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

Bureau of Consumer Financial Protection,  
Plaintiff,  
vs.  
Chou Team Realty, LLC, et al.,  
Defendants.

Case No.: 8-20-cv-00043-SB-ADS  
**JUDGMENT AGAINST JAWAD  
NESHEIWAT**

Plaintiff Bureau of Consumer Financial Protection (“Bureau”) filed a motion for summary judgment under Federal Rule of Civil Procedure 56 against Defendant Jawad Nesheiwat (“Defendant”). On August 10, 2021, after considering the pleadings, declarations, exhibits, summary-judgment briefing, evidentiary objections, and the entire record in this matter, the Court granted the Bureau’s motion for summary judgment against Defendant on all claims and found that injunctive relief, restitution, and a civil money penalty were appropriate remedies in this case. Dkt. No. 233. The Court also filed a separate Order today addressing Defendant’s objections to the proposed Judgment filed by the Bureau. Accordingly, the Court finds good cause to grant the following relief against Defendant.

1 **IT IS HEREBY ORDERED, ADJUDGED, AND DECREED** as follows:

2 **FINDINGS**

3 1. This is an action instituted by the Bureau under the Fair Credit  
4 Reporting Act (“FCRA”), 15 U.S.C. § 1681; the Telemarketing Sales Rule  
5 (“TSR”), 16 C.F.R. Part 310, the implementing regulation of the Telemarketing  
6 and Consumer Fraud and Abuse Prevention Act, 15 U.S.C. §§ 6102(c)(2),  
7 6105(d); and the Consumer Financial Protection Act of 2010 (“CFPA”), 12  
8 U.S.C. §§ 5531(a), 5536(a)(1)(A). The Second Amended Complaint seeks  
9 permanent injunctive relief, rescission or reformation of contracts,  
10 disgorgement, damages, redress, and civil money penalties. The Bureau has the  
11 authority to seek this relief. 12 U.S.C. § 5565.

12 2. This Court has subject-matter jurisdiction over this action because  
13 it was brought under federal consumer-financial law, 12 U.S.C. § 5565(a)(1),  
14 presents a federal question, 28 U.S.C. § 1331, and the plaintiff is an agency of  
15 the United States, 28 U.S.C. § 1345.

16 3. Sections 1054 and 1055 of the CFPA, 12 U.S.C. §§ 5564, 5565,  
17 empower this Court to order injunctive and other equitable and legal relief  
18 against Defendant for violations of FCRA, the TSR, and the CFPA, and to  
19 award restitution, damages, refund of moneys, disgorgement of ill-gotten gains  
20 resulting from Defendant’s unlawful practices, and civil money penalties for  
21 violations of the Federal consumer-financial laws.

22 4. Uncontroverted facts show that, since February 2015, the Student  
23 Loan Debt Relief Companies charged Affected Consumers approximately  
24 \$19,699,870 in fees paid by Affected Consumers (not including fees that were  
25 refunded to consumers).

26 5. Because of his violations of the TSR and CFPA, Defendant is  
27 jointly and severally liable for the full amount of fees paid by Affected  
28 consumers to the Student Loan Debt Relief Companies. Pursuant to the Court’s

1 authority to award legal restitution, the Bureau is entitled to a judgment for  
2 monetary relief of \$19,699,870 against Defendant as redress for the fees paid by  
3 Affected Consumers. This restitution is owed jointly and severally with the  
4 Student Loan Debt Relief Companies in the amounts imposed in the default  
5 judgment entered against each of them at Dkt. No. 177.

6 6. Defendant has recklessly violated FCRA, the TSR, and the CFPA,  
7 warranting a second tier civil money penalty of \$20,000,000. 12 U.S.C.  
8 § 5565(c)(2)(B).

9 7. This action and the relief awarded herein are in addition to, and not  
10 in lieu of, other remedies as may be provided by law, including both civil and  
11 criminal remedies.

12 8. Entry of this Judgment is in the public interest.

### 13 **DEFINITIONS**

14 9. The following definitions apply to this Order:

15 a. "Affected Consumers" includes all consumers who, since  
16 February 1, 2015, were charged fees by any of the Student  
17 Loan Debt Relief Companies.

18 b. "Assisting Others" includes but is not limited to:

19 i. formulating or providing, or arranging for the  
20 formulation or provision of, any advertising or  
21 marketing material, including but not limited to any  
22 telephone-sales script, direct-mail solicitation, or the  
23 text of any Internet website, email, or other electronic  
24 communication;

25 ii. providing names of, or contributing to the generation  
26 of, potential customers;

1                   iii. participating in or providing services related to the  
2                   offering, sale, or servicing of a product, or the  
3                   collection of payments for a product;

4                   iv. acting or serving as an owner, officer, director,  
5                   manager, principal, partner, limited partner, member,  
6                   employee, independent contractor, or agent of any  
7                   entity; and

8                   v. investing or loaning money.

9                   c. “Bureau” means the Bureau of Consumer Financial Protection.

10                  d. “Consumer Financial Product or Service” is synonymous in  
11                  meaning and equal in scope to the definition of the term in the  
12                  CFPA, 12 U.S.C. § 5481(5), and, subject to applicable  
13                  restrictions contained in the CFPA, includes but is not limited  
14                  to:

15                   i. extending credit and servicing loans, including  
16                   acquiring, purchasing, selling, brokering, or other  
17                   extensions of credit (other than solely extending  
18                   commercial credit to a person who originates  
19                   consumer credit transactions);

20                   ii. providing financial advisory services to consumers on  
21                   individual consumer financial matters or relating to  
22                   proprietary financial products or services, including  
23                   providing credit counseling to any consumer or  
24                   providing services to assist a consumer with debt  
25                   management or debt settlement, modifying the terms  
26                   of any extension of credit, or avoiding foreclosure;  
27                   and

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- 1                   iii.    engaging in deposit-taking activities, transmitting or  
2    exchanging funds, or otherwise acting as a custodian  
3    of funds or any financial instrument for use by or on  
4    behalf of a consumer.
- 5           e.    “Consumer Report” means a “consumer report,” as that term is  
6    defined in § 603(d) of FCRA, 15 U.S.C. § 1681a(d).
- 7           f.    “Consumer Reporting Agency” means a “consumer reporting  
8    agency,” as that term is defined in § 603(f) of FCRA, 15  
9    U.S.C. § 1681a(f).
- 10          g.    “Debt-Relief Service” means any product, service, plan, or  
11    program represented, directly or by implication, to renegotiate,  
12    settle, or in any way alter the terms of payment or other terms  
13    of the debt, including but not limited to a student-loan debt,  
14    mortgage-loan debt, credit-card debt, or tax debt or obligation,  
15    between a person and one or more creditors or debt collectors,  
16    including but not limited to a reduction in the balance, interest  
17    rate, or fees owed by a person to a creditor or debt collector.
- 18          h.    “Defendant” means Jawad Nesheiwat, and any other names by  
19    which he may be known.
- 20          i.    “Dwelling” means a residential structure containing four or  
21    fewer units, whether or not that structure is attached to real  
22    property, that is primarily for personal, family, or household  
23    purposes. The term includes any of the following if used as a  
24    residence: an individual condominium unit, cooperative unit,  
25    mobile home, manufactured home, or trailer.
- 26          j.    “Effective Date” means the date on which the Order is entered  
27    on the docket.
- 28

- 1 k. "Enforcement Director" means the Assistant Director of the  
2 Office of Enforcement for the Bureau of Consumer Financial  
3 Protection, or his or her delegate.
- 4 l. "Mortgage Loan" means any loan secured by a dwelling, and  
5 any associated deed of trust or mortgage.
- 6 m. "Prescreened Consumer Reports" means Consumer Reports  
7 relating to consumers furnished by a Consumer Reporting  
8 Agency in connection with credit or insurance transactions that  
9 are not initiated by the consumers, pursuant to 15 U.S.C.  
10 § 1681b(c).
- 11 n. "Related Consumer Action" means a private action by or on  
12 behalf of one or more consumers or an enforcement action by  
13 another governmental agency brought against Defendant based  
14 on substantially the same facts as described in the Second  
15 Amended Complaint.
- 16 o. "Student Loan Debt Relief Companies" means Docu Prep  
17 Center, Inc., d/b/a DocuPrep Center, d/b/a Certified Document  
18 Center; Document Preparation Services, LP, d/b/a DocuPrep  
19 Center, d/b/a Certified Document Center; Certified Doc Prep,  
20 Inc.; Certified Doc Prep Services, LP; Assure Direct Services,  
21 Inc.; Assure Direct Services, LP; Direct Document Solutions,  
22 Inc.; Direct Document Solutions, LP; Secure Preparation  
23 Services, Inc.; Secure Preparation Services, LP, and their  
24 successors and assigns, individually, collectively, or in any  
25 combination.
- 26 p. "Telemarketing" means a plan, program, or campaign that is  
27 conducted to induce the purchase of goods or services or a  
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1 charitable contribution, by use of one or more telephones and  
2 which involves more than one interstate phone call.

3 **ORDER**

4 **I.**

5 **Permanent Ban on Offering or Providing Debt-Relief Services**

6 **IT IS ORDERED** that:

7 10. Defendant, whether acting directly or indirectly, is permanently  
8 restrained from:

- 9 a. participating in, advertising, marketing, promoting, offering for  
10 sale, selling, or providing any Debt-Relief Service; and  
11 b. Assisting Others in, or receiving any remuneration or other  
12 consideration from, the provision, advertising, marketing,  
13 promoting, offering for sale, sale, or production of any Debt-Relief  
14 Service.

15 Nothing in this Order shall be read as an exception to this paragraph.

16 **II.**

17 **Permanent Ban on Offering or Providing Mortgage Loans**

18 **IT IS FURTHER ORDERED** that:

19 11. Defendant, whether acting directly or indirectly, is permanently  
20 restrained and enjoined from:

- 21 a. participating in, advertising, marketing, promoting, offering for  
22 sale, selling, or providing any Mortgage Loan; and  
23 b. Assisting Others in, or receiving any remuneration or other  
24 consideration from, the provision, advertising, marketing,  
25 promoting, offering for sale, sale, or production of any Mortgage  
26 Loan.

27 Nothing in this Order shall be read as an exception to this paragraph.  
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1 **III.**

2 **Permanent Ban on Telemarketing**

3 **Consumer Financial Products or Services**

4 **IT IS FURTHER ORDERED** that:

5 12. Defendant, whether acting directly or indirectly, is permanently  
6 restrained and enjoined from participating in Telemarketing or Assisting Others  
7 engaged in Telemarketing any Consumer Financial Product or Service. Nothing  
8 in this Order shall be read as an exception to this paragraph.

9 **IV.**

10 **Permanent Ban on Using or Obtaining Prescreened Consumer Reports**

11 **IT IS FURTHER ORDERED** that:

12 13. Defendant, whether acting directly or indirectly, is permanently  
13 restrained and enjoined from using, obtaining, offering, providing, selling, or  
14 arranging for others to use or obtain Prescreened Consumer Reports for any  
15 purpose. Nothing in this Order shall be read as an exception to this paragraph.

16 **V.**

17 **Permanent Ban on Using or Obtaining**

18 **Consumer Reports for Any Business Purpose**

19 **IT IS FURTHER ORDERED** that:

20 14. Defendant, and his officers, agents, servants, employees, and  
21 attorneys, and all other persons in active concert or participation with them,  
22 who receive actual notice of this Order, whether acting directly or indirectly,  
23 are permanently restrained and enjoined from using, obtaining, offering,  
24 providing, selling, or arranging for others to use or obtain Consumer Reports  
25 for any business purpose. Nothing in this Order shall be read as an exception to  
26 this paragraph.



1 **VI.**

2 **Consumer Information**

3 **IT IS FURTHER ORDERED** that:

4 15. Defendant and his officers, agents, servants, employees, and  
5 attorneys, and all other persons in active concert or participation with them,  
6 who receive actual notice of this Order, whether acting directly or indirectly,  
7 may not:

- 8 a. disclose, use, or benefit from consumer information, including the  
9 name, address, or any information about the consumer's student  
10 loans, contained in or derived from Prescreened Consumer Reports  
11 obtained for use in marketing Debt-Relief Services; or  
12 b. disclose, use, or benefit from consumer information, including the  
13 name, address, telephone number, email address, social-security  
14 number, other identifying information, or any data that enables  
15 access to a customer's account (including a credit card, bank  
16 account, or other financial account), obtained from or through the  
17 activities of the Student Loan Debt Relief Companies.

18 *However*, consumer information may be disclosed if lawfully requested  
19 by a government agency or required by law, regulation, or court order.

20 **MONETARY PROVISIONS**

21 **VII.**

22 **Order to Pay Redress**

23 **IT IS FURTHER ORDERED** that:

24 16. A judgment for monetary relief is entered in favor of the Bureau  
25 and against Defendant in the amount of \$19,699,870 for the purpose of  
26 providing redress to Affected Consumers. The monetary judgment set forth in  
27 this section is immediately due and payable upon entry of this Order and is  
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1 enforceable against any asset owned by, on behalf of, for the benefit of, or in  
2 trust by or for Defendant.

3 17. Any funds received by the Bureau in satisfaction of the judgment  
4 in this section will be deposited into a fund or funds administered by the Bureau  
5 or to the Bureau's agent according to applicable statutes and regulations to be  
6 used for redress for Affected Consumers, including but not limited to refund of  
7 moneys, restitution, damages or other monetary relief, and for any attendant  
8 expenses for the administration of any such redress.

9 18. If the Bureau determines, in its sole discretion, that providing  
10 redress to consumers is wholly or partially impracticable or if funds remain  
11 after the administration of redress is completed, the Bureau will deposit any  
12 remaining funds in the U.S. Treasury as disgorgement. Defendant will have no  
13 right to challenge the Bureau's choice of remedies under this section and will  
14 have no right to contest the manner of distribution chosen by the Bureau.

15 19. Payment of redress to any Affected Consumer under this Order  
16 may not be conditioned on that Affected Consumer waiving any right.

## 17 **VIII.**

### 18 **Order to Pay Civil Money Penalty to Plaintiff**

19 **IT IS FURTHER ORDERED** that:

20 20. Under §§ 1042(a) 1055(c) of the CFPA, 12 U.S.C. §§ 5552(a),  
21 5565(c), by reason of Defendant's violations of law and taking into account the  
22 factors in 12 U.S.C. § 5565(c)(3), Defendant must pay a civil money penalty of  
23 \$20,000,000 to the Bureau.

24 21. The civil money penalty set forth in this section is immediately due  
25 and payable upon entry of this Order and is enforceable against any Asset  
26 owned by, on behalf of, for the benefit of, or in trust by or for Defendant.

1 22. The civil money penalty paid under this Order will be deposited in  
2 the Civil Penalty Fund of the Bureau as required by § 1017(d) of the CFPA,  
3 12 U.S.C. § 5497(d).

4 **IX.**

5 **Additional Monetary Provisions**

6 **IT IS FURTHER ORDERED that:**

7 23. In the event of any default on Defendant's obligations to make  
8 payment under this Order, interest, computed under 28 U.S.C. § 1961, as  
9 amended, will accrue on any outstanding amounts not paid from the date of  
10 default to the date of payment and will immediately become due and payable.

11 24. Defendant must relinquish all dominion, control, and title to the  
12 funds transferred or paid under this Order to the fullest extent permitted by law,  
13 and no part of the funds may be returned to Defendant.

14 25. The facts found in the Court's order granting summary judgment to  
15 the Bureau will be taken as true and given collateral estoppel effect, without  
16 further proof, in any proceeding based on the entry of the Order, or in any  
17 subsequent civil litigation by or on behalf of the Bureau, including in a  
18 proceeding to enforce their rights to any payment or monetary judgment under  
19 this Order, such as a non-dischargeability complaint in any bankruptcy case.

20 26. The facts found in the Court's order granting summary judgment to  
21 the Bureau establish all elements necessary to sustain an action by the Bureau  
22 under § 523(a)(2)(A) of the Bankruptcy Code, 11 U.S.C. § 523(a)(2)(A), and  
23 for such purposes this Order will have collateral estoppel effect against  
24 Defendant, even in such Defendant's capacity as debtor-in-possession.

25 27. The civil penalty imposed by the Order represents a civil penalty  
26 owed to the United States Government, is not compensation for actual  
27 pecuniary loss, and, thus, is not subject to discharge under the Bankruptcy Code  
28 under 11 U.S.C. § 523(a)(7).

1           28. Under 31 U.S.C. § 7701, Defendant, unless he has already done so,  
2 must furnish to the Bureau any taxpayer-identification numbers associated with  
3 him, which may be used for purposes of collecting and reporting on any  
4 delinquent amount arising out of this Order.

5           29. Within 30 days of the entry of a final judgment, order, or  
6 settlement in a Related Consumer Action, Defendant must notify the  
7 Enforcement Director of the final judgment, order, or settlement in writing.  
8 That notification must indicate the amount of redress, if any, that Defendant  
9 paid or is required to pay to consumers and describe the consumers or classes of  
10 consumers to whom that redress has been or will be paid. To preserve the  
11 deterrent effect of the civil money penalty in any Related Consumer Action,  
12 Defendant may not argue that he is entitled to, nor may Defendant benefit by,  
13 any offset or reduction of any monetary remedies imposed in the Related  
14 Consumer Action because of the civil money penalty paid in this action or  
15 because of any payment that the Bureau makes from the Civil Penalty Fund. If  
16 the court in any Related Consumer Action offsets or otherwise reduces the  
17 amount of compensatory monetary remedies imposed against Defendant based  
18 on the civil money penalty paid in this action or based on any payment that the  
19 Bureau makes from the Civil Penalty Fund, Defendant must, within 30 days  
20 after entry of a final order granting such offset or reduction, notify the Bureau  
21 and pay the amount of the offset or reduction to the U.S. Treasury. Such a  
22 payment will not be considered an additional civil money penalty and will not  
23 change the amount of the civil money penalty imposed in this action.

24           30. Defendant must treat the civil money penalty paid under this Order  
25 as a penalty paid to the government for all purposes. Regardless of how such  
26 funds are used, Defendant may not:

- 27           a. claim, assert, or apply for a tax deduction, tax credit, or any other  
28           tax benefit for any civil money penalty paid under this Order; or

1 b. seek or accept, directly or indirectly, reimbursement or  
2 indemnification from any source, including but not limited to  
3 payment made under any insurance policy, with regard to any civil  
4 money penalty paid under this Order.

5 31. Upon written request of a representative of the Bureau, any  
6 consumer reporting agency must furnish consumer reports to the Bureau  
7 concerning Defendant under § 604(a)(1) of FCRA, 15 U.S.C. § 1681b(a)(1),  
8 which may be used for purposes of collecting and reporting on any delinquent  
9 amount arising out of this Order.

## 10 COMPLIANCE PROVISIONS

### 11 X.

#### 12 Reporting Requirements

13 **IT IS FURTHER ORDERED** that:

14 32. Defendant must notify the Bureau of any development that may  
15 affect compliance obligations arising under this Order, including but not limited  
16 to a dissolution, assignment, sale, merger, or other action that would result in  
17 the emergence of a successor company; the creation or dissolution of a  
18 subsidiary, parent, or affiliate that engages in any acts or practices subject to  
19 this Order; the filing of any bankruptcy or insolvency proceeding by or against  
20 Defendant; or a change in Defendant's name or address. Defendant must  
21 provide such notice at least 30 days before the development, or as soon as  
22 practicable after learning of the development, whichever is sooner.

23 33. Within 7 days of the Effective Date, Defendant must:

- 24 a. designate at least one telephone number and email, physical,  
25 and postal address as points of contact, which the Bureau may  
26 use to communicate with Defendant;
- 27 b. identify all businesses for which Defendant is the majority  
28 owner, or that Defendant directly or indirectly controls, by all

1 of their names, telephone numbers, and electronic, physical, and  
2 postal addresses;

3 c. describe the activities of each such business, including the  
4 products and services offered, and the means of advertising,  
5 marketing, and sales;

6 d. identify Defendant's telephone numbers and all electronic,  
7 physical, and postal addresses, including all residences; and

8 e. describe in detail Defendant's involvement in any business for  
9 which he performs services in any capacity or which he wholly  
10 or partially owns, including his title, role, responsibilities,  
11 participation, authority, control, and ownership.

12 34. Within 14 days of the Effective Date, Defendant must submit to  
13 the Enforcement Director a completed financial statement accurate as of the  
14 Effective Date, using the form attached as Attachment A to this Order, and all  
15 documents requested in the form attached as Attachment A.

16 35. Defendant must report any change in the information required to  
17 be submitted under Paragraph 33 at least 30 days before the change, or as soon  
18 as practicable after learning about the change, whichever is sooner.

19 36. Within 90 days of the Effective Date, and again one year after the  
20 Effective Date, Defendant must submit to the Enforcement Director an accurate  
21 written compliance progress report sworn to under penalty of perjury  
22 ("Compliance Report"), which, at a minimum:

23 a. lists each applicable paragraph and subparagraph of this Order  
24 and describes in detail the manner and form in which such  
25 Defendant has complied with each such paragraph and  
26 subparagraph of this Order;

27 b. describes in detail the manner in which and purposes for which  
28 Defendant has used or obtained Consumer Reports; and

1 c. attaches a copy of each Order Acknowledgment obtained under  
2 Section XI, unless previously submitted to the Bureau.

3 **XI.**

4 **Order Distribution and Acknowledgment**

5 **IT IS FURTHER ORDERED** that:

6 37. Within 7 days of the Effective Date, Defendant must submit to the  
7 Enforcement Director an acknowledgment of receipt of this Order, sworn under  
8 penalty of perjury.

9 38. Within 30 days of the Effective Date, Defendant, for any business  
10 for which he is the majority owner or which he directly or indirectly controls,  
11 must deliver a copy of this Order to each of its owners, board members,  
12 officers, LLC members and managers, and general and limited partners, as well  
13 as any managers, employees, or other agents and representatives who have  
14 responsibilities related to Consumer Reports.

15 39. Defendant, for any business for which he is the majority owner or  
16 which he directly or indirectly controls, must deliver a copy of this Order to any  
17 business entity resulting from any change in structure referred to in Section X,  
18 any future owners, board members, officers, LLC members and managers, and  
19 general and limited partners, as well as any managers, employees, or other  
20 agents and representatives who will have responsibilities related to Consumer  
21 Reports before they assume their responsibilities.

22 40. Defendant must secure a signed and dated statement  
23 acknowledging receipt of a copy of this Order, ensuring that any electronic  
24 signatures comply with the requirements of the E-Sign Act, 15 U.S.C. § 7001 *et*  
25 *seq.*, within 30 days of delivery, from all persons receiving a copy of this Order  
26 under this section.

27 41. Within 90 days of the Effective Date, Defendant must provide the  
28 Bureau with a list of all persons and their titles to whom this Order was

1 delivered through that date under Paragraphs 38 and 39 and a copy of all signed  
2 and dated statements acknowledging receipt of this Order under Paragraph 40.

3 **XII.**

4 **Recordkeeping**

5 **IT IS FURTHER ORDERED** that:

6 42. Defendant, for any business for which he is the majority owner or  
7 which he directly or indirectly controls, must create all documents and business  
8 records necessary to demonstrate full compliance with each provision of this  
9 Order, including all submissions to the Bureau. Defendant must retain these  
10 documents for at least 10 years after creation and make them available to the  
11 Bureau upon the Bureau's request.

12 43. Defendant, for any business for which he is the majority owner or  
13 which he directly or indirectly controls, must maintain, for 10 years from the  
14 Effective Date, or 10 years after creation, whichever is longer:

- 15 a. all records concerning Consumer Reports used or obtained; and  
16 b. all consumer complaints and refund requests (whether received  
17 directly or indirectly, such as through a third party), and any  
18 responses to those complaints or requests.

19 Defendant must make these materials available to the Bureau upon the Bureau's  
20 request.

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1 **XIII.**

2 **Notices**

3 **IT IS FURTHER ORDERED** that:

4 44. Unless otherwise directed in writing by the Bureau, Defendant  
5 must provide all submissions, requests, communications, or other documents  
6 relating to this Order in writing, with the subject line, “*CFPB v. Chou Team*  
7 *Realty, LLC, et al.*,” Case No. 8:20-cv-00043-SB-ADS,” and send them by  
8 overnight courier or first-class mail to the below address, and  
9 contemporaneously by email to Enforcement\_Compliance@cfpb.gov:

10 Assistant Director for Enforcement  
11 Bureau of Consumer Financial Protection  
12 ATTENTION: Office of Enforcement  
13 1700 G Street, N.W.  
14 Washington D.C. 20552

15 **XIV.**

16 **Cooperation with the Bureau**

17 **IT IS FURTHER ORDERED** that:

18 45. Defendant must cooperate fully to help the Bureau determine the  
19 identity and location of, and the amount of injury sustained by, each Affected  
20 Consumer. Defendant must provide such information in his agents’ possession  
21 or control within 14 days of receiving a written request from the Bureau.

22 **XV.**

23 **Compliance Monitoring**

24 **IT IS FURTHER ORDERED** that:

25 46. Within 14 days of receipt of a written request from the Bureau,  
26 Defendant must submit additional compliance reports or other requested  
27 information, which must be sworn under penalty of perjury; provide testimony;  
28 or produce documents.

1 47. For purposes of this section, the Bureau may communicate directly  
2 with Defendant, unless Defendant retains counsel related to these  
3 communications.

4 48. Defendant must permit Bureau representatives to interview any  
5 employee or other person affiliated with Defendant who has agreed to such an  
6 interview. The person interviewed may have counsel present.

7 49. Nothing in this Order will limit the Bureau's lawful use of  
8 compulsory process, under 12 C.F.R. § 1080.6.

9 **XVI.**

10 **Retention of Jurisdiction**

11 **It is FURTHER ORDERED that:**

12 50. The Court will retain jurisdiction of this matter for the purpose of  
13 enforcing this Order.

14 It is **SO ORDERED**, this 23rd day of September, 2021.

15 

16 The Honorable Stanley Blumenfeld, Jr.  
17 United States District Judge

**Attachment A**  
**to the Judgment Against Defendant Jawad Nesheiwat**

CONSUMER FINANCIAL PROTECTION BUREAU

FINANCIAL DISCLOSURE FORM FOR INDIVIDUAL DEFENDANT

**Instructions:**

- 1 Complete all items. Enter “None” or “N/A” (“Not Applicable”) where appropriate. If you cannot fully answer a question, explain why.
- 2 “Dependents” include your live-in companion, dependent children, or any other person, whom you or your spouse (or your children’s other parent) claimed or could have claimed as a dependent for tax purposes at any time during the past five years.
- 3 “Assets” and “Liabilities” include ALL assets and liabilities, located within the United States or elsewhere, whether held individually or jointly.
- 4 Attach continuation pages as needed. On the financial disclosure form, state next to the Item number that the Item is being continued. On the continuation page(s), identify the Item number(s) being continued.
- 5 Provide requested documents and information for the current fiscal year and the prior three complete fiscal years through the signing of this document, unless specifically instructed otherwise.
- 6 Type or print legibly.
- 7 Initial each page in the space provided in the lower right corner.
- 8 Sign and date the completed financial disclosure form on the last page.

**Penalty for False Information:**

Federal law provides that any person may be imprisoned for not more than five years, fined, or both, if such person in any:

- (a) “matter within the jurisdiction of the executive, legislative, or judicial branch of the Government of the United States, knowingly and willfully (1) falsifies, conceals or covers up by any trick, scheme, or device a material fact; (2) makes any false, fictitious or fraudulent statement or representation; or (3) makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry” (18 U.S.C. § 1001);
- (2) “statement under penalty of perjury as permitted under section 1746 of title 28, United States Code, willfully subscribes as true any material matter which he does not believe to be true” (18 U.S.C. § 1621); or
- (3) “(...statement under penalty of perjury as permitted under section 1746 of title 28, United States Code) in any proceeding before or ancillary to any court or grand jury of the United States knowingly makes any false material declaration or makes or uses any other information...knowing the same to contain any false material declaration.” (18 U.S.C. § 1623)

For a felony conviction under the provisions cited above, federal law provides that the fine may be not more than the greater of (i) \$250,000 for an individual or \$500,000 for a corporation, or (ii) if the felony results in pecuniary gain to any person or pecuniary loss to any person other than the defendant, the greater of twice the gross gain or loss. 18 U.S.C. § 3571.

**BACKGROUND INFORMATION**

**Item 1. Information About You**

Your Full Name \_\_\_\_\_ Social Security No. \_\_\_\_\_

Place of Birth \_\_\_\_\_ Date of Birth \_\_\_\_\_ Drivers License No. \_\_\_\_\_

Current Address \_\_\_\_\_ From (Date) \_\_\_\_\_

Rent or Own? \_\_\_\_\_ Telephone No. \_\_\_\_\_ Facsimile No. \_\_\_\_\_

E-Mail Address \_\_\_\_\_ Internet Home Page \_\_\_\_\_

Previous Addresses for past five years:

Address \_\_\_\_\_ Rent or Own? \_\_\_\_\_ From/Until \_\_\_\_\_

Address \_\_\_\_\_ Rent or Own? \_\_\_\_\_ From/Until \_\_\_\_\_

Identify any other name(s) and/or social security number(s) you have used, and the time period(s) during which they were used \_\_\_\_\_

Marital Status: \_\_\_\_\_ (i.e., Married, Single, Divorced, Widowed, Separated)

**Item 2. Information About Your Spouse or Live-In Companion**

Spouse/Companion's Name \_\_\_\_\_ Social Security No. \_\_\_\_\_

Place of Birth \_\_\_\_\_ Date of Birth \_\_\_\_\_

Identify any other name(s) and/or social security number(s) your spouse/companion has used, and the time period(s) during which they were used \_\_\_\_\_

Address (if different from yours) \_\_\_\_\_

From (Date) \_\_\_\_\_ Rent or Own? \_\_\_\_\_ Telephone No. \_\_\_\_\_

Employer's Name and Address \_\_\_\_\_

Job Title \_\_\_\_\_ Years in Present Job \_\_\_\_\_ Annual Gross Salary/Wages \$ \_\_\_\_\_

**Item 3. Information About Your Previous Spouse**

Previous Spouse's Name & Address \_\_\_\_\_

\_\_\_\_\_ Social Security No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

**Item 4. Contact Information**

Name & Address of Nearest Living Relative or Friend \_\_\_\_\_

\_\_\_\_\_ Telephone No. \_\_\_\_\_

**Item 5. Information About Dependents Who Live With You**

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Relationship \_\_\_\_\_ Social Security No. \_\_\_\_\_

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Relationship \_\_\_\_\_ Social Security No. \_\_\_\_\_

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Relationship \_\_\_\_\_ Social Security No. \_\_\_\_\_

**Item 6. Information About Dependents Who Do Not Live With You**

Name & Address \_\_\_\_\_

Date of Birth \_\_\_\_\_ Relationship \_\_\_\_\_ Social Security No. \_\_\_\_\_

Name Address \_\_\_\_\_

Date of Birth \_\_\_\_\_ Relationship \_\_\_\_\_ Social Security No. \_\_\_\_\_

Name & Address \_\_\_\_\_

Date of Birth \_\_\_\_\_ Relationship \_\_\_\_\_ Social Security No. \_\_\_\_\_

**Item 7. Employment Information**

Provide the following information for this year-to-date and for each of the previous five full years, for each company of which you were a director, officer, employee, agent, contractor, participant or consultant at any time during that period. "Income" includes, but is not limited to, any salary, commissions, draws, consulting fees, loans, loan payments, dividends, royalties or other benefits for which you did not pay (e.g., health insurance premiums, automobile lease or loan payments) received by you or anyone else on your behalf.

Company Name & Address \_\_\_\_\_

Dates Employed: From (Month/Year) \_\_\_\_\_ To (Month/Year) \_\_\_\_\_

Positions Held with Beginning and Ending Dates \_\_\_\_\_

Income Received: This year-to-date: \$ \_\_\_\_\_ : \$ \_\_\_\_\_

20\_\_\_\_ : \$ \_\_\_\_\_ : \$ \_\_\_\_\_

\_\_\_\_\_ : \$ \_\_\_\_\_ : \$ \_\_\_\_\_

Company Name & Address \_\_\_\_\_

Dates Employed: From (Month/Year) \_\_\_\_\_ To (Month/Year) \_\_\_\_\_

Positions Held with Beginning and Ending Dates \_\_\_\_\_

Income Received: This year-to-date: \$ \_\_\_\_\_ : \$ \_\_\_\_\_

20\_\_\_\_ : \$ \_\_\_\_\_ : \$ \_\_\_\_\_

\_\_\_\_\_ : \$ \_\_\_\_\_ : \$ \_\_\_\_\_

Company Name & Address \_\_\_\_\_

Dates Employed: From (Month/Year) \_\_\_\_\_ To (Month/Year) \_\_\_\_\_

Positions Held with Beginning and Ending Dates \_\_\_\_\_

Income Received: This year-to-date: \$ \_\_\_\_\_ : \$ \_\_\_\_\_

20\_\_\_\_ : \$ \_\_\_\_\_ : \$ \_\_\_\_\_

\_\_\_\_\_ : \$ \_\_\_\_\_ : \$ \_\_\_\_\_

**Item 8. Pending Lawsuits Filed by You or Your Spouse**

List all pending lawsuits that have been filed by you or your spouse in court or before an administrative agency. (List lawsuits that resulted in final judgments or settlements in Items 16 and 25).

Opposing Party's Name & Address \_\_\_\_\_

Court's Name & Address \_\_\_\_\_

Docket No. \_\_\_\_\_ Relief Requested \_\_\_\_\_ Nature of Lawsuit \_\_\_\_\_

\_\_\_\_\_ Status \_\_\_\_\_

**Item 9. Pending Lawsuits Filed Against You or Your Spouse**

List all pending lawsuits that have been filed against you or your spouse in court or before an administrative agency. (List lawsuits that resulted in final judgments or settlements in Items 16 and 25).

Opposing Party's Name & Address \_\_\_\_\_

Court's Name & Address \_\_\_\_\_

Docket No. \_\_\_\_\_ Relief Requested \_\_\_\_\_ Nature of Lawsuit \_\_\_\_\_

\_\_\_\_\_ Status \_\_\_\_\_

**Item 10. Safe Deposit Boxes**

List all safe deposit boxes, located within the United States or elsewhere, held by you, your spouse, or any of your dependents, or held by others for the benefit of you, your spouse, or any of your dependents. On a separate page, describe the contents of each box.

Owner's Name	Name & Address of Depository Institution	Box No.
_____	_____	_____
_____	_____	_____

**Item 11. Business Interests**

List all businesses for which you, your spouse, or your dependents are an officer or director.

Business' Name & Address \_\_\_\_\_

Business Format (e.g., corporation) \_\_\_\_\_ Description of Business \_\_\_\_\_

\_\_\_\_\_ Position(s) Held, and By Whom \_\_\_\_\_

Business' Name & Address \_\_\_\_\_

Business Format (e.g., corporation) \_\_\_\_\_ Description of Business \_\_\_\_\_

\_\_\_\_\_ Position(s) Held, and By Whom \_\_\_\_\_

Business' Name & Address \_\_\_\_\_

Business Format (e.g., corporation) \_\_\_\_\_ Description of Business \_\_\_\_\_

\_\_\_\_\_ Position(s) Held, and By Whom \_\_\_\_\_



**FINANCIAL INFORMATION: ASSETS AND LIABILITIES**

**REMINDER: "Assets" and "Liabilities" include ALL assets and liabilities, located within the United States or elsewhere, whether held individually or jointly.**

**Item 12. Cash, Bank, and Money Market Accounts**

List cash and all bank and money market accounts, including but not limited to, checking accounts, savings accounts, and certificates of deposit, held by you, your spouse, or your dependents, or held by others for the benefit of you, your spouse, or your dependents. The term "cash" includes currency and uncashed checks.

Cash on Hand \$ \_\_\_\_\_ Cash Held For Your Benefit \$ \_\_\_\_\_

Name on Account	Name & Address of Financial Institution	Account No.	Current Balance
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

**Item 13. U.S. Government Securities**

List all U.S. Government securities, including but not limited to, savings bonds, treasury bills, and treasury notes, held by you, your spouse, or your dependents, or held by others for the benefit of you, your spouse, or your dependents.

Name on Account	Type of Obligation	Security Amount	Maturity Date
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____

**Item 14. Publicly Traded Securities and Loans Secured by Them**

List all publicly traded securities, including but not limited to, stocks, stock options, registered and bearer bonds, state and municipal bonds, and mutual funds, held by you, your spouse, or your dependents, or held by others for the benefit of you, your spouse, or your dependents.

Issuer \_\_\_\_\_ Type of Security \_\_\_\_\_ No. of Units Owned \_\_\_\_\_

Name on Security \_\_\_\_\_ Current Fair Market Value \$ \_\_\_\_\_ Loan(s) Against Security \$ \_\_\_\_\_

Broker House, Address \_\_\_\_\_ Broker Account No. \_\_\_\_\_

**Item 15. Other Business Interests**

List all other business interests, including but not limited to, non-public corporations, subchapter-S corporations, limited liability corporations (“LLCs”), general or limited partnership interests, joint ventures, sole proprietorships, and oil and mineral leases, held by you, your spouse, or your dependents, or held by others for the benefit of you, your spouse, or your dependents.

Business Format \_\_\_\_\_ Business’ Name & Address \_\_\_\_\_  
\_\_\_\_\_ Ownership % \_\_\_\_\_

Owner (e.g., self, spouse) \_\_\_\_\_ Current Fair Market Value \$ \_\_\_\_\_

**Item 16. Monetary Judgments or Settlements Owed to You, Your Spouse, or Your Dependents**

List all monetary judgments or settlements owed to you, your spouse, or your dependents.

Opposing Party’s Name & Address \_\_\_\_\_

Court’s Name & Address \_\_\_\_\_

Docket No. \_\_\_\_\_ Nature of Lawsuit \_\_\_\_\_

Date of Judgment \_\_\_\_\_ Amount \$ \_\_\_\_\_

**Item 17. Other Amounts Owed to You, Your Spouse, or Your Dependents**

List all other amounts owed to you, your spouse, or your dependents.

Debtor’s Name, Address, & Telephone No. \_\_\_\_\_

Original Amount Owed \$ \_\_\_\_\_ Current Amount Owed \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

**Item 18. Insurance Policies**

List all insurance policies, held by you, your spouse, or your dependents, including any life insurance policies, and riders, and any other policy that you, your spouse or your dependents, would receive reimbursement or indemnification for related to your legal fees or any remedies entered against you.

Insurance Company’s Name, Address, & Telephone No. \_\_\_\_\_

Insured \_\_\_\_\_ Beneficiary \_\_\_\_\_ Face Value \$ \_\_\_\_\_

Policy No. \_\_\_\_\_ Loans Against Policy \$ \_\_\_\_\_ Surrender Value \$ \_\_\_\_\_

Insurance Company’s Name, Address, & Telephone No. \_\_\_\_\_

Insured \_\_\_\_\_ Beneficiary \_\_\_\_\_ Face Value \$ \_\_\_\_\_

Policy No. \_\_\_\_\_ Loans Against Policy \$ \_\_\_\_\_ Surrender Value \$ \_\_\_\_\_

**Item 19. Deferred Income Arrangements**

List all deferred income arrangements, including but not limited to, deferred annuities, pensions plans, profit-sharing plans, 401(k) plans, IRAs, Keoghs, and other retirement accounts, held by you, your spouse, or your dependents, or held by others for the benefit of you, your spouse, or your dependents.

Name on Account \_\_\_\_\_ Type of Plan \_\_\_\_\_ Date Established \_\_\_\_\_

Trustee or Administrator’s Name, Address & Telephone No. \_\_\_\_\_

Account No. \_\_\_\_\_ Surrender Value \$ \_\_\_\_\_

Name on Account \_\_\_\_\_ Type of Plan \_\_\_\_\_ Date Established \_\_\_\_\_

Trustee or Administrator’s Name, Address & Telephone No. \_\_\_\_\_

Account No. \_\_\_\_\_ Surrender Value \$ \_\_\_\_\_

**Item 20. Personal Property**

List all personal property, by category, whether held for personal use or for investment, including but not limited to, furniture and household goods of value, computer equipment, electronics, coins, stamps, artwork, gemstones, jewelry, bullion, other collectibles, copyrights, patents, and other intellectual property, held by you, your spouse, or your dependents, or held by others for the benefit of you, your spouse, or your dependents.

Property Category (e.g., artwork, jewelry)	Name of Owner	Property Location	Acquisition Cost	Current Value
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____

**Item 21. Cars, Trucks, Motorcycles, Boats, Airplanes, and Other Vehicles**

List all cars, trucks, motorcycles, boats, airplanes, and other vehicles owned or operated by you, your spouse, or your dependents, or held by others for the benefit of you, your spouse, or your dependents.

Vehicle Type \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_

Registered Owner’s Name \_\_\_\_\_ Registration State & No. \_\_\_\_\_

Address of Vehicle’s Location \_\_\_\_\_

Purchase Price \$ \_\_\_\_\_ Current Value \$ \_\_\_\_\_ Account/Loan No. \_\_\_\_\_

Lender’s Name and Address \_\_\_\_\_

Original Loan Amount \$ \_\_\_\_\_ Current Loan Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

9 Initials \_\_\_\_\_

Mileage \_\_\_\_\_ Current condition of car \_\_\_\_\_ Purchase date \_\_\_\_\_

Vehicle Type \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_

Registered Owner's Name \_\_\_\_\_ Registration State & No. \_\_\_\_\_

Address of Vehicle's Location \_\_\_\_\_

Purchase Price \$ \_\_\_\_\_ Current Value \$ \_\_\_\_\_ Account/Loan No. \_\_\_\_\_

Lender's Name and Address \_\_\_\_\_

Original Loan Amount \$ \_\_\_\_\_ Current Loan Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

Mileage \_\_\_\_\_ Current condition of car \_\_\_\_\_ Purchase date \_\_\_\_\_

**Item 22. Real Property**

List all real estate held by you, your spouse, or your dependents, or held by others for the benefit of you, your spouse, or your dependents.

Type of Property \_\_\_\_\_ Property's Location \_\_\_\_\_

Name(s) on Title and Ownership Percentages \_\_\_\_\_

Acquisition Date \_\_\_\_\_ Purchase Price \$ \_\_\_\_\_ Current Value \$ \_\_\_\_\_

Basis of Valuation \_\_\_\_\_ Loan or Account No. \_\_\_\_\_

Lender's Name and Address \_\_\_\_\_

Current Balance On First Mortgage \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

Other Loan(s) (describe) \_\_\_\_\_ Current Balance \$ \_\_\_\_\_

Monthly Payment \$ \_\_\_\_\_ Rental Unit? \_\_\_\_\_ Monthly Rent Received \$ \_\_\_\_\_

Type of Property \_\_\_\_\_ Property's Location \_\_\_\_\_

Name(s) on Title and Ownership Percentages \_\_\_\_\_

Acquisition Date \_\_\_\_\_ Purchase Price \$ \_\_\_\_\_ Current Value \$ \_\_\_\_\_

Basis of Valuation \_\_\_\_\_ Loan or Account No. \_\_\_\_\_

Lender's Name and Address \_\_\_\_\_

Current Balance On First Mortgage \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

Other Loan(s) (describe) \_\_\_\_\_ Current Balance \$ \_\_\_\_\_

Monthly Payment \$ \_\_\_\_\_ Rental Unit? \_\_\_\_\_ Monthly Rent Received \$ \_\_\_\_\_

**Item 23. Digital Assets**

Have you used or held a Digital Asset, including but not limited to cryptocurrencies, tokens (e.g. security tokens, non-fungible tokens, utility tokens, e-Money tokens), stablecoins, and/or smart contracts Yes/No

This Digital Asset section does NOT request that you provide information necessary to transfer, dispose of or otherwise exert control over the digital asset.

If yes, and the value of the asset is greater than \$2,500, list and describe all Digital Assets<sup>1</sup>, including but not limited to all cryptocurrency, tokens (e.g. security tokens, non-fungible tokens, utility tokens, e-Money tokens), stablecoins, and smart contracts held or used by you, your spouse, or your dependents.

Provide a copy of account statements received or available from a cryptocurrency exchange, IRS forms 1099-K, 1099-B or 1099-MISC received from a cryptocurrency exchange, or a money services business, and include Form 8949, as filed with your tax returns (see also, Item 29. Tax Returns).

In response, please include the name of the Digital Asset, amount (number of coins/tokens), acquisition date, acquisition value, disposition date; and identify how the company received each Digital Asset, whether transferred, retrieved, exchanged, purchased or otherwise acquired in exchange for value.

<b>Name of Digital Asset and Symbol (e.g., Bitcoin, Ether)</b>	<b>Description of Digital Asset (e.g. coin, security token, stablecoin)</b>	<b>Amount (e.g., number of coins, tokens)</b>	<b>Acquisition Date</b>	<b>Acquisition Value (USD)</b>	<b>Disposition Date</b>	<b>Disposition Value (USD)</b>	<b>How Sent/Received (e.g. transferred, retrieved, exchanged, purchased, etc.)</b>

List all exchanges, including centralized and decentralized (e.g. peer-to-peer exchanges) exchanges, where the company engaged in Digital Asset transactions and the wallet where the digital asset is stored.

In response to this section, include the name and description of the exchange, any account number for the affiliated exchange and the amounts of assets currently held at the exchange.

Also include, all wallets where the Digital Asset is stored, including the wallet address/identifier, whether the wallet is hosted or un-hosted, the type of wallet (e.g. mobile, desktop, hardware, or other cold wallet); and, if an un-hosted wallet, provide the physical address and digital identifiers for that wallet.

<b>Name of Digital Asset/Symbol (e.g., Bitcoin, Ether)</b>	<b>Name and Description of Exchange</b>	<b>Account Numbers</b>	<b>Wallet Address/Identifier And/or Physical Address</b>	<b>Wallet Description, including Type and Hosted/Un-Hosted</b>	<b>Amount and kind of Assets Held (number and name of each kind of coins/tokens)</b>

<sup>1</sup> The term “Digital Asset,” as used in this document, refers to an asset that is issued and transferred using distributed ledger or blockchain technology, including, but not limited to, “cryptocurrency,” “virtual currency,” “coins,” “stablecoins,” and “tokens.” (in part from <https://www.sec.gov/files/dlt-framework.pdf>)


For all transactions effected by a peer-to-peer, decentralized exchange, provide all HASH or Transaction IDs, all Public Keys, and any other identifiers:

Name of Digital Asset/Symbol (e.g., Bitcoin, Ether)	Amount and kind of Assets Held (number and name of each kind of coins/tokens)	HASH/Transaction IDs	Public Keys	Other Identifiers

Did you over the last three years, or do you presently, participate in any crypto-mining and staking or crypto lending? Yes/No

Please list all additional income received from Digital Asset-related activity, including income from crypto-mining and staking, airdrops, hard forks and crypto lending interest: \_\_\_\_\_

Please list all smart contracts that you have entered into in exchange for any income, future income, or an asset: \_\_\_\_\_

For each smart contract that the company has entered into, provide the description of the contract, amount, electronic signature date, current value, description of the oracle, and the blockchain and/or distributed ledger where the smart contract has been or will be executed, in the below table:

Description	Amount	Electronic Signature Date	Current Value (in USD)	Oracle	DTL/Blockchain

**Item 24. Other Assets**

List all other assets not identified above, held by you, your spouse, or your dependents, including but not limited to, patents and other intellectual property.

Description	Location	Acquisition		Current
		Cost	Value	
_____	_____	\$ _____	\$ _____	_____
_____	_____	\$ _____	\$ _____	_____
_____	_____	\$ _____	\$ _____	_____
_____	_____	\$ _____	\$ _____	_____
_____	_____	\$ _____	\$ _____	_____

**Item 25. Credit Cards**

List each credit card held by you, your spouse, or your dependents. Also list any other credit cards that you, your spouse, or your dependents use.

Name of Credit Card (e.g., Visa, MasterCard, Department Store)	Account No.	Name(s) on Account	Current Balance	Minimum Monthly Payment
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____

**Item 26. Taxes Payable**

List all taxes, such as income taxes or real estate taxes, owed by you, your spouse, or your dependents.

Type of Tax	Amount Owed	Year Incurred
\$ _____	_____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

**Item 27. Judgments or Settlements Owed**

List all judgments or settlements owed by you, your spouse, or your dependents.

Opposing Party's Name & Address \_\_\_\_\_

Court's Name & Address \_\_\_\_\_

Docket No. \_\_\_\_\_ Nature of Lawsuit \_\_\_\_\_

Date \_\_\_\_\_ Amount \$ \_\_\_\_\_

**Item 28. Other Loans and Liabilities**

List all other loans or liabilities in your, your spouse's, or your dependents' names.

Name & Address of Lender/Creditor \_\_\_\_\_

Nature of Liability \_\_\_\_\_ Name(s) on Liability \_\_\_\_\_

Date of Liability \_\_\_\_\_ Amount Borrowed \$ \_\_\_\_\_ Current Balance \$ \_\_\_\_\_

Payment Amount \$ \_\_\_\_\_ Frequency of Payment \_\_\_\_\_

Name & Address of Lender/Creditor \_\_\_\_\_

Nature of Liability \_\_\_\_\_ Name(s) on Liability \_\_\_\_\_

Date of Liability \_\_\_\_\_ Amount Borrowed \$ \_\_\_\_\_ Current Balance \$ \_\_\_\_\_

Payment Amount \$ \_\_\_\_\_ Frequency of Payment \_\_\_\_\_



**OTHER FINANCIAL INFORMATION**

**Item 29. Tax Returns**

List all federal tax returns that were filed during the last three years by or on behalf of you, your spouse, or your dependents. Provide a copy of each signed tax return that was filed during the last three years, including amendments (if any).

Tax Year	Name(s) on Return	Refund Expected
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

**Item 30. Applications for Credit**

List all applications for bank loans or other extensions of credit that you, your spouse, or your dependents have submitted within the last two years. Provide a copy of each application, including all attachments.

Name(s) on Application	Name & Address of Lender
_____	_____
_____	_____

**Item 31. Trusts and Escrows**

List all trusts, escrows or other entities holding funds or other assets for which you, your spouse, or dependents have any benefit or legal interest in, directly or indirectly. Provide copies of all documents related to the creation, control or administration of the entity and the assets in the entity, and any amendments. For each entity list:

Name and Address of the trust: \_\_\_\_\_

Name and Address of any Trustee, Escrow Agent or other person with authority over the entity or its assets including any person with dominion, use, administrative control or ownership of the subject assets and identify that person's role: \_\_\_\_\_

Date Established and any date of amendments: \_\_\_\_\_

Name and Address of any Settlor, Grantor or other persons who have at any time conveyed assets to the entity: \_\_\_\_\_

Name and Address of any Protector or other persons capable of directing the actions of any party that is administering the entity: \_\_\_\_\_

Name and Address of any Beneficiary or other person that can receive any value or benefit from the entity: \_\_\_\_\_

The present market value of the assets with a description of how that value was calculated: \_\_\_\_\_

A description of any uses made of the assets while situated in the entity, including but not limited to any loans from the assets or use of the assets as collateral or guaranty or any investments or income involving the assets: \_\_\_\_\_

**Item 32. Transfers of Assets**

List all payments, transfers, or assignments of assets worth more than \$2,500, in the aggregate, to any individual or entity during the previous three years. For each such person, state the total amount transferred during that period.

Transferee's Name, Address, & Relationship	Property Transferred	Aggregate Value Date	Transfer	Type of Transfer (e.g., Loan, Gift)
_____	_____	\$ _____	_____	_____
_____	_____	\$ _____	_____	_____
_____	_____	\$ _____	_____	_____
_____	_____	\$ _____	_____	_____
_____	_____	\$ _____	_____	_____

**Item 33. Foreign Assets and Liabilities**

In any location outside of the United States, do you, or your spouse, or your dependents have any of the following:

Do you, your spouse, or your dependents have, in any location outside of the United States, any assets not otherwise identified in this disclosure (including, but not limited to real estate, bank accounts, investments, or other financial products)?

Yes/No

Do you, your spouse or your dependents have, in any location outside of the United States, any liabilities not otherwise identified in this disclosure (including, but not limited to liens, credit card debt or other financial obligations)?

Yes/No

If yes, to any of the above, please separately list below each asset and liability category, their location, the acquisition cost and current value. Please include a copy of all Reports of Foreign Bank and Financial Accounts (FBAR) filings.

Asset Category	Asset Location	Acquisition Cost	Current Value
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

Liability Category	Liability Location	Acquisition Cost	Current Value
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

**Item 34. Foreign Positions**

Have you, your spouse or your dependents been involved in the creation of, or have any interest in, any asset or entity located outside the United States? Yes/No

Have you, your spouse or your dependents, in the last three years, transferred or been involved in the transfer of any income or assets to any entity outside the United States? Yes/No

Do you, your spouse or your dependents hold any corporate office or partnership in any entity located outside the United States? Yes/No

Are you, your spouse or your dependents the trustee, escrow agent or similar role in any trust or similar entity outside the United States? Yes/No

If yes to any of the above, please separately list below the assets and their value, the recipient or transferee entity of the assets, the country under which such entity is organized and your, your spouse, or your dependent's position with such entity. Please include a copy of all organizing or controlling documents and any amendments for each such entity.

Name of Entity or Trust

Country

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Item 35. Credit Report**

Provide a copy of you and your spouse's most recent credit report, within the last 60 days upon receipt of this form, from a credit bureau.

## SUMMARY FINANCIAL SCHEDULES

### **Item 36. Combined Balance Sheet for You, Your Spouse, and Your Dependents**

<b>ASSETS</b>		<b>LIABILITIES</b>	
Cash on Hand (Item 12)		Credit Cards (Item 25)	
Cash in Financial Institutions (Item 12)		Motor Vehicles - Liens (Item 21)	
U.S. Government Securities (Item 13)		Real Property - Encumbrances (Item 22)	
Publicly Traded Securities (Item 14)		Loans Against Publicly Traded Securities (Item 14)	
Other Business Interests (Item 15)		Taxes Payable (Item 26)	
Judgments or Settlements Owed to You (Item 16)		Judgments or Settlements Owed (Item 27)	
Other Amounts Owed to You (Item 17)			
Surrender Value of Life Insurance (Item 18)		Other Loans and Liabilities (Item 28)	
Deferred Income Arrangements (Item 19)		Foreign Liabilities (Item 34)	
Personal Property (Item 20)		Other Liabilities (Itemize):	
Motor Vehicles (Item 21)			
Real Property (Item 22)			
Digital Assets (Item 23)			
Foreign Assets (Item 34)			
Other Assets (Itemize):			

**Item 37. Combined Average Monthly Income and Expenses for You, Your Spouse, and Your Dependents for the Last 6 Months**

Provide the average monthly income and expenses for you, your spouse, and your dependents for the last 6 months. Do not include credit card payments separately; rather, include credit card expenditures in the appropriate categories.

**INCOME**

Salary - After Taxes	\$ _____
Fees, Commissions, and Royalties	\$ _____
Interest	\$ _____
Dividends and Capital Gains	\$ _____
Gross Rental Income	\$ _____
Profits from Sole Proprietorships	\$ _____
Distributions from Partnerships, S-Corporations, and LLCs	\$ _____
Distributions from Trusts and Estates	\$ _____
Distributions from Deferred Income Arrangements	\$ _____
Social Security Payments	\$ _____
Alimony/Child Support Received	\$ _____
Gambling Income	\$ _____
Digital Assets Income	\$ _____
Other Income (Itemize)	_____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Total Income</b>	<b>\$ _____</b>

**EXPENSES**

Mortgage Payments for Residence(s)	\$ _____
Property Taxes for Residence(s)	\$ _____
Rental Property Expenses, Including Mortgage Payments, Taxes, and Insurance	\$ _____
Car or Other Vehicle Lease or Loan Payments	\$ _____
Food Expenses	\$ _____
Clothing Expenses	\$ _____
Utilities	\$ _____
Medical Expenses, Including Insurance	\$ _____
Other Insurance Premiums	\$ _____
Other Transportation Expenses	\$ _____
Other Household Expenses	\$ _____
Other Expenses (Itemize)	_____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Total Expenses</b>	<b>\$ _____</b>

**ATTACHMENTS**

**Item 38. Documents Attached to this Financial Disclosure Form**

Indicate whether the below documents are being submitted with the financial disclosure form.

Item No. Document Description of Document  
Relates To

Item 23.	Digital Asset Account Statements and Tax Forms	Yes/Not Applicable
Item 29.	Tax Returns	Yes/Not Applicable
Item 30.	Applications of Credit	Yes/Not Applicable
Item 31.	Trusts and Escrows Documents	Yes/Not Applicable
Item 33.	Reports of Foreign Bank & Financial Account Filings	Yes/Not Applicable
Item 35.	Credit Report	Yes/Not Applicable

List any other documents and forms as well as the item number, in the financial form, the document relates to and a description of the document.

Item No. Document Description of Document  
Relates To

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

**WARNING:**

I am submitting this financial disclosure form with the understanding that it may affect action by the Consumer Financial Protection Bureau or a federal court. The responses I have provided to the items above are true and contain all the requested facts and information of which I have notice or knowledge. I have provided all requested documents in my custody, possession, or control. I further declare that I have no assets, owned either directly or indirectly (including owned by my spouse or dependents), or income of any nature other than as shown in, or attached to, this statement. I understand that the Consumer Financial Protection Bureau is a federal agency and that this financial disclosure form is being submitted in connection with a matter within its jurisdiction. I understand that a false, fictitious, or fraudulent statement or representation on this form, or the concealment of any material fact is a violation of Federal law and could result in criminal prosecution, and significant civil penalties. I understand that a false statement is punishable under 18 U.S.C. §§ 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000.

Executed on:

\_\_\_\_\_

(Date)

\_\_\_\_\_

Signature