

**UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

|  |   |                    |
|--|---|--------------------|
| FEDERAL TRADE COMMISSION,                  | ) |                    |
|  | ) |                    |
| Plaintiff,                                 | ) | Case No. 17-cv-194 |
|  | ) | Judge Kennelly     |
| v.   | ) |                    |
|  | ) |                    |
| CREDIT BUREAU CENTER, LLC, <i>et al.</i> , | ) |                    |
|  | ) |                    |
| Defendants.                                | ) |                    |
|  | ) |                    |

**ORDER HOLDING DEFENDANT  
MICHAEL BROWN IN CIVIL CONTEMPT**

Plaintiff, the Federal Trade Commission (“FTC”), filed a Motion for an Order Holding Defendant Michael Brown in Civil Contempt (“Contempt Motion”) (Dkt. 82). The Court having considered all memoranda, declarations, and other exhibits filed herein, and having held an evidentiary hearing on June 28, 2017, and for the reasons stated in open court,

**IT IS HEREBY ORDERED** as follows:

**CIVIL CONTEMPT**

1. Defendant Michael Brown (“Brown”) is found in civil contempt for violating the following sections of the Preliminary Injunction as to Defendants Credit Bureau Center, LLC and Michael Brown (“Preliminary Injunction”) (Dkt. 59) entered by the Court on February 21, 2017:

a. Section I.C.2: Prohibiting Defendants from “charging, attempting to charge, or continuing to charge consumers through a negative option feature without having obtained their express informed consent;”

- b. Section II.C: Prohibiting Defendants from “[c]ashing any checks or depositing or processing any payments from customers of Defendants;”
- c. Section VI.A: Prohibiting the disclosure or sale of “financial or identifying personal information of any person from whom or about whom any Defendant obtained such information in connection with activities alleged in the FTC’s Complaint;”
- d. Section VI.B: Prohibiting Defendants from benefiting from or using the “financial or identifying personal information of any person from whom or about whom any Defendant obtained such information in connection with activities alleged in the FTC’s Complaint;”
- e. Section VII.B.2: Granting the Receiver exclusive custody and control of all assets and “full power” to “sue for, collect, receive, take in possession, hold, and manage all asserts and documents;” and
- f. Section VII.C.2.a: Prohibiting Defendants from transacting any business of the “Receivership Defendant,” defined as “Credit Bureau Center, LLC, a Delaware limited liability company, formerly known as MyScore LLC, and also doing business as eFreeScore.com, CreditUpdates.com, and FreeCreditNation.com, and its successors and assigns, as well as any subsidiaries, affiliates, divisions, or sales or customer service operations, and any fictitious business entities or business names created or used by these entities.”

**COMPENSATORY SANCTION**

2. Brown is ordered to pay to the FTC One Hundred Forty-One Thousand, Five Hundred Twenty-Two Dollars and Six Cents (\$141,522.06) within 30 days of entry of this Order by electronic funds transfer in accordance with instructions provided by a representative of the FTC, less any amount the FTC has received from David Ling pursuant to the Stipulated Order

Regarding Plaintiff FTC's Motion for an Order Holding David Ling in Civil Contempt (Dkt. 99), entered June 29, 2017, and less any amount the FTC has received pursuant to this Order from the bank accounts listed in Paragraph 3 below.

3. Within 10 days of being served with a copy of this Order, Bank of America, N.A. is directed to turn over to the FTC all funds in the accounts ending "7915" and "7807" held by Credit Data Partners LLC.

4. All money paid to the FTC pursuant to this Order may be deposited into a fund administered by the FTC or its designee to be used for compensatory relief, including consumer redress and any attendant expenses for the administration of any redress fund. If a representative of the FTC decides that direct redress to consumers is wholly or partially impracticable or money remains after redress is completed, with the Court's prior approval, the FTC may apply any remaining money for such other relief (including consumer information remedies) as it determines to be reasonably related to Brown's practices alleged in the Contempt Motion, or deposit funds not used for such relief to the U.S. Treasury as disgorgement. Brown has no right to challenge any actions the FTC or its representatives may take pursuant to this Subsection.

**PROTECTION OF CONSUMER DATA**

5. Within 7 days of entry of this Order, Brown will file with the Court and serve on counsel for the FTC a certification signed under penalty of perjury that:

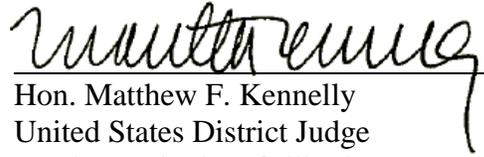
a. Identifies all entities and individuals known to have had possession of, or access to, any customer information, including, but not limited to, bank account or credit card information, held or used by Credit Bureau Center, LLC, formerly known as MyScore LLC, and also doing business as eFreeScore.com, CreditUpdates.com, and FreeCreditNation.com, and its successors and assigns, as well as any subsidiaries, affiliates, divisions, or sales or customer

service operations, and any fictitious business entities or business names created or used by these entities, or Credit Data Partners LLC, also doing business as CreditScores123 (“Customer Data”);

b. Certifies that Brown has destroyed all Customer Data in his possession and permanently terminated his access to any Customer Data; and

c. Certifies that Brown has confirmed that all entities or individuals identified pursuant to Paragraph 5.a above no longer have access to any Customer Data and have destroyed all Customer Data in their possession, or have been served by Brown with a copy of the Preliminary Injunction and have been notified by Brown in writing that all Customer Data is subject to the Preliminary Injunction, including, but not limited to, Section VI (Prohibition on Disclosing Customer Information) and Section VII (Permanent Receiver).

**SO ORDERED**, this 18th day of July, 2017.

  
Hon. Matthew F. Kennelly  
United States District Judge  
Northern District of Illinois