authorized and directed to complete, execute, and file or to have completed, executed and filed the "APPLICATION FOR EMPLOYER IDENTIFICATION NUMBER", Federal Form SS4.

ADOPTION OF ACCOUNTING METHOD

RESOLVED FURTHER, that the Chief Financial Officer is authorized and directed to maintain the financial records of Company on the basis of the accrual method of accounting.

ADOPTION OF TAX ACCOUNTING PERIOD

RESOLVED FURTHER, that the Chief Financial Officer is authorized and directed to use the taxable year of the members having a majority interest in profits and capital.

APPOINTMENT OF TAX MATTERS PARTNER

RESOLVED FURTHER, that JOSE MARIO ESQUER is appointed as "Tax Matters Member."

14. OTHER NECESSARY ACTS

The Members desire to authorize all other acts necessary to complete the organizational process. Accordingly, we hereby unanimously consent to and adopt the following resolution:

RESOLVED, that each of the Members of Company is authorized and directed to make such filings and applications and to execute and deliver such documents and instruments and to do such acts and obtain such licenses, authorizations, and permits as are necessary or desirable for Company to conduct its business, to fulfill legal requirements applicable to Company or its business, to complete the organization of Company or its qualification to do business wherever it does or desires to do business, and to take any other action necessary or advisable to carry out the purposes of this resolution.



This Certificate may be executed by all of the Members in any number of counterparts, all of which when executed and delivered shall have the force and effect of an original, and shall be effective as of the date the Articles of Organization were filed with the Secretary of State.

MEMBERS:

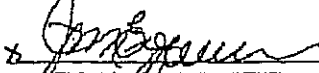
BY:   
JOSE MARIO ESQUER

BY:   
VALENTIN BENITEZ

MAY-09-2008 04:48 PM

ACCEPTANCES OF APPOINTMENTS  
OFFICERS OF DINAMICA FINANCIERA LLC  
AS OF 28TH DAY OF AUGUST, 2000

AS MEMBERS:

  
\_\_\_\_\_  
JOSE MARCO ESQUER

  
\_\_\_\_\_  
VALENTIN BENITEZ

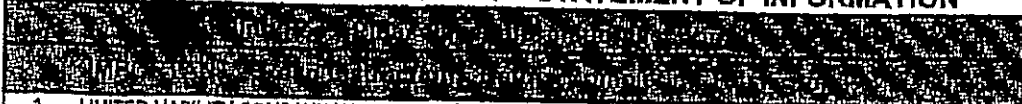
\* \* \*



State of California  
Bill Jones  
Secretary of State

COPY

LIMITED LIABILITY COMPANY - STATEMENT OF INFORMATION



1. LIMITED LIABILITY COMPANY NAME

DINAMICA FINANCIERA LLC

This Space For Filing Use Only

2. SECRETARY OF STATE FILE NUMBER

200024410041

3. JURISDICTION OF FORMATION

California

4. STREET ADDRESS OF PRINCIPAL EXECUTIVE OFFICE

7857 E. Florence Avenue, Suite 201

CITY AND STATE

Downey, CA

ZIP CODE

90240

5. STREET ADDRESS IN CALIFORNIA OF OFFICE WHERE RECORDS ARE MAINTAINED (FOR DOMESTIC ONLY) CITY

7857 E. Florence Avenue, Suite 201

Downey

CA

ZIP CODE

90240

6. CHECK THE APPROPRIATE PROVISION BELOW AND NAME THE AGENT FOR SERVICE OF PROCESS:

AN INDIVIDUAL RESIDING IN CALIFORNIA.

A CORPORATION WHICH HAS FILED A CERTIFICATE PURSUANT TO SECTION 1505 OF THE CALIFORNIA CORPORATIONS CODE.

AGENT'S NAME: Jose Marlo Esquer

7. ADDRESS OF THE AGENT FOR SERVICE OF PROCESS IN CALIFORNIA, IF AN INDIVIDUAL

7857 E. Florence Avenue, Suite 201

CITY

Downey

CA

ZIP CODE

90240

8. DESCRIBE TYPE OF BUSINESS OF THE LIMITED LIABILITY COMPANY.

Paralegal Services



9. NAME Jose Marlo Esquer

MANAGER

ADDRESS 7857 E. Florence Avenue, Suite 201

MEMBER

CITY Downey

STATE CA

ZIP 90240

CEO, IF ANY.

10. NAME Valentin Benitez

MANAGER

ADDRESS 7857 E. Florence Avenue, Suite 201

MEMBER

CITY Downey

STATE CA

ZIP 90240

CEO, IF ANY

11. NUMBER OF PAGES ATTACHED, IF ANY. None

12. I DECLARE THAT THIS STATEMENT IS TRUE, CORRECT, AND COMPLETE.

9/7/00

SIGNATURE OF INDIVIDUAL AUTHORIZED TO SIGN

DATE

Jose Marlo Esquer

TYPE OR PRINT NAME AND TITLE OF PERSON SIGNING

DUE DATE:

MAY-09-2008 04:49 PM



State of California  
Bill Jones  
Secretary of State

LIMITED LIABILITY COMPANY  
ARTICLES OF ORGANIZATION

A \$70.00 filing fee must accompany this form.  
IMPORTANT - Read instructions before completing this form.

File# 20002441004

**FILED**  
In the Office of the Secretary of State  
of the State of California

AUG 28 2000

*Bill Jones*  
BILL JONES, Secretary of State

This Space For Filing Use Only

1. Name of the limited liability company (and the name with the words "Limited Liability Company," "Ltd. Liability Co.," or the abbreviations "LLC" or "L.L.C.")  
DINAMICA FINANCIERA LLC

2. The purpose of the limited liability company is to engage in any lawful act or activity for which a limited liability company may be organized under the Beverly-Killea limited liability company act.

3. Name the agent for service of process and check the appropriate provision below:  
Jose Mario Esquer

which is

- an individual residing in California. Proceed to item 4.
- a corporation which has filed a certificate pursuant to section 1505. Proceed to item 5.

4. If an individual, California address of the agent for service of process:  
Address: 7857 Florence Avenue, Suite 201

City: Downey

State: CA

Zip Code: 90240

5. The limited liability company will be managed by: (check one)

- one manager
- more than one manager
- single member limited liability company
- all limited liability company members

6. Other matters to be included in this certificate may be set forth on separate attached pages and are made a part of this certificate. Other matters may include the latest date on which the limited liability company is to dissolve.

7. Number of pages attached, if any: None

8. Type of business of the limited liability company. (For informational purposes only)  
Paralegal Service

9. DECLARATION: It is hereby declared that I am the person who executed this instrument, which execution is my act and deed.

*Eduardo G. Sanchez*  
Signature of Organizer

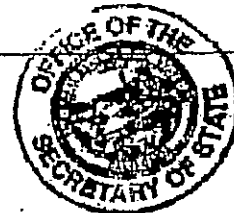
Eduardo G. Sanchez  
Type or Print Name of Organizer

August 23, 2000

Date

10. RETURN TO:

NAME Eduardo G. Sanchez, Esq.  
FIRM Eduardo G. Sanchez, A Law Corporation  
ADDRESS 600 Citadel Drive, Suite 200  
CITY/STATE Los Angeles, California 90040  
ZIP CODE



SEC/STATE (REV. 12/99)

FORM LLC-1 - FILING FEE \$70.00  
Approved by Secretary of State

1.43. "Successor in Interest" means an Assignee, a successor of a Person by merger or otherwise by operation of law, or a transferee of all or substantially all of the business or assets of a Person.

1.44. "Tax Item" means each item of income, gain, loss, deduction, or credit of the Company.

1.45. "Tax Matters Member" means such Person as may be designated under Article VI, Section 6.6.

1.46. "Transfer" means, with respect to a Membership Interest or any element of a Membership Interest, any sale, assignment, gift, Involuntary Transfer, Encumbrance, or other disposition of such a Membership Interest or any element of such Membership Interest, directly or indirectly, other than an Encumbrance that is expressly permitted under this Agreement.

1.47. "Triggering Event" is defined in Article VIII, Section 8.4.

1.48. "Vote" means a written consent or approval, a ballot cast at a meeting, or a voice vote.

1.49 "Voting Interest" means, with respect to a Member, the right to Vote or participate in management and any right to information concerning the business and affairs of the Company provided under the Act, except as limited by the provisions of this Agreement. A Member's Voting Interest shall be directly proportional to that Member's Percentage Interest.

**ARTICLE II: ARTICLES OF ORGANIZATION**

2.1. The Articles of Organization were filed with the California Secretary of State on the 28th day of August, 2000, File Number 200024410041. A copy of the Articles of Organization as filed is attached to this Agreement as Exhibit A.

2.2. The name of the Company is **DINAMICA FINANCIER LLC**.

2.3. The principal executive office of the Company shall be at 7857 E. Florence Avenue, Suite 201, Downey, California 90240 or such other place or places as may be determined by the Manager from time to time.

2.4. The initial agent for service of process on the Company shall be **JOSE MARIO ESQUER**, whose address 7857 E. Florence Avenue, Suite 201, Downey, California 90240. The Managers may from time to time change the Company's agent for service of process.

2.5. The Company will be formed for the purposes of engaging in general business operations.

2.6. The Members intend the Company to be a limited liability company under the Act. Neither the Manager nor any Member shall take any action inconsistent with the express intent of the parties to this Agreement.

2.7. The term of existence of the Company shall commence on the effective date of filing of Articles of Organization with the California Secretary of State, and shall continue unless sooner terminated by the provisions of this Agreement or as provided by law.

2.8. The names and addresses of the Initial Members are as set forth in Exhibit B.

2.9. The Members shall be the Managers of the Company.

**OPERATING AGREEMENT  
FOR  
DINAMICA FINANCIERA LLC,  
A CALIFORNIA LIMITED LIABILITY COMPANY**

THE SECURITIES REPRESENTED BY THIS AGREEMENT HAVE NOT BEEN REGISTERED UNDER THE SECURITIES ACT OF 1933 OR REGISTERED OR QUALIFIED UNDER ANY STATE SECURITIES LAWS. SUCH SECURITIES MAY NOT BE OFFERED FOR SALE, SOLD, DELIVERED AFTER SALE, TRANSFERRED, PLEDGED, OR HYPOTHECATED UNLESS QUALIFIED AND REGISTERED UNDER APPLICABLE STATE AND FEDERAL SECURITIES LAWS OR UNLESS, IN THE OPINION OF COUNSEL SATISFACTORY TO THE COMPANY, SUCH QUALIFICATION AND REGISTRATION IS NOT REQUIRED. ANY TRANSFER OF THE SECURITIES REPRESENTED BY THIS AGREEMENT IS FURTHER SUBJECT TO OTHER RESTRICTIONS, TERMS AND CONDITIONS WHICH ARE SET FORTH HEREIN.

**OPERATING AGREEMENT  
FOR DINAMICA FINANCIER LLC  
A CALIFORNIA LIMITED LIABILITY COMPANY**

A. THIS OPERATING AGREEMENT is entered into as of September 7, 2000 by JOSE MARIO ESQUER AND VALENTIN BENITEZ (referred to individually as a Member and collectively as the Members).

B. The Members have formed a limited liability company under the Beverly-Killea Limited Liability Company Act. The Articles of Organization of the Company filed with the California Secretary of State on the 28th day of August, 2000 are hereby adopted and approved by the Members.

C. The Members enter into this Agreement to provide for the governance of the Company and the conduct of its business, and to specify their relative rights and obligations.

NOW THEREFORE, the Members agree as follows:

**ARTICLE I: DEFINITIONS**

Capitalized terms used in this Agreement have the meanings specified in this Article or elsewhere in this Agreement and when not so defined shall have the meanings set forth in California Corporations Code section 17001.

1.1. "Act" means the Beverly-Killea Limited Liability Company Act California Corporations Code (17000-17705), including amendments from time to time.

1.2. "Adjusted Capital Contribution" is defined in Article IV, Section 4.6(a).

1.3. "Adjusted Capital Account Deficit" is defined in Article IV, Section 4.3(a).

1.4. "Affiliate" of a Member means (1) any Person directly or indirectly, through one or more intermediaries, controlling, controlled by, or under common control with the Member. The term "control" (including the terms "controlled by" and "under common control with") means the possession, direct or indirect, of the power to direct or cause the direction of the management and policies of a Person, whether through membership, ownership of voting securities, by contract, or otherwise.

1.5. "Agreement" means this operating agreement, as originally executed and as amended from time to time.

1.6. "Articles of Organization" is defined in Corporations Code section 17001(b), as applied to this Company.

1.7. "Assignee" means a person who has acquired a Member's Economic Interest in the Company, by way of a Transfer in accordance with the terms of this Agreement, but who has not become a Member.

1.8. "Assigning Member" means a Member who by means of a Transfer has transferred an Economic Interest in the Company to an Assignee.

1.9. "Available Cash" means all net revenues from the Company's operations, including net proceeds from all sales, refinancing, and other dispositions of Company property that the Manager, in the Manager's sole discretion, deems in excess of the amount reasonably necessary for the operating requirements of the Company, including debt reduction and Reserves.

1.10. "Book Depreciation" is defined in Article IV, Section 4.3(b).

MAY-09-2008 04:51 PM

1.11. "Capital Account" means, with respect to any Member, the account reflecting the capital interest of the Member in the Company, consisting of the Member's initial Capital Contribution maintained and adjusted in accordance with Article III, Section.

1.12. "Capital Contribution" means, with respect to any Member, the amount of the money and the Fair Market Value of any property (other than money) contributed to the Company (net of liabilities secured by such contributed property that the Company is considered to assume or take "subject to" under IRC section 752) in consideration of a Percentage Interest held by such Member. A Capital Contribution shall not be deemed a loan.

1.13. "Capital Event" means a sale or disposition of any of the Company's capital assets, the receipt of insurance and other proceeds derived from the involuntary conversion of Company property, the receipt of proceeds from a refinancing of Company property, or a similar event with respect to Company property or assets.

1.14. "Code" or "IRC" means the Internal Revenue Code of 1986, as amended, and any successor provision.

1.15. "Company" means the company named in Article II, Section 2.2 of this Agreement.

1.16. "Company Minimum Gain" is defined in Article IV, Section 4.3(c).

1.17. "Confidential Information" is defined in Article X, Section 10.2.

1.18. "Corporations Code" ("Corp C") means the California Corporations Code.

1.19. "Economic Interest" means a Person's right to share in the income, gains, losses, deductions, credit or similar items of, and to receive distributions from, the Company, but does not include any other rights of a Member, including the right to vote or to participate in management.

1.20. "Encumber" means the act of creating or purporting to create an Encumbrance, whether or not perfected under applicable law.

1.21. "Encumbrance" means, with respect to any Membership Interest, or any element thereof, a mortgage, pledge, security interest, lien, proxy coupled with an interest (other than as contemplated in this Agreement), option, or preferential right to purchase.

1.22. "Gross Asset Value" means, with respect to any item of property of the Company, the item's adjusted basis for federal income tax purposes, except as follows:

(a) The initial Gross Asset Value of any item of property contributed by a Member to the Company shall be the fair market value of such property, as mutually agreed by the contributing Member and the Company;

(b) The Gross Asset Value of any item of Company property distributed to any Member shall be the fair market value of such item of property on the date of distribution; and

(c) The Gross Asset Value of any item of Company property shall be subject to the adjustments specified in Article IV, Section 4.11.

1.23. "Initial Members" means those Persons whose names are set forth in the first sentence of this Agreement. A reference to an "Initial Member" means any of the Initial Members.

1.24. "Involuntary Transfer" means, with respect to any Membership Interest, or any element thereof, any Transfer or Encumbrance, whether by operation of law, pursuant to court order, foreclosure of a security interest, execution of a judgment or other legal process, or otherwise, including a purported transfer to or from a trustee in bankruptcy, receiver, or assignee for the benefit of creditors.



1.25. "Losses." See Article IV, Section 4.2.

1.26. "Majority of Members" means a Member or Members whose Percentage Interests represent more than 50 percent of the Percentage Interests of all the Members.

1.27. "Manager" or "Managers" means the Person(s) named as such in Article II or the Persons who from time to time succeed any Person as a Manager and who, in either case, are serving at the relevant time as a Manager.

1.28. "Member" means an Initial Member or a Person who otherwise acquires a Membership Interest, as permitted under this Agreement, and who remains a Member.

1.29. "Member Nonrecourse Debt" is defined in Article IV, Section 4.3(d).

1.30. "Member Nonrecourse Debt Minimum Gain" is defined in Article IV, Section 4.3(e).

1.31. "Member Nonrecourse Deductions" is defined in Article IV, Section 4.3(f).

1.32. "Membership Interest" means a Member's rights in the Company, collectively, including the Member's Economic Interest, any right to Vote or participate in management, and any right to information concerning the business and affairs of the Company.

1.33. "Nonrecourse Deductions" is defined in Article IV, Section 4.3(g).

1.34. "Nonrecourse Liability" is defined in Article IV, Section 4.3(h).

1.35. "Notice" means a written notice required or permitted under this Agreement. A notice shall be deemed given or sent when deposited, as certified mail or for overnight delivery, postage and fees prepaid, in the United States mails; when delivered to Federal Express, United Parcel Service, DHL WorldWide Express, or Airborne Express, for overnight delivery, charges prepaid or charged to the sender's account; when personally delivered to the recipient; when transmitted by electronic means, and such transmission is electronically confirmed as having been successfully transmitted; or when delivered to the home or office of a recipient in the care of a person whom the sender has reason to believe will promptly communicate the notice to the recipient.

1.36. "Percent of the Members" means the specified total of Percentage Interests of all the Members.

1.37. "Percentage Interest" means a fraction, expressed as a percentage, the numerator of which is the total of a Member's Capital Account and the denominator of which is the total of all Capital Accounts of all Members.

1.38. "Person" means an individual, partnership, limited partnership, trust, estate, association, corporation, limited liability company, or other entity, whether domestic or foreign.

1.39. "Profits" and "Losses" are defined in Article IV, Section 4.2.

1.40. "Proxy" has the meaning set forth in the first paragraph of Corp C §17001(a). A Proxy may not be transmitted orally.

1.41. "Regulations" ("Reg") means the income tax regulations promulgated by the United States Department of the Treasury and published in the Federal Register for the purpose of interpreting and applying the provisions of the Code, as such Regulations may be amended from time to time, including corresponding provisions of applicable successor regulations.

1.42. "Reserves" means the aggregate of reserve accounts that the Manager, in the Manager's sole discretion, deems reasonably necessary to meet accrued or contingent liabilities of the Company, reasonably anticipated operating expenses, and working capital requirements.

MAY-09-2008 04:53 PM

P. 13



SECRETARY OF STATE

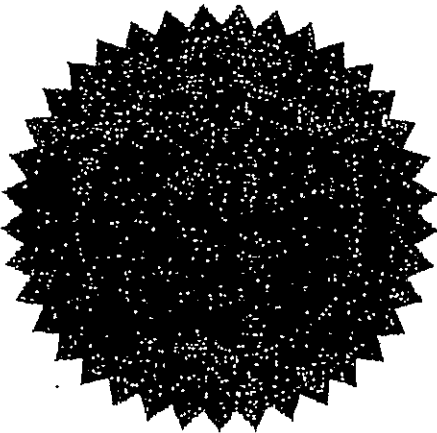
I, *BILL JONES*, Secretary of State of the State of California, hereby certify:

That the attached transcript of 1 page(s) was prepared by and in this office from the record on file, of which it purports to be a copy, and that it is full, true and correct.

*IN WITNESS WHEREOF*, I execute this certificate and affix the Great Seal of the State of California this day of

AUG 31 2000

Secretary of State



# Instructions for Form FTB 3522 Limited Liability Company Tax Voucher

## General Information

Form FTB 3522 is used to pay the annual limited liability company (LLC) tax of \$800 for taxable year 2000. LLCs should use this form if they:

- Have articles of organization accepted by the California Secretary of State (SOS);
- Have a certificate of registration issued by the SOS; or
- Are doing business in California.

## Who Must Pay the Annual LLC Tax?

Every LLC that is doing business in California or that has articles of organization accepted or a certificate of registration issued by the SOS is subject to the annual LLC tax of \$800. The tax must be paid for each taxable year until a certificate of cancellation of registration or of articles of organization is filed with the SOS.

## How to Complete Form FTB 3522

Enter all the information requested on this form. To ensure the timely and proper application of the payment to the LLC's account, enter the SOS file number (assigned upon registration with the SOS), and the federal employer identification number (FEIN).

**Note:** If you lease a private mailbox (PMB) from a private business rather than from the United States Postal Service, include the PMB number in the field labeled "PMB no." in the address area.

## Where to Mail

Detach and mail the voucher portion along with the payment to:

FRANCHISE TAX BOARD  
PO BOX 942857  
SACRAMENTO CA 94257-0631

## When to Pay the Annual LLC Tax

The annual LLC tax is due and payable on or before the 15th day of the 4th month after the beginning of the LLC's taxable year (fiscal year) or April 17, 2000 (calendar year).

**Note:** The first taxable year of an LLC that was not previously in existence begins when the LLC is organized.

If the 15th day of the 4th month of an existing foreign LLC's taxable year has passed before the foreign LLC commences business in California or registers with the SOS, the annual LLC tax should be paid immediately after commencing business or registering with the SOS.

**Example:** LLC1, a newly-formed calendar year taxpayer, organizes as an LLC in Delaware on June 1, 2000. LLC1 registers with the SOS on August 14, 2000, and begins doing business in California on August 15, 2000. Because LLC1's initial tax year began on June 1, 2000, the annual LLC tax is due September 15, 2000 (the 15th day of the 4th month of the short period taxable year). LLC1's short period (6/1/2000-12/31/2000) tax return is due April 16, 2001. The annual tax payment for tax year 2001, with form FTB 3522 is also due April 16, 2001.

## Penalties and Interest

If the LLC fails to pay its total tax by the 15th day of the 4th month after the beginning of the taxable year (fiscal year) or April 17, 2000 (calendar year), a late payment penalty plus interest will be added to the tax due. The penalty and interest will be computed from the due date of the tax to the date of payment.

## Late Payment of Prior Year Annual LLC Tax

If a prior year LLC tax of \$800 was not paid on or before the 15th day of the 4th month after the beginning of the taxable year, the tax should be remitted as soon as possible, using the appropriate tax year form FTB 3522. Do not use any other form for payment of the tax. This will assure proper application of the payment to the LLC's account.

DETACH HERE

**TAXABLE YEAR** **Limited Liability Company**  
**2000 Tax Voucher**

CALIFORNIA FORM

**3522**

For calendar year 2000 or fiscal year beginning month \_\_\_\_\_ day \_\_\_\_\_ year 2000, and ending month \_\_\_\_\_ day \_\_\_\_\_ year \_\_\_\_\_

Limited liability company name: **DINAMICA FINANCIERA LLC**

Secretary of State (SOS) file number: **200024410041**

DBA/Attention: **Jose Mario Esquer**

Federal employer identification number (FEIN): **954819086**

Delivery address: **7857 E. Florence Avenue, Suite 201**

City, town, or post office: **Powney**

State: **CA** ZIP Code: **90240**

PMB no. \_\_\_\_\_

Make your check or money order payable to "Franchise Tax Board." Write the SOS file number, FEIN, and "FTB 3522 2000" on the check or money order. Mail this voucher and the check or money order to:  
FRANCHISE TAX BOARD  
PO BOX 942857  
SACRAMENTO CA 94257-0631

**DUE 15TH DAY OF 4TH MONTH OF TAXABLE YEAR OR APRIL 17, 2000.** Amount of payment: **800.00**

352200103

OSP 12WB 20230

FTB 3522 1999

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**Form of Certificate of Compliance\***

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I/We do certify that all of the documents and information required by the attached Civil Investigative Demand which are in the possession, custody, control, or knowledge of the person to whom the demand is directed have been submitted to a custodian named herein.

If a document responsive to this Civil Investigative Demand has not been submitted, the objections to its submission and the reasons for the objection have been stated.

If an interrogatory or a portion of the request has not been fully answered or a portion of the report has not been completed, the objections to such interrogatory or uncompleted portion and the reasons for the objections have been stated.

Signature \_\_\_\_\_

Title \_\_\_\_\_

Sworn to before me this day

\_\_\_\_\_

Notary Public

\_\_\_\_\_

\*In the event that more than one person is responsible for complying with this demand, the certificate shall identify the documents for which each certifying individual was responsible. In place of a sworn statement, the above certificate of compliance may be supported by an unsworn declaration as provided for by 28 U.S.C. § 1746.

# **EXHIBIT 4**



UNITED STATES OF AMERICA  
**FEDERAL TRADE COMMISSION**  
WESTERN REGION

Slacy Procter, Attorney  
10877 Wilshire Blvd., Suite 700  
Los Angeles, CA 90024-4341  
(310) 824-4343

May 12, 2008

*VIA FACSIMILE AND U.S. MAIL*

Marcus Gomez, Esq.  
12749 Norwalk Blvd., Suite 204A  
Norwalk, CA 90650

Re: Civil Investigative Demand issued to Dinamica Financiera LLC

Dear Mr. Gomez:

The Federal Trade Commission (FTC) received your May 9, 2008 letter and response to the Civil Investigative Demand (CID) issued to Dinamica Financiera LLC (Dinamica). In your letter you request a 30-day extension to respond to the CID. The FTC has considered your response and concludes that a 30-day extension is unwarranted. Dinamica has not provided the FTC with any basis to grant the extension of time. In fact, considering that Dinamica claims to only keep client files for 90 days and Dinamica claims not to provide any Credit Repair Service (as that term is defined in the CID), we see no reason why Dinamica would need an additional 30 days to make the documents identified in the CID available to the FTC. However, the FTC understands that you were recently retained by Dinamica and have not yet had the opportunity to review your clients files and information. Thus, as we discussed, the FTC grants Dinamica until May 19, 2008 to fully respond to the Interrogatories set forth in the CID. The FTC also grants Dinamica until May 27, 2008 to make all documents identified in the Production Requests available to the FTC.

In addition, I feel it is important to bring a couple of issues to your attention. First, several of your responses, including your response to Interrogatories 1, 6, 8, and 9, as well as Production Requests 10 and 16, are unclear. For example, your responses to Interrogatory 1.a and Production Request 16 contain an improper date (i.e., "8/100" and "203") and your response to Interrogatory 6 does not make clear the period of time the compensation pertains to (e.g., \$43,000 per year). Moreover, your responses to Interrogatories 8.a and 9, as well as Production Request 10.a, are unclear in parts, and your response to Production Request 10 contains duplicate responses to specific specifications. Please review your responses and make any and all necessary amendments prior to your submissions on May 19 and 27, 2008. Last, you represent that a list of Dinamica's clients was attached as Exhibit 1. No such exhibit was included in the May 9, 2008 response. Please resubmit the list.

In closing, I remind you to pay particular attention to the instructions set forth in the CID regarding the production of documents pursuant to the CID. It is important that you follow the instructions as forth in the CID. Further, the FTC may require the submission of additional documents at a later time during this investigation. Pursuant to the instructions in the CID, Dinamica should have already suspended any routine procedures for document destruction and taken other measures necessary to prevent the destruction of documents.

Feel free to contact me at 310-824-4343 if you have any questions or would like to discuss this further.

Sincerely,

A handwritten signature in black ink, appearing to read 'Stacy R. Procter', with a long horizontal flourish extending to the right.

Stacy R. Procter

\*\*\*\*\*  
\*\*\* TX REPORT \*\*\*  
\*\*\*\*\*

TRANSMISSION OK

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UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION  
WESTERN REGION

### FACSIMILE TRANSMISSION COVER SHEET

**DATE:** May 12, 2008

**TO:** Marcus Gomez, Esq.

**FAX NUMBER:** 562-929-7409

**FROM:** Stacy Procter, Esq.

tel. (310) 824-4343

fax (310) 824-4380

**Total number of pages transmitted, including this cover sheet:**

3

**Organization Code:**  
1684

Included with this fax is a letter to your attention.



# **EXHIBIT 5**

**MARCUS GOMEZ**

Attorney at Law  
12749 Norwalk Boulevard  
Suite 204-A  
Norwalk, California 90650  
Phone No.: (562) 929-2309  
Fax No.: (562) 929-7409

May 16, 2008

Stacy Procter, Esq.  
Federal Trade Comisión, Western Region-Los Angeles  
10877 Wilshire Boulevard, Suite 700  
Los Angeles, California 90024

RE: Dinamica Financiera LLC  
File No.: 0123145

Dear Ms. Procter,

In response to yours of May 12, 2008 I have reviewed your letter with my client and I do not believe I will be able to submit the requested responses by May 19, 2008.

Thank you for your courtesy and cooperation.

Very truly yours,  
*Marcus Gomez*

MARCUS GOMEZ  
Attorney at Law

MG/nc

cc: Dinamica Financiera LLC

12749 Norwalk Blvd., Ste 204-A  
Norwalk, CA 90650  
(562) 929-2309 Phone No.:  
(562) 929-7409 Facsimile No.:



# Fax

<b>To:</b> Stacy Procter, Esq.	<b>From:</b> MARCUS GOMEZ
<b>Fax:</b> (310) 824-4380	<b>Pages:</b> 1
<b>Phone:</b> (310) 824-4380	<b>Date:</b> 05/16/08
<b>Re:</b> File No.: 0123145	<b>Cc:</b> Dinamica Financiera LLC

- Urgent   
 For Review   
 Please Comment   
 Please Reply   
 Please Recycle

• **Comments:**

All materials within this facsimile transmission are intended for the person named above only. If you have received this facsimile by mistake please call (562) 929-2309 immediately upon receipt. Thank you.

# EXHIBIT 6



UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION  
WESTERN REGION

Stacy Procter, Attorney  
10877 Wilshire Blvd., Suite 700  
Los Angeles, CA 90024-4341  
(310) 824-4343

May 21, 2008

*VIA FACSIMILE AND U.S. MAIL*

Marcus Gomez, Esq.  
12749 Norwalk Blvd., Suite 204A  
Norwalk, CA 90650

Re: Civil Investigative Demand issued to Dinamica Financiera LLC

Dear Mr. Gomez:

The Federal Trade Commission (FTC) received your May 16, 2008 letter informing the FTC that you believed you would not be able to respond to the Interrogatories set forth in the Civil Investigative Demand (CID) issued to Dinamica Financiera LLC (Dinamica) by May 19, 2008. I called your office on Monday, May 19, 2008, so that we could discuss Dinamica's intentions to comply with the CID. I was informed that you were not in the office, so I left a message for you to return my phone call. As of today I have not heard from you nor received Dinamica's final response to the Interrogatories.

You agreed during our conversation on May 8, 2008 that you only needed an additional week to respond to the Interrogatories. While you subsequently requested a 30-day extension to respond to the CID, you provided the FTC with no basis upon which to justify giving Dinamica an additional 30 days to respond. The FTC provided you an additional week in which to respond to the Interrogatories. Additional time was provided to make the documents requested under the CID available to the FTC. As of today, Dinamica has not requested an additional extension of time, explained why additional time to respond to the Interrogatories is necessary, or even informed the FTC when it intends to respond to the Interrogatories. Dinamica has thus far failed to comply with the CID.

If you wish to discuss this with me, I can be reached at 310-824-4343.

Sincerely,

Stacy R. Procter

\*\*\*\*\*  
\*\*\* TX REPORT \*\*\*  
\*\*\*\*\*

TRANSMISSION OK

TX/RX NO 2028  
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DESTINATION ID  
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PAGES SENT 2  
RESULT OK



UNITED STATES OF AMERICA  
**FEDERAL TRADE COMMISSION**  
WESTERN REGION

**FACSIMILE TRANSMISSION COVER SHEET**

**TO:** Marcus Gomez, Esq.

**FAX NUMBER:** (562) 929-7409

**DATE:** May 21, 2008

**FROM:**

tel. (310) 824-4343  
fax (310) 824-4380

**Total number of pages  
transmitted, including  
this cover sheet:**

2

**Organization Code:**  
1684

Included with this facsimile is a letter addressed to your attention.

# EXHIBIT 7

MARCUS GOMEZ  
Attorney at Law  
12749 Norwalk Boulevard, Suite 204 A  
Norwalk, California 90650  
(562) 929-2309 (562) 929-7409 Fax

May 27, 2008


Attention: Stacy R. Procter  
United States of America  
Federal Trade Commission  
10877 Wilshire Blvd., Ste 700  
Los Angeles, CA 90024

Dear Ms. Procter

In response to your letter of 05/21/08 I have forwarded your letter to my client.

Thank you for your anticipated courtesy and cooperation.

Very truly yours,  
Law Office of Marcus Gomez

  
MARCUS GOMEZ  
Attorney at Law

Cc: Dinamica Financiera.



# **EXHIBIT 8**



UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION  
WESTERN REGION

Stacy Procter, Attorney  
10877 Wilshire Blvd., Suite 700  
Los Angeles, CA 90024-4341  
(310) 824-4343

May 30, 2008

*VIA FACSIMILE AND U.S. MAIL*

Marcus Gomez, Esq.  
12749 Norwalk Blvd., Suite 204A  
Norwalk, CA 90650

Re: Civil Investigative Demand issued to Dinamica Financiera LLC

Dear Mr. Gomez:

The Federal Trade Commission (FTC) received your May 27, 2008 letter informing the FTC that you forwarded my May 21, 2008 letter to your client, Dinamica Financiera LLC (Dinamica). I called your office yesterday at approximately 9:15 a.m. hoping to discuss Dinamica's intentions with respect to the Civil Investigative Demand (CID). No one answered your office phone and I left a message for you on your office voice mail. I have not spoken with you nor received any information from Dinamica since it submitted a partial response to the CID on May 9, 2008. I have set forth a summary of the events that have led to this letter below.

A CID was served on Dinamica on April 22, 2008. The CID required that, unless agreed to otherwise in writing by the FTC, Dinamica respond to interrogatories and make available to the FTC documents responsive to specific production requests by Monday, May 12, 2008.

You contacted me on May 8, 2008. During that conversation, you explained that you had been retained by Dinamica to respond to the CID and had reviewed the CID in its entirety. You also informed me that you had received information from Dinamica and that Dinamica was prepared to respond to all CID interrogatories (except 7 and 13) by May 12, 2008. You agreed that an additional week would give Dinamica sufficient time to respond to interrogatories 7 and 13. You also requested additional time to respond to the CID production requests. However, you explained that because you had not yet discussed producing documents with your client, you did not know how much additional time would be necessary to respond to the production requests. We arranged to talk the following afternoon after you met with Dinamica. During our conversation I reminded you that the CID had not yet been modified and that all modifications to the CID must be agreed to in writing by the FTC.

We spoke again on May 9, 2008. During our conversation, you informed me that you planned to submit responses to all interrogatories (except 7 and 13) later that day. You also told

me that you had not yet spoken to Dinamica about producing the documents, but then informed me that Dinamica asked that you request a 30-day extension in which to produce the documents. I again reminded you that all modifications to the CID must be in writing and asked why Dinamica needed an additional 30 days to make the responsive documents available to the FTC. You explained that Dinamica was requesting the extension for "usual" reasons, including the need to go through files and copy documents. You, however, were not aware of the volume of documents that were potentially responsive to the CID. I reminded you that Dinamica had already been provided 21 days and that Dinamica need only make the responsive documents available to the FTC for inspection and copying. You told me you understood and that you would be submitting a written request for a 30-day extension later that day.

On May 9, 2008, the FTC received a facsimile from you that included a letter, partial responses to the CID interrogatories, objections and partial responses to the CID document requests, and one exhibit. In the letter you requested a 30-day extension from Monday, May 12, 2008 "within which to serve discovery responses." Your letter did not provided any basis upon which to grant an extension. Moreover, in Dinamica's partial response to the CID, Dinamica responded that it only keeps client files for 90 days, claimed not to provide any Credit Repair Service (as that term is defined in the CID), and responded "none" to many of the production requests (possibly indicating that Dinamica does not have documents responsive to such requests).

The FTC responded to your Friday, May 9, 2008 letter on Monday, May 12, 2008. In that letter the FTC provided Dinamica until May 19, 2008 to fully respond to the interrogatories, and until May 27, 2008 to make all documents identified in the production requests available to the FTC. The FTC also raised several important issues regarding your May 9, 2008 response and I invited you to contact me if you had any questions or concerns.

On Friday, May 16, 2008, the FTC received a letter from you via facsimile indicating that you did not believe you would be able to submit "the requested responses by May 19, 2008." On Monday, May 19, 2008, I called your office to discuss Dinamica's intentions to comply with the CID. You were not in and I left a message for you to call me. You did not return my call and the FTC did not receive Dianamica's final response to the Interrogatories.

On May 21, 2008, the FTC sent you a letter indicating that Dinamica had thus far failed to comply with the CID and inviting you to contact me to discuss this matter.

On May 28, 2008, the FTC received via U.S. mail your letter dated May 27, 2008 and indicating that you had forwarded my May 21, 2008 letter to Dinamica. As noted above, I called you yesterday to discuss this matter with you, but you were not in and did not return my message.

Dinamica received the CID over five weeks ago. To date Dinamica has submitted a partial response to the CID interrogatories and has submitted only 19 pages of documents in response to the CID document requests. Dinamica has failed to fully comply with the CID.

The FTC would prefer that Dinamica cooperate with the FTC's investigation and fully

respond to the CID. At some point, however, the FTC must conclude that Dinamica does not intend to cooperate with our investigation. Unless the FTC receives Dinamica's complete response to the CID by Monday, June 3, 2008, we may have no choice but to refer this matter to the FTC's Office of General Counsel for enforcement.

If you wish to discuss this matter, you may contact me, Maricela Segura, or Jennifer Brennan at (310) 824-4343.

Sincerely,

*Stacy Procter JMB*

Stacy R. Procter

\*\*\*\*\*  
\*\*\* TX REPORT \*\*\*  
\*\*\*\*\*

TRANSMISSION OK

TX/RX NO 2058  
RECIPIENT ADDRESS 915829297408  
DESTINATION ID  
ST. TIME 05/30 10:42  
TIME USE 01'23  
PAGES SENT 4  
RESULT OK



UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION  
WESTERN REGION

FACSIMILE TRANSMISSION COVER SHEET

TO: Marcus Gomez, Esq.  
FAX NUMBER: (562) 929-7409  
DATE: May 30, 2008

FROM: Stacy Procter, Esq.  
tel. (310) 824-4343  
fax (310) 824-4380

Total number of pages transmitted, including this cover sheet: 4	Organization Code: 1684
--	-------------------------

Included with this facsimile is a letter addressed to your attention.

# EXHIBIT 9



UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION  
WASHINGTON, D.C. 20580

Office of the General Counsel  
Marilyn E. Kerst  
(202) 326-2158

June 16, 2008

VIA FEDERAL EXPRESS

Marcus Gomez, Esq.  
12749 Norwalk Blvd., Suite 204A  
Norwalk, CA 90650

Re: Civil Investigative Demand issued to Dinamica Financiera LLC

Dear Mr. Gomez:

The matter of the Civil Investigative Demand ("CID") issued by the Federal Trade Commission to your client, Dinamica Financiera LLC has been referred to the Commission's Office of General Counsel for enforcement in court. The CID was issued pursuant to the Commission's authority under Section 20 of the FTC Act, 15 U.S.C. § 57b-1, which empowers the Commission to issue CIDs to compel the production of documentary evidence and responses to written interrogatories. Sections 20(e) and (h) of the FTC Act, 15 U.S.C. §§ 57b-1(e) and (h), authorize the Commission to invoke the aid of the United States district courts in enforcing such CIDs.

The CID was served on your client on April 22, 2008, and required responses to document requests and interrogatories by May 12, 2008. On May 9, you requested an extension of time until June 11. The Commission agreed to an extension of time until May 19, 2008, to respond fully to the interrogatories, and until May 27, 2008, to respond fully to the document production requests.

June 11 is now several days past, and your client has failed to respond fully to the CID. The May 30, 2008, letter to you from Stacy Procter, an attorney in the Commission's Western Region Office in Los Angeles, set forth in detail the inadequacy of Dinamica's response. Dinamica has failed to submit any additional documents or interrogatory responses since May 9, and has not communicated with the Commission since your letter dated May 27, 2008.

I request that you contact me immediately to discuss whether your client is prepared to comply with the CID, or whether judicial enforcement will be necessary.

Yours very truly,

Handwritten signature of Marilyn E. Kerst in black ink.  
Marilyn E. Kerst

**From:** TrackingUpdates@fedex.com [mailto:TrackingUpdates@fedex.com]  
**Sent:** Wednesday, June 18, 2008 1:05 PM  
**To:** Kerst, Marilyn E.  
**Subject:** FedEx Shipment 792715647809 Delivered

1.

This tracking update has been requested by:

Company Name: FTC  
Name: Office of the General Counsel  
E-mail: tlewis@ftc.gov

Our records indicate that the following shipment has been delivered:

Door Tag number: DT101743346160  
Reference: 0721Dinamica  
Ship (P/U) date: Jun 16, 2008  
Delivery date: Jun 18, 2008 9:59 AM  
Sign for by: M.GOMEZ  
Delivered to: Receptionist/Front Desk  
Service type: FedEx Priority Overnight  
Packaging type: FedEx Pak  
Number of pieces: 1  
Weight: 1.00 lb.  
Special handling/Services: Deliver Weekday

Tracking number: 792715647809

Shipper Information

Office of the General Counsel  
FTC  
600 PENNSYLVANIA AVE., N.W;Litigation - Room H582  
WASHINGTON  
DC  
US  
20580

Recipient Information

Marcus Gomez  
-----  
12749 Norwalk Blvd.;Suite 204A  
Norwalk  
CA  
US  
90650

Please do not respond to this message. This email was sent from an unattended mailbox. This report was generated at approximately 12:04 PM CDT on 06/18/2008.

To learn more about FedEx Express, please visit our website at [fedex.com](http://fedex.com).

All weights are estimated.



To track the latest status of your shipment, click on the tracking number above, or visit us at [fedex.com](http://fedex.com).

This tracking update has been sent to you by FedEx on the behalf of the Requestor noted above. FedEx does not validate the authenticity of the requestor and does not validate, guarantee or warrant the authenticity of the request, the requestor's message, or the accuracy of this tracking update. For tracking results and fedex.com's terms of use, go to [fedex.com](http://fedex.com).

Thank you for your business.

# EXHIBIT 10



UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION  
WASHINGTON, D.C. 20580

Office of the General Counsel  
Marilyn E. Kerst  
(202) 326-2158

June 25, 2008

VIA FEDERAL EXPRESS

Marcus Gomez, Esq.  
12749 Norwalk Blvd., Suite 204A  
Norwalk, CA 90650

Re: Civil Investigative Demand Issued to Dinamica Financiera LLC

Dear Mr. Gomez:

This is to follow up on my letter to you dated June 16, 2008, which was delivered to you by Federal Express and signed for by you on June 18, 2008. In that letter, I requested that you contact me immediately regarding the Civil Investigative Demand ("CID") issued by the Federal Trade Commission and served on your client, Dinamica Financiera LLC, on April 22, 2008. I informed you that the matter of your client's noncompliance with the CID has been referred to the Commission's Office of General Counsel for enforcement in court. I requested that you contact me immediately to discuss this matter.

You have made no attempt to contact me, and your client has made no attempt to rectify its noncompliance with the CID, despite your representation, in your May 9 letter to Stacy Procter of the Commission's Western Regional Office, that your client would do so by June 11.

We are prepared to file a judicial enforcement action unless your client complies fully with the CID by the close of business on July 2, 2008.

Yours very truly,

Handwritten signature of Marilyn E. Kerst in black ink.  
Marilyn E. Kerst

**From:** TrackingUpdates@fedex.com [mailto:TrackingUpdates@fedex.com]  
**Sent:** Friday, June 27, 2008 1:20 PM  
**To:** Kerst, Marilyn E.  
**Subject:** FedEx Shipment 790533309627 Delivered

1.

This tracking update has been requested by:

Company Name: FTC  
Name: Office of the General Counsel  
E-mail: tlewis@ftc.gov

Our records indicate that the following shipment has been delivered:

Door Tag number: DT101669669935  
Reference: 0721dinamica  
Ship (P/U) date: Jun 25, 2008  
Delivery date: Jun 27, 2008 10:15 AM  
Sign for by: N.CHAVEZ  
Delivered to: Receptionist/Front Desk  
Service type: FedEx Priority Overnight  
Packaging type: FedEx Envelope  
Number of pieces: 1  
Weight: 0.50 lb.  
Special handling/Services: Deliver Weekday

Tracking number: 790533309627

Shipper Information

Office of the General Counsel  
FTC  
600 PENNSYLVANIA AVE., N.W.;Litigation -  
Room H5B2  
WASHINGTON  
DC  
US  
20580

Recipient Information

Marcus Gomez  
-----  
12749 NORWALK BLVD STE 204A;NORWALD  
BLVD.  
NORWALK  
CA  
US  
906508384

Please do not respond to this message. This email was sent from an unattended mailbox. This report was generated at approximately 12:19 PM CDT on 06/27/2008.

To learn more about FedEx Express, please visit our website at [fedex.com](http://fedex.com).

All weights are estimated.

To track the latest status of your shipment, click on the tracking number above, or visit us at [fedex.com](http://fedex.com).

This tracking update has been sent to you by FedEx on the behalf of the Requestor noted above. FedEx does not validate the authenticity of the requestor and does not validate, guarantee or warrant the authenticity of the request, the requestor's message, or the accuracy of this tracking update. For tracking results and fedex.com's terms of use, go to [fedex.com](http://fedex.com).

Thank you for your business.

# EXHIBIT 11

**MARCUS GOMEZ**

Attorney at Law  
12749 Norwalk Boulevard  
Suite 204-A  
Norwalk, California 90650  
Phone No.: (562) 929-2309  
Fax No.: (562) 929-7409

July 01, 2008

VALENTINE BENITEZ  
7857 E. Florence Avenue  
Downey, California 90240

RE: Civil Investigative Demand Issued to Dinamica Financiera LLC

Dear Mr. Benitez,

*amile-28-08*

Enclosed herein please find another copy of the Federal Trade Commission's June 16, 2008 letter. As you can see the Federal Trade Commission will seek a court order if compliance is not met.

Please contact me as soon as possible to discuss this matter.

Thank you for your courtesy and cooperation.

Very truly yours,



MARCUS GOMEZ  
Attorney at Law

MG/nc  
Cc: Federal Trade Commission  
Attn: Marilyn E. Kerst, General Counsel

*End,*

12749 Norwalk Blvd., Ste 204-A  
Norwalk, CA 90650  
(562) 929-2309 Phone No.:  
(562) 929-7409 Facsimile No.:

**Law Office of Marcus  
Gomez**

# Fax

To: Marilyn E Kerst. From: MARCUS GOMEZ  
Fax: \_\_\_\_\_ Pages: \_\_\_\_\_  
Phone: \_\_\_\_\_ Date: 07/02/08  
Re: Civil Investigative Demand Issued To Cc: Valentine Benitez  
Dinamica Financiera LLC

Urgent     For Review     Please Comment     Please Reply     Please Recycle

• **Comments:**

Enclosed herein please find a Correspondance sent to my client Mr. Benitez pertaining to yours of June 25, 2008.

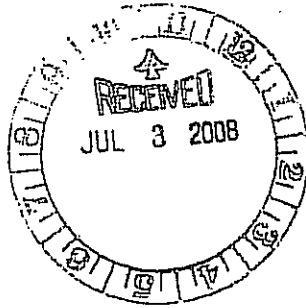
*NOT sent  
by fax  
Per NO fax  
Number avail.*

All materials within this facsimile transmission are intended for the person named above only. If you have received this facsimile by mistake please call (562) 929-2309 immediately upon receipt. Thank you.



MARCUS GOMEZ  
Attorney at Law  
12749 Norwalk Boulevard  
Suite 204-A  
Norwalk, California 90650

LONG BEACH, CA 908  
02 JUL 2008 PM 2 T

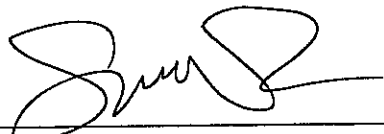


United States of America  
Federal Trade Commission  
10877 Wilshire Boulevard  
Site 700  
Los Angeles, CA 90024-4341

90024+4341  
Attn: Marilyn E. Kerst, General Counsel

CERTIFICATE OF SERVICE

1  
2  
3 I hereby certify that on July 16, 2008, via pre-paid Federal Express, I served a  
4  
5 copy of the Federal Trade Commission's Petition for an Order Enforcing a Civil  
6 Investigative Demand on Marcus Gomez, Esq., 12749 Norwalk Blvd., Suite 204-A,  
7 Norwalk, CA 90650, Counsel for Respondent, Dinamica Financiera LLC ("Dinamica").  
8  
9

10  
11   
12 \_\_\_\_\_  
13 STACY PROCTER  
14 CA Bar No. 221078  
15 Federal Trade Commission  
16 10877 Wilshire Blvd., Suite 700  
17 Los Angeles, CA 90024  
18 (310) 824-4366  
19 Fax: (310) 824-4380  
20 Email: sprocter@ftc.gov  
21 Attorney for Petitioner  
22 Federal Trade Commission  
23  
24  
25  
26  
27  
28

**UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA**

**NOTICE OF ASSIGNMENT TO UNITED STATES MAGISTRATE JUDGE FOR DISCOVERY**

This case has been assigned to District Judge Margaret M. Morrow and the assigned discovery Magistrate Judge is Patrick J. Walsh.

The case number on all documents filed with the Court should read as follows:

**CV08 - 4649 MMM (PJWx)**

Pursuant to General Order 05-07 of the United States District Court for the Central District of California, the Magistrate Judge has been designated to hear discovery related motions.

All discovery related motions should be noticed on the calendar of the Magistrate Judge

=====

**NOTICE TO COUNSEL**

*A copy of this notice must be served with the summons and complaint on all defendants (if a removal action is filed, a copy of this notice must be served on all plaintiffs).*

Subsequent documents must be filed at the following location:

**Western Division**  
312 N. Spring St., Rm. G-8  
Los Angeles, CA 90012

**Southern Division**  
411 West Fourth St., Rm. 1-053  
Santa Ana, CA 92701-4516

**Eastern Division**  
3470 Twelfth St., Rm. 134  
Riverside, CA 92501

Failure to file at the proper location will result in your documents being returned to you.

UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA  
 CIVIL COVER SHEET



<b>I (a) PLAINTIFFS</b> (Check box if you are representing yourself <input type="checkbox"/> ) FEDERAL TRADE COMMISSION 600 Pennsylvania Ave., N.W. Washington, D.C. 20580	<b>DEFENDANTS</b> DINAMICA FINANCIERA LLC 7857 E. Florence Ave., Ste 201 Downey, CA 90240-3793
<b>(b) Attorneys</b> (Firm Name, Address and Telephone Number. If you are representing yourself, provide same.) JOHN ANDREW SINGER Federal Trade Commission 600 Pennsylvania Ave., N.W., Washington, D.C. 20580 (202) 326-3234	<b>Attorneys (If Known)</b> Marcus Gomez, Esq. 12749 Norwalk Blvd., Suite 204-A Norwalk, CA 90650

<b>II. BASIS OF JURISDICTION</b> (Place an X in one box only.) <input checked="" type="checkbox"/> 1 U.S. Government Plaintiff <input type="checkbox"/> 3 Federal Question (U.S. Government Not a Party) <input type="checkbox"/> 2 U.S. Government Defendant <input type="checkbox"/> 4 Diversity (Indicate Citizenship of Parties in Item III)	<b>III. CITIZENSHIP OF PRINCIPAL PARTIES - For Diversity Cases Only</b> (Place an X in one box for plaintiff and one for defendant.) <table style="width:100%; border: none;"> <tr> <td style="border: none;"></td> <td style="border: none; text-align: center;">PTF</td> <td style="border: none; text-align: center;">DEF</td> <td style="border: none;"></td> <td style="border: none; text-align: center;">PTF</td> <td style="border: none; text-align: center;">DEF</td> </tr> <tr> <td style="border: none;">Citizen of This State</td> <td style="border: none; text-align: center;"><input type="checkbox"/> 1</td> <td style="border: none; text-align: center;"><input type="checkbox"/> 1</td> <td style="border: none;">Incorporated or Principal Place of Business in this State</td> <td style="border: none; text-align: center;"><input type="checkbox"/> 4</td> <td style="border: none; text-align: center;"><input type="checkbox"/> 4</td> </tr> <tr> <td style="border: none;">Citizen of Another State</td> <td style="border: none; text-align: center;"><input type="checkbox"/> 2</td> <td style="border: none; text-align: center;"><input type="checkbox"/> 2</td> <td style="border: none;">Incorporated and Principal Place of Business in Another State</td> <td style="border: none; text-align: center;"><input type="checkbox"/> 5</td> <td style="border: none; text-align: center;"><input type="checkbox"/> 5</td> </tr> <tr> <td style="border: none;">Citizen or Subject of a Foreign Country</td> <td style="border: none; text-align: center;"><input type="checkbox"/> 3</td> <td style="border: none; text-align: center;"><input type="checkbox"/> 3</td> <td style="border: none;">Foreign Nation</td> <td style="border: none; text-align: center;"><input type="checkbox"/> 6</td> <td style="border: none; text-align: center;"><input type="checkbox"/> 6</td> </tr> </table>		PTF	DEF		PTF	DEF	Citizen of This State	<input type="checkbox"/> 1	<input type="checkbox"/> 1	Incorporated or Principal Place of Business in this State	<input type="checkbox"/> 4	<input type="checkbox"/> 4	Citizen of Another State	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Incorporated and Principal Place of Business in Another State	<input type="checkbox"/> 5	<input type="checkbox"/> 5	Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6
	PTF	DEF		PTF	DEF																				
Citizen of This State	<input type="checkbox"/> 1	<input type="checkbox"/> 1	Incorporated or Principal Place of Business in this State	<input type="checkbox"/> 4	<input type="checkbox"/> 4																				
Citizen of Another State	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Incorporated and Principal Place of Business in Another State	<input type="checkbox"/> 5	<input type="checkbox"/> 5																				
Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6																				

**IV. ORIGIN** (Place an X in one box only.)

<input checked="" type="checkbox"/> 1 Original Proceeding	<input type="checkbox"/> 2 Removed from State Court	<input type="checkbox"/> 3 Remanded from Appellate Court	<input type="checkbox"/> 4 Reinstated or Reopened	<input type="checkbox"/> 5 Transferred from another district (specify):	<input type="checkbox"/> 6 Multi-District Litigation	<input type="checkbox"/> 7 Appeal to District Judge from Magistrate Judge
---	---	--	---	---	--	---

**V. REQUESTED IN COMPLAINT:** JURY DEMAND:  Yes  No (Check 'Yes' only if demanded in complaint.)  
**CLASS ACTION** under F.R.C.P. 23:  Yes  No       MONEY DEMANDED IN COMPLAINT: \$

**VI. CAUSE OF ACTION** (Cite the U.S. Civil Statute under which you are filing and write a brief statement of cause. Do not cite jurisdictional statutes unless diversity.)  
 Petition to Enforce Civil Investigative Demand issued by Federal Trade Commission requesting issuance of a Show Cause Order and Order to Compel Compliance

**VII. NATURE OF SUIT** (Place an X in one box only.)

OTHER STATUTES	CONTRACT	TORTS	TORTS	PRISONER	LABOR
<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce/ICC Rates/etc. <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input checked="" type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Act <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Info. Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes	<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loan (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	<b>PERSONAL INJURY</b> <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Fed. Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury-Med Malpractice <input type="checkbox"/> 365 Personal Injury-Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus-Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions	<b>PERSONAL PROPERTY</b> <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability <b>BANKRUPTCY</b> <input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 <b>CIVIL RIGHTS</b> <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 American with Disabilities - Employment <input type="checkbox"/> 446 American with Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights	<b>PETITIONS</b> <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 Habeas Corpus <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus/Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <b>FORFEITURE</b> <input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other	<input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act <b>PROPERTY RIGHTS</b> <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark <b>SOCIAL SECURITY</b> <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) <b>FEDERAL TAX SUITS</b> <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS-Third Party 26 USC 7609

FOR OFFICE USE ONLY: Case Number: **CV08-04649**  
 AFTER COMPLETING THE FRONT SIDE OF FORM CV-71, COMPLETE THE INFORMATION REQUESTED BELOW.

VIII(a). IDENTICAL CASES: Has this action been previously filed in this court and dismissed, remanded or closed?  No  Yes

If yes, list case number(s): \_\_\_\_\_

VIII(b). RELATED CASES: Have any cases been previously filed in this court that are related to the present case?  No  Yes

If yes, list case number(s): \_\_\_\_\_

Civil cases are deemed related if a previously filed case and the present case:

- (Check all boxes that apply)  A. Arise from the same or closely related transactions, happenings, or events; or  
 B. Call for determination of the same or substantially related or similar questions of law and fact; or  
 C. For other reasons would entail substantial duplication of labor if heard by different judges; or  
 D. Involve the same patent, trademark or copyright, and one of the factors identified above in a, b or c also is present.

IX. VENUE: (When completing the following information, use an additional sheet if necessary.)

(a) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which EACH named plaintiff resides.

Check here if the government, its agencies or employees is a named plaintiff. If this box is checked, go to item (b).

County in this District:*	California County outside of this District; State, if other than California; or Foreign Country

(b) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which EACH named defendant resides.

Check here if the government, its agencies or employees is a named defendant. If this box is checked, go to item (c).

County in this District:*	California County outside of this District; State, if other than California; or Foreign Country
Los Angeles County	

(c) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which EACH claim arose.

Note: In land condemnation cases, use the location of the tract of land involved.

County in this District:*	California County outside of this District; State, if other than California; or Foreign Country
Los Angeles County	

\* Los Angeles, Orange, San Bernardino, Riverside, Ventura, Santa Barbara, or San Luis Obispo Counties

Note: In land condemnation cases, use the location of the tract of land involved

X. SIGNATURE OF ATTORNEY (OR PRO PER):

Date 7/16/2008

Notice to Counsel/Parties: The CV-71 (JS-44) Civil Cover Sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law. This form, approved by the Judicial Conference of the United States in September 1974, is required pursuant to Local Rule 3-1 is not filed but is used by the Clerk of the Court for the purpose of statistics, venue and initiating the civil docket sheet. (For more detailed instructions, see separate instructions sheet.)

Key to Statistical codes relating to Social Security Cases:

Nature of Suit Code	Abbreviation	Substantive Statement of Cause of Action
861	HIA	All claims for health insurance benefits (Medicare) under Title 18, Part A, of the Social Security Act, as amended. Also, include claims by hospitals, skilled nursing facilities, etc., for certification as providers of services under the program. (42 U.S.C. 1935FF(b))
862	BL	All claims for "Black Lung" benefits under Title 4, Part B, of the Federal Coal Mine Health and Safety Act of 1969. (30 U.S.C. 923)
863	DIWC	All claims filed by insured workers for disability insurance benefits under Title 2 of the Social Security Act, as amended; plus all claims filed for child's insurance benefits based on disability. (42 U.S.C. 405(g))
863	DIWW	All claims filed for widows or widowers insurance benefits based on disability under Title 2 of the Social Security Act, as amended. (42 U.S.C. 405(g))
864	SSID	All claims for supplemental security income payments based upon disability filed under Title 16 of the Social Security Act, as amended.
865	RSI	All claims for retirement (old age) and survivors benefits under Title 2 of the Social Security Act, as amended. (42 U.S.C. (g))

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COPY

IN THE UNITED STATES DISTRICT COURT  
FOR THE CENTRAL DISTRICT OF CALIFORNIA  
WESTERN DIVISION

U.S. DISTRICT COURT  
CENTRAL DIST. OF CALIF.  
LOS ANGELES

FEDERAL TRADE COMMISSION,

Petitioner,

v.

DINAMICA FINANCIERA, LLC,

Respondent.

WDCV No.

CV08-04649 MAMM P/Wx

**(PROPOSED) ORDER ENFORCING CIVIL INVESTIGATIVE DEMAND  
ISSUED BY THE FEDERAL TRADE COMMISSION**

Petitioner, the Federal Trade Commission, has invoked the aid of this Court, pursuant to Section 20 of the Federal Trade Commission Act ("FTC Act"), 15 U.S.C. § 57b-1, to require Respondent, Dinamica Financiera, LLC, ("Dinamica"), to comply fully with the Commission's Civil Investigative Demand ("CID") served on April 22, 2008. The CID were issued by the Commission in aid of an investigation of the possible violations of Section 5(a) of the FTC Act ("FTCA"), 15 U.S.C. § 45(a), through what appears to be deceptive and or unfair representations concerning alleged mortgage foreclosure rescue and credit repair services directed at Spanish-speaking individuals. After considering the papers of record and the arguments of the parties, the Court has determined that the inquiry is within the authority of the agency, that the information sought is reasonably relevant to the inquiry, and that the inquiry is not unduly

1 burdensome. Because the Court is of the opinion that the relief sought by the  
2  
3 Commission should be granted, it is hereby ORDERED that within five (5) days of its or  
4 its counsel receipt of this Order, or at such later date as may be agreed upon by the  
5 parties, Dinanmica shall reply in full, under oath, to the interrogatories and produce all  
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7 responsive non-privileged documents specified in the Commission's CID.

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10 \_\_\_\_\_  
United States District Judge

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12 Dated: \_\_\_\_\_, 2008

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PRESENTED BY:

WILLIAM BLUMENTHAL  
General Counsel

JOHN F. DALY  
Deputy General Counsel - Litigation

JOHN ANDREW SINGER  
Attorneys for Petitioner  
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(202) 326-3234  
Fax (202) 326-2477  
Email: jsinger@ftc.gov

LOCAL COUNSEL:

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Federal Trade Commission  
10877 Wilshire Boulevard - Suite 700  
Los Angeles, CA 90024  
(310) 824-4324  
Fax: (310) 824-4380  
Email: sprocter@ftc.gov



CERTIFICATE OF SERVICE

1  
2  
3 I hereby certify that on July 16, 2008, via pre-paid Federal Express, I served a  
4  
5 copy of the Proposed Order Enforcing Civil Investigative Demand Issued by the Federal  
6 Trade Commission on Marcus Gomez, Esq., 12749 Norwalk Blvd., Suite 204-A,  
7  
8 Norwalk, CA 90650, Counsel for Respondent, Dinamica Financiera LLC ("Dinamica").  
9

10  
11 

12 STACY PROCTER  
13 CA Bar No. 221078  
14 Federal Trade Commission  
15 10877 Wilshire Blvd., Suite 700  
16 Los Angeles, CA 90024  
17 (310) 824-4366  
18 Fax: (310) 824-4380  
19 Email: sprocter@ftc.gov  
20 Attorney for Petitioner  
21 Federal Trade Commission  
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IN THE UNITED STATES DISTRICT COURT  
FOR THE CENTRAL DISTRICT OF CALIFORNIA  
WESTERN DIVISION

000 JUL 16 PM 2:50

FEDERAL TRADE COMMISSION  
CENTRAL DISTRICT OF CALIFORNIA  
LOS ANGELES

FEDERAL TRADE COMMISSION,

Petitioner,

v.

DINAMICA FINANCIERA, LLC,

Respondent.

WDCV No.

CV08-04649

MAMPJW

**(PROPOSED) ORDER TO SHOW CAUSE WHY RESPONDENT  
SHOULD NOT COMPLY WITH FEDERAL TRADE COMMISSION  
CIVIL INVESTIGATIVE DEMAND**

Pursuant to the authority conferred by Sections 20 of the Federal Trade Commission Act, 15 U.S.C. § 57b-1, and 28 U.S.C. § 1367, petitioner, the Federal Trade Commission, has invoked the aid of this Court, pursuant to Fed. R. Civ. P. 81(a)(3), for an order requiring the respondent, Dinamica Financiera, LLC ("Dinamica"), to produce responses to written interrogatories and a sworn verification in compliance with a Civil Investigative Demand ("CID") issued by the Commission on April 22, 2008, which was issued by the Commission in aid of an investigation of the possible violations of Section 5(a) of the FTC Act ("FTCA"), 15 U.S.C. § 45(a).

The Court has considered the Commission's Petition for an Order enforcing its CID and the papers filed in support thereof;

1 And it appears to the Court that petitioner has shown good cause for the entry of  
2 this Order. It is by this Court hereby ORDERED that respondent Dinamica appear at \_\_\_  
3 m. on the \_\_\_ day of \_\_\_\_\_, 2008, in Courtroom No. \_\_\_, United States Courthouse,  
4 Los Angeles, California, and show cause, if any there be, why this Court should not  
5 grant said Petition and enter an order directing respondent to comply fully with the  
6 Commission's subpoena and civil investigative demand that were directed to respondent.  
7 Unless the Court determines otherwise, notwithstanding the filing or pending of any  
8 procedural or other motions, all issues raised by the Petition and supporting papers, and  
9 any opposition to the Petition will be considered at the hearing on the Petition, and the  
10 allegations of said Petition shall be deemed admitted unless controverted by a specific  
11 factual showing.  
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17 IT IS FURTHER ORDERED that, if respondent Dinamica intends to file  
18 pleadings, affidavits, exhibits, motions or other papers in opposition to said Petition or to  
19 the entry of the Order requested herein, such papers must be filed and delivered to  
20 petitioner's counsel by \_\_\_ a.m./p.m. on \_\_\_\_\_, 2008. Such submission  
21 shall include, in the case of any affidavits or exhibits not previously submitted, or  
22 objections not previously made to the Federal Trade Commission in support of the  
23 petition to quash filed by respondent, an explanation as to why such objections were not  
24 made or such papers or information not submitted to the Commission. Any reply by  
25 petitioner shall be filed with the Court and received by respondent by \_\_\_ a.m./p.m. on \_\_\_  
26  
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1 \_\_\_\_\_, 2008.

2  
3 IT IS FURTHER ORDERED, pursuant to Fed. R. Civ. P. 81(a)(3), that this is a  
4 summary proceeding and that no party shall be entitled to discovery without further  
5 order of the Court upon a specific showing of need; and the dates for a hearing and the  
6 filing of papers established by this Order shall not be altered without prior order of the  
7 Court upon good cause shown; and  
8

9  
10 IT IS FURTHER ORDERED, pursuant to Fed. R. Civ. P. 81(a)(3), that a certified  
11 copy of this Order and copies of said Petition and the Memorandum of Points and  
12 Authorities in support thereof filed herein, be served forthwith by petitioner Federal  
13 Trade Commission upon respondent Dinamica or upon counsel for Dinamica. Such  
14 service shall be made by personal service, or by certified or registered mail return receipt  
15 requested, or by overnight express delivery service.  
16  
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20 SO ORDERED:

21  
22 \_\_\_\_\_  
United States District Judge

23  
24 Dated: \_\_\_\_\_, Los Angeles, California

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27 PRESENTED BY:  
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WILLIAM BLUMENTHAL  
General Counsel

JOHN F. DALY  
Deputy General Counsel - Litigation

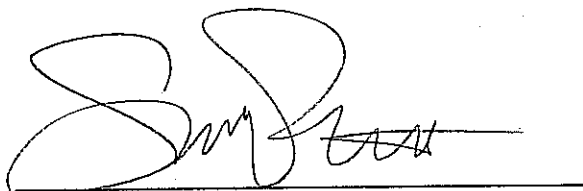
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Email: tsyta@ftc.gov

CERTIFICATE OF SERVICE

1  
2  
3 I hereby certify that on July 16, 2008, via pre-paid Federal Express, I served a  
4  
5 copy of the Proposed Order to Show Cause Why Respondent Should Not Comply with  
6 Federal Trade Commission Civil Investigative Demand on Marcus Gomez, Esq., 12749  
7 Norwalk Blvd., Suite 204-A, Norwalk, CA 90650, Counsel for Respondent, Dinamica  
8 Financiera LLC ("Dinamica").  
9

10  
11  
12  
13 

14 STACY PROCTER  
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16 Federal Trade Commission  
17 10877 Wilshire Blvd., Suite 700  
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