

STATE OF MAINE
CUMBERLAND, ss.

BUSINESS AND CONSUMER COURT
Location: Portland
Docket No. BCD-WB-CV-10-02

STATE OF MAINE,)
)
Plaintiff,)
)
v.)
)
CSA - CREDIT SOLUTIONS OF)
AMERICA, INC., CSA - CREDIT)
SOLUTIONS OF AMERICA, LLC, and)
DOUGLAS VAN ARSDALE,)
)
Defendants.)

**CONSENT
JUDGMENT**

Without constituting evidence against, or admission by, any party as to any issue of fact or law other than jurisdiction, the parties consent to the entry of this Consent Judgment for the purpose of resolving matters at issue, without trial on any issue of fact or law. NOW THEREFORE, IT IS HEREBY ORDERED, ADJUDGED AND DECREED AS FOLLOWS:

JURISDICTION

The Court has personal jurisdiction over Plaintiff and Defendants and subject matter jurisdiction over this action. The Complaint states a claim for relief pursuant to 5 M.R.S. § 209.

INJUNCTIVE RELIEF

Pursuant to 5 M.R.S. § 209 and M.R. Civ. P. 65, Defendants and any entity owned or controlled by Defendants, together with their officers, agents,

{W2546661.1}

servants, employees , and those persons in active concert or participation with the Defendants who receive actual notice of this injunction, shall be permanently enjoined from:

- A. Engaging in, or providing, any debt settlement services to Maine consumers; and
- B. Accepting any fee for services from Maine consumers in advance of providing such services.

Notwithstanding anything to the contrary, this paragraph shall not prohibit Defendants from continuing to engage in and provide debt settlement services to existing customers who are Maine consumers, in accordance with Maine law.

COSTS

Upon execution of this Consent Judgment, Defendants shall pay \$150,000 to the Attorney General towards costs pursuant to 5 M.R.S. § 209, payable in three installments: \$50,000 on September 19, 2011; \$50,000 on October 20, 2011; and \$50,000 on November 21, 2011. Payment shall be by bank check made payable to the “Maine Attorney General.” In the event that any installment payment due under this Consent Judgment is not timely made, interest shall accrue on such payment at the annual percentage rate of 10%, compounded daily.

RETENTION OF JURISDICTION

Jurisdiction is retained by this Court for the purpose of enabling any of

the parties to apply to the Court at any time for further order and directions as may be necessary or appropriate for the modification, construction, enforcement, or execution of this Consent Judgment. Each and every violation of this Consent Judgment shall be treated as a separate contempt thereof.

EFFECTIVE DATE

IT IS HEREBY ORDERED that this Consent Judgment shall be effective immediately upon entry.

This Consent Judgment may be incorporated by reference on the court docket.

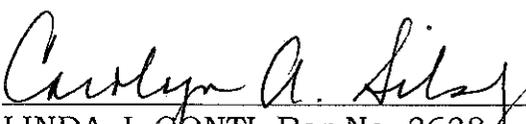
Dated: July 20, 2011



Thomas E. Humphrey
Chief Justice, Maine Superior Court

Dated: July 20, 2011

WILLIAM J. SCHNEIDER
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Dated: July 20, 2011



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*Attorneys for Defendants CSA – Credit
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Arsdale*

Dated: July 20, 2011

CSA-Credit Solutions of America, LLC



By: Douglas Van Arsdale, its President
and Chief Executive Officer

Dated: July 20, 2011



Douglas Van Arsdale