

JS - 6

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

**FTC,****Plaintiff(s),****v.****ZAMANI,****Defendant(s).****CASE NO. SACV 09-977 DOC  
(MLGx)****ORDER JUDGMENT**

Pursuant to the Court's Amended Findings of Fact and Conclusions of Law, it is hereby  
ORDERED AND ADJUDGED AS FOLLOWS:

1. Judgment of \$198,020.00 is entered against Zamani and for the FTC on counts I, II, and III of the Complaint.
2. Judgment of \$994,020.00 is entered against IGS and for the FTC on counts I, II, and III of the Complaint. The judgment against IGS is stayed pending the

1 conclusion of IGS' bankruptcy proceedings.

- 2
- 3 3. It is further ordered and adjudged that Infinity Group Services and Kahram
- 4 Zamani, whether acting individually or jointly, directly or indirectly through
- 5 another person, are each permanently restrained and enjoined, in connection with
- 6 the advertising, marketing, promotion, offering for sale or sale of residential
- 7 mortgage, loan, refinance and/or loan modification services, from misrepresenting
- 8 any material fact including, but not limited to, the following: (1) the terms or rates
- 9 that are available for any loan or other extension of credit; (2) the credit terms that
- 10 actually are or will be offered by a creditor or lender; (3) the nature or terms of any
- 11 refund, cancellation, exchange, or repurchase policy, including, but not limited to,
- 12 the likelihood of a consumer obtaining a full or partial refund, or the circumstances
- 13 in which a full or partial refund will be granted to a consumer; (4) any affiliation
- 14 with, or endorsement or approval by, any governmental entity or federal program;
- 15 (5) the total costs to purchase, receive, or use the residential mortgage, loan,
- 16 refinance and/or loan modification services; and, (6) any material restriction,
- 17 limitation, or condition to purchase, receive or use the residential mortgage, loan,
- 18 refinance and/or loan modification services.
- 19
- 20 4. To ensure faithful compliance with the terms of this judgment, IGS and Zamani
- 21 shall, within 30 days of any such request from the FTC, its representatives or
- 22 assigns, prepare full and complete reports of any and all business practices,
- 23 including but not limited to decisions concerning the hiring, retention or
- 24 termination of employees and any decisions concerning the marketing or
- 25 advertising of services and/or products offered by IGS, Zamani, and/or their
- 26 representatives or assigns. For a period of 50 years after the entry of this order,
- 27 IGS and Zamani shall at all times retain: (1) accounting records that reflect the cost
- 28 of goods or services sold, revenues generated, and the disbursement of revenues;

1 (2) personnel records accurately reflecting: the name, address and telephone  
2 number of each person employed in any capacity by any business controlled by  
3 either Defendant, including as an independent contractor, that person's job title or  
4 position, the date upon which the person commenced work, and the date and  
5 reason for the person's termination, if applicable; (3) customer files containing the  
6 name, addresses, telephone numbers, dollar amounts paid, quantity of items or  
7 services purchased, and description of items or services purchased, to the extent  
8 the information is obtained in the ordinary course of business; (4) complaints and  
9 refund requests (whether received directly, indirectly, or through any third party)  
10 and any responses to those complaints or requests; (5) copies of all sales scripts,  
11 training materials, advertisements, direct mail solicitations, contracts sent to  
12 consumers, or other marketing materials; and (6) all records and documents  
13 necessary to demonstrate full compliance with each provision of this Order.

- 14 5. IGS and Zamani shall permit representatives of the FTC to interview any  
15 employer, consultant, independent contractor, representative, agent, or employee  
16 that has agreed to an interview, relating in any way to any conduct subject to this  
17 Order. The person interviewed may have counsel present.  
18  
19 6. This Court shall retain jurisdiction of this matter for purposes of construction,  
20 modification, and enforcement of this Order.  
21

22 IT IS SO ORDERED.

23 DATED: September 28, 2011



24 DAVID O. CARTER  
25 United States District Judge  
26  
27  
28