

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF COLORADO  
**Judge Philip A. Brimmer**

Civil Action No. 06-cv-01793-PAB-KLM

HOPE SCHWAB,

Plaintiff,

v.

KIDS' FINANCIAL INC.,

Defendant.

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**ORDER**

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This matter was tried from February 2, 2009 through February 3, 2009 before a jury of nine.

At the conclusion of the evidence but before the case was submitted to the jury, plaintiff moved for a judgment as a matter of law as to liability pursuant to Fed. R. Civ. P. 50(a) on her Equal Credit Opportunity Act claim. The Court granted such motion before closing arguments, ruling that defendant violated the Equal Credit Opportunity Act as a matter of law by not providing specific reasons for denying plaintiff's application for credit in its letter to plaintiff dated May 9, 2006. The Court submitted the case to the jury on the issue of damages only.

The jury returned a verdict in favor of plaintiff for no actual damages and for \$4,177.87 in punitive damages. It is therefore

ORDERED that judgment shall enter in favor of plaintiff Hope Schwab and against defendant Kids' Financial, Inc. in the amount of \$4,177.87 in punitive damages.

It is further

ORDERED that plaintiff, having brought a successful action under 15 U.S.C. § 1691e(b), is awarded costs pursuant to 15 U.S.C. § 1691e(d). *See also* D.C.COLO.LCivR 54.1. It is further

ORDERED that plaintiff, having brought a successful action under 15 U.S.C. § 1691e(b), is entitled to a reasonable attorney's fee as determined by the Court. *See also* D.C.COLO.LCivR 54.3 and Fed. R. Civ. P. 54(d)(2).

DATED February 6, 2009.

BY THE COURT:

s/Philip A. Brimmer  
PHILIP A. BRIMMER  
United States District Judge