

Recommendation (Doc. 6) are adopted as the opinion of the Court;

2. For the reasons stated in the Report and Recommendation, the Trustee's motion for default judgment (Adv. Pro. Doc. 56) against Defendant Bradford L. Daley is granted;
3. Judgment is entered against Defendant Bradford L. Daley in favor of the Trustee for the following:
 - A. Damages of \$2,930.00 pursuant to K.S.A. § 50-1133(a);
 - B. Punitive damages of \$29,300.00 pursuant to K.S.A. § 50-1133(b) and the common law;
 - C. Penalties of \$20,000.00 pursuant to K.S.A. § 50-634(b), and K.S.A. § 50-634(b) and K.S.A. § 50-636(a) and (d);
 - D. Attorney fees and expenses of \$1,490.27 pursuant to K.S.A. § 50-1133(a) and K.S.A. § 50-634(e);
 - E. The costs of this action pursuant to K.S.A. § 50-1133(a);
 - F. Declaratory judgment that the Defendant's acts violated the Kansas Credit Services Organization Act and the Kansas Consumer Protection Act pursuant to K.S.A. § 50-634(a)(1), and an injunction against future violations pursuant to K.S.A. § 50-634(a)(2); and
 - G. Declaratory judgment that because the Defendant's written agreements with the Joneses (debtors) are in violation of the Kansas Credit Services Organizations Act and the

Kansas Consumer Protection Act, the contracts are
therefore void and unenforceable in their entirety.

IT IS SO ORDERED.

Dated: July 24, 2012

S/ Julie A. Robinson
JULIE A. ROBINSON
UNITED STATES DISTRICT JUDGE