

1 UNITED STATES DISTRICT COURT  
2 EASTERN DISTRICT OF TEXAS  
3 SHERMAN DIVISION

4 FEDERAL TRADE COMMISSION,

5 Plaintiff,

6 v.

7 NATIONAL HOMETEAM SOLUTIONS, LLC;

8 NATIONAL FINANCIAL SOLUTIONS, LLC;

9 UNITED FINANCIAL SOLUTIONS, LLC;

10 NATIONWIDE FORECLOSURE SERVICES, LLC;

11 EVALAN SERVICES, LLC;

12 ELANT, LLC;

13 ELIAS H. TAYLOR, aka ELI TAYLOR;

14 EVERARD TAYLOR, aka EVERARDO TAYLOR;

15 EMANUEL TAYLOR; and

16 EDWIN P. TAYLOR, SR., aka ED TAYLOR,

17 Defendants.

Civil Action No. 4:08-cv-067

**STIPULATED PERMANENT  
INJUNCTION AND FINAL  
ORDER AS TO DEFENDANTS  
NATIONAL HOMETEAM  
SOLUTIONS, LLC; NATIONAL  
FINANCIAL SOLUTIONS, LLC;  
ELANT, LLC; AND ELIAS  
TAYLOR**

18  
19 This matter comes before the Court on Complaint of plaintiff Federal Trade Commission  
20 (“FTC” or “Commission”) against defendants National Hometeam Solutions, LLC; National  
21 Financial Solutions, LLC; United Financial Solutions, LLC; Nationwide Foreclosure Services,  
22 LLC; Evalan Services, LLC; Elant, LLC; Elias H. Taylor; Everard Taylor; Emanuel Taylor; and  
23 Edwin P. Taylor, Sr. On February 26, 2008, the Commission filed a Complaint for Injunctive  
24 and Other Equitable Relief (Dkt. #1) in this matter pursuant to Sections 5(a) and 13(b) of the  
25 Federal Trade Commission Act (“FTC Act”), 15 U.S.C. §§ 45(a) and 53(b). The FTC charged  
26 defendants with engaging in deceptive acts or practices in connection with the marketing and  
27 sale of mortgage foreclosure rescue services, in violation of Section 5(a) of the FTC Act, 15  
28 U.S.C. § 45(a). The Commission and defendants National Hometeam Solutions, LLC; National  
Final Order as to Elias Taylor

1 Financial Solutions, LLC; Elant, LLC; and Elias Taylor have agreed to settle all matters of  
2 dispute between them without adjudication. Accordingly, it is hereby **ORDERED,**  
3 **ADJUDGED, AND DECREED:**

4 **FINDINGS**

5 1. This Court has jurisdiction over the subject matter of this case and personal  
6 jurisdiction over defendants.

7 2. Venue in the Eastern District of Texas is proper as to all parties.

8 3. The activities of defendants are in or affecting commerce, as defined in the FTC  
9 Act, 15 U.S.C. § 44.

10 4. The Complaint states a claim upon which relief may be granted against  
11 Defendants under Sections 5(a) and 13(b) of the FTC Act, 15 U.S.C. §§ 45(a) and 53(b).

12 5. Defendants waive all rights to seek judicial review or otherwise challenge or  
13 contest the validity of this Final Order.

14 6. Defendants waive any claim, including any claim for attorneys' fees under the  
15 Equal Access to Justice Act, 28 U.S.C. § 2412, *amended by* Pub. L. 104-121, 110 Stat. 847, 863-  
16 64 (1996), and any claims they may have against the Commission, its employees,  
17 representatives, or agents.

18 7. Defendants enter into this Final Order freely and without coercion and  
19 acknowledge that they have read, understand, and are prepared to abide by the provisions of this  
20 Final Order.

21 8. This Final Order is in addition to, and not in lieu of, any other civil or  
22 criminal remedies that may be provided by law.

23 9. Entry of this Final Order is in the public interest.

24 **DEFINITIONS**

25 For the purpose of this Final Order, the following definitions shall apply:

26 1. "Assisting others" means knowingly providing any of the following goods or  
27 services to another business venture: (A) performing customer service functions, including, but  
28 not limited to, receiving or responding to consumer complaints; (B) formulating or providing, or

1 arranging for the formulation or provision of, any marketing material; (C) providing names of, or  
2 assisting in the generation of, potential customers; (D) hiring, recruiting, or training personnel;  
3 (E) advising or acting as a consultant to others on the commencement or management of a  
4 business venture; or (F) performing marketing services of any kind.

5 2. “Defendants” means National Hometeam Solutions, LLC; National Financial  
6 Solutions, LLC; Elant, LLC; and Elias Taylor, whether acting directly or through any successor,  
7 assign, agent, employee, entity, corporation, subsidiary, division, or other device.

8 3. “Documents” means writings, drawings, graphs, charts, photographs,  
9 sound recordings, images, and any other data or data compilations stored in any medium from  
10 which information can be obtained and translated, if necessary, into reasonably usable form and  
11 is synonymous in meaning and equal in scope to the usage of the term in the Federal Rules of  
12 Civil Procedure 34(a). A draft or non-identical copy of a document is a separate document  
13 within the meaning of the term.

14 4. “Employer” means any individual or entity for whom any defendant performs  
15 services as an employee, consultant, or independent contractor.

16 5. “Employment” means the performance of services as an employee, consultant, or  
17 independent contractor.

18 6. “Material” means likely to affect a person’s choice of, or conduct regarding,  
19 goods or services.

20 7. “Mortgage foreclosure rescue service” shall mean any service, product, or  
21 program wherein the offeror, expressly or by implication, claims that it can assist a homeowner  
22 in any manner to: (A) stop, prevent, or postpone any home mortgage foreclosure sale; (B) obtain  
23 any forbearance from any beneficiary or mortgagee; (C) exercise any statutory right of  
24 reinstatement; (D) obtain any extension of the period within which the owner may reinstate his  
25 or her obligation; (E) obtain any waiver of an acceleration clause contained in any promissory  
26 note or contract secured by a deed of trust or mortgage on a residence in foreclosure or contained  
27 in that deed of trust or mortgage; (F) obtain a loan or advance of funds; (G) avoid or ameliorate  
28 the impairment of the owner’s credit resulting from the recording of a notice of default or the

1 conduct of a foreclosure sale; (H) save the owner's residence from foreclosure; or (I) assist the  
2 owner in obtaining from the beneficiary, mortgagee, trustee under a power of sale, or counsel for  
3 the beneficiary, mortgagee, or trustee, the remaining proceeds from the foreclosure sale of the  
4 owner's residence. The foregoing shall include any manner of claimed assistance, including, but  
5 not limited to, debt, budget, or financial counseling; receiving money for the purpose of  
6 distributing it to creditors; contacting creditors on behalf of the homeowner; arranging or  
7 attempting to arrange for an extension of the period within which the owner of property sold at  
8 foreclosure may cure his or her default; arranging or attempting to arrange for any delay or  
9 postponement of the time of a foreclosure sale; and giving advice of any kind with respect to  
10 filing for bankruptcy.

11 8. The term "and" also means "or," and the term "or" also means "and."

12 **ORDER**

13 **I. PROHIBITED BUSINESS ACTIVITIES**

14 **IT IS ORDERED** that defendants National Hometeam Solutions, LLC; National  
15 Financial Solutions, LLC; Elant, LLC; and Elias Taylor, and their successors, assigns, agents,  
16 employees, officers, servants, and all other persons or entities in active concert or participation  
17 with them who receive actual notice of this Final Order by personal service, facsimile, or  
18 otherwise, whether acting directly or through any corporation, subsidiary, division or other  
19 device, are hereby permanently restrained and enjoined from:

20 A. Falsely representing, or assisting others to falsely represent, expressly  
21 or by implication, any material fact in connection with the advertising, marketing, promoting,  
22 performance, offering for sale, or sale of any mortgage foreclosure rescue service, including but  
23 not limited to misrepresenting:

- 24 (1) that home mortgage foreclosure can or will be stopped, postponed, or  
25 prevented in all or virtually all instances;
- 26 (2) the likelihood that home mortgage foreclosure can or will be stopped,  
27 postponed, or prevented;
- 28 (3) the degree of past success of any efforts to stop, postpone, or prevent

1 home mortgage foreclosures;

2 (4) the terms of any refund or guarantee;

3 (5) the likelihood that a consumer will receive a full or partial refund if a  
4 home mortgage foreclosure is not stopped, postponed, or prevented;

5 (6) any record regarding consumer satisfaction or complaints or approval or  
6 ratings by the Better Business Bureau or any other consumer advocacy or  
7 consumer protection association; or

8 (7) any fact material to a consumer's decision to purchase any  
9 mortgage foreclosure rescue service.

10 B. Falsely representing, or assisting others to falsely represent, expressly  
11 or by implication, any material fact in connection with the advertising, marketing, promoting,  
12 performance, offering for sale, or sale of any other good or service.

13 **II. PROHIBITIONS AGAINST DISTRIBUTION OF CUSTOMER INFORMATION**

14 **IT IS FURTHER ORDERED** that defendants National Hometeam Solutions, LLC;  
15 National Financial Solutions, LLC; Elant, LLC; and Elias Taylor, and their successors, assigns,  
16 agents, employees, officers, servants, and all other persons or entities in active concert or  
17 participation with them who receive actual notice of this Final Order by personal service,  
18 facsimile, or otherwise, whether acting directly or through any corporation, subsidiary, division  
19 or other device, are permanently restrained and enjoined from selling, renting, leasing,  
20 transferring or otherwise disclosing the individual name, address, telephone number, email  
21 address, credit card number, social security number, bank account number, or other identifying  
22 information of any person who provided any such information to defendants at any time in  
23 connection with the advertising, marketing, promoting, offering for sale, or sale of mortgage  
24 foreclosure rescue services; *provided, however*, that defendants may disclose such identifying  
25 information to any law enforcement or regulatory agency, or as required by any law, regulation,  
26 or court order.

1 **III. MONETARY JUDGMENT AND CONSUMER REDRESS**

2 **IT IS FURTHER ORDERED** that:

3 A. Judgment in the amount of \$342,400 is hereby entered against defendants  
4 National Hometeam Solutions, LLC; National Financial Solutions, LLC; Elant, LLC; and Elias  
5 Taylor, jointly and severally, as equitable monetary relief, in favor of the Commission; *provided*,  
6 that this judgment amount, except such amounts specified in subparagraph III.B., shall be  
7 suspended upon defendants' fulfillment of the payment obligations set forth in that  
8 subparagraph.

9 B. Defendants shall pay \$90,492 to the FTC in accordance with the following  
10 directions:

- 11 (1) Within seven (7) business days after receiving notice of the entry of this  
12 Final Order, National Hometeam Solutions, LLC; National Financial  
13 Solutions, LLC; Elant, LLC; and Elias Taylor, shall transfer to the FTC all  
14 funds held in the following accounts:

15

Bank of America account ending in 9820
Bank of America account ending in 3817
Bank of America account ending in 5916
Bank of America account ending in 6735
Bank of America account ending in 9985
Bank of America account ending in 6551
OptionsXpress account ending in 5266

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22 which were frozen pursuant to the Temporary Restraining Order (Dkt.  
23 #10) entered by the Court on February 27, 2008, and the Stipulated  
24 Preliminary Injunction (Dkt. #38) entered by the Court on March 6, 2008.  
25 Upon receipt of this Final Order, Bank of America and OptionsXpress  
26 shall directly transfer such funds to the FTC by electronic funds transfer or  
27 by certified check or other guaranteed funds made payable to and  
28 delivered to the Commission.

1 (2) Within seven (7) business days after receiving notice of the entry of this  
2 Final Order, defendants shall pay to the FTC \$5,000 in the form of a  
3 certified or cashier's check made payable to the FTC, or by electronic  
4 funds transfer to the Commission.

5 C. All funds paid pursuant to this Final Order shall be deposited into a fund  
6 administered by the Commission or its agent to be used for equitable relief, including but not  
7 limited to consumer redress and any attendant expenses for the administration of any redress  
8 funds. In the event that direct redress to consumers is wholly or partially impracticable or funds  
9 remain after redress is completed, the Commission may apply any remaining funds for such  
10 other equitable relief (including consumer information remedies) as it determines to be  
11 reasonably related to the defendants' practices alleged in the Complaint. Any funds not used for  
12 such equitable relief shall be deposited with the United States Treasury as disgorgement.  
13 Defendants shall have no right to challenge the Commission's choice of remedies or manner of  
14 distribution under this Section.

15 D. Defendants expressly waive their rights to litigate the issue of disgorgement.

16 E. Defendants acknowledge and agree that all money paid pursuant to this Final  
17 Order is irrevocably paid to the Commission for purposes of settlement between plaintiff and  
18 defendants.

19 F. The Commission and defendants acknowledge and agree that this judgment for  
20 equitable monetary relief is solely remedial in nature and is not a fine, penalty, punitive  
21 assessment, or forfeiture.

22 G. Defendants agree that, if they fail to timely and completely fulfill the  
23 payment and other obligations set forth in this Final Order, the facts alleged in the Complaint  
24 filed in this matter shall be taken as true in any subsequent litigation filed by the Commission to  
25 enforce its rights pursuant to this Final Order, including, but not limited to, a nondischargeability  
26 complaint in any bankruptcy case.

27 H. Defendants are hereby required, in accordance with 31 U.S.C. § 7701, to furnish  
28 to the Commission defendants' taxpayer identifying numbers (social security number or

1 employer identification number), which shall be used for purposes of collecting and reporting on  
2 any delinquent amount arising out of defendants' relationship with the government.

#### 3 **IV. RIGHT TO REOPEN AS TO MONETARY JUDGMENT**

4 **IT IS FURTHER ORDERED** that:

5 A. The Commission's agreement to, and the Court's approval of, this Final Order is  
6 expressly premised upon the truthfulness, accuracy, and completeness of the financial statements  
7 signed by each defendant as follows:

- 8 (1) National Hometeam Solutions, LLC; National Financial Solutions, LLC;  
9 and Elant, LLC, dated March 3, 2008;
- 10 (2) Elias Taylor, dated March 3, 2008; and
- 11 (3) Elias Taylor, dated May 21, 2008,

12 all of which include material information relied upon by the Commission in negotiating and  
13 agreeing to the terms of this Final Order.

14 B. If, upon motion, this Court should find that National Hometeam Solutions, LLC;  
15 National Financial Solutions, LLC; Elant, LLC; or Elias Taylor has made a material  
16 misrepresentation or omitted material information concerning their financial condition, then the  
17 suspension of the monetary judgment shall be vacated, and the Court, without further  
18 adjudication, shall enter judgment holding said defendant liable to the Commission in the  
19 amount of \$342,400, less any payments made to the FTC, plus interest from the entry date of this  
20 Final Order, pursuant to 28 U.S.C. § 1961.

21 C. Any proceedings instituted under this Section IV are in addition to, and not in lieu  
22 of, any other civil or criminal remedies as may be provided by law, including any other  
23 proceedings that the FTC may initiate to enforce this Final Order.

#### 24 **V. COOPERATION WITH FTC COUNSEL**

25 **IT IS FURTHER ORDERED** that defendants National Hometeam Solutions, LLC;  
26 National Financial Solutions, LLC; Elant, LLC; and Elias Taylor shall, in connection with this  
27 action or any subsequent investigations related to or associated with the transactions or the  
28 occurrences that are the subject of the FTC's Complaint, cooperate in good faith with the FTC



1 and appear at such places and times as the FTC shall reasonably request, after written notice, for  
2 interviews, conferences, review of documents, and for such other matters as may be reasonably  
3 requested by the FTC.

#### 4 **VI. COMPLIANCE MONITORING**

5 **IT IS FURTHER ORDERED** that, for the purpose of monitoring and investigating  
6 compliance with any provision of this Final Order,

7 A. Within ten (10) days of receipt of written notice from a representative of the  
8 Commission, National Hometeam Solutions, LLC; National Financial Solutions, LLC; Elant,  
9 LLC; and Elias Taylor each shall submit additional written reports, sworn to under penalty of  
10 perjury; produce documents for inspection and copying; appear for deposition; and/or provide  
11 entry during normal business hours to any business location in such defendant's possession or  
12 direct or indirect control to inspect the business operation;

13 B. In addition, the Commission is authorized to monitor compliance with this Final  
14 Order by all other lawful means, including, but not limited to, the following:

- 15 (1) Obtaining discovery from any person, without further leave of court, using  
16 the procedures prescribed by Fed. R. Civ. P. 30, 31, 33, 34, 36, and 45;
- 17 (2) Posing as consumers and suppliers to National Hometeam Solutions, LLC;  
18 National Financial Solutions, LLC; Elant, LLC; and Elias Taylor, their  
19 employees, or any entity managed or controlled in whole or part by any  
20 defendant, without the necessity of identification or prior notice; and

21 C. National Hometeam Solutions, LLC; National Financial Solutions, LLC; Elant,  
22 LLC; and Elias Taylor shall permit representatives of the Commission to interview any  
23 employer, consultant, independent contractor, representative, agent, or employee who has agreed  
24 to such an interview, relating in any way to any conduct subject to this Final Order. The person  
25 interviewed may have counsel present.

26 *Provided, however,* that nothing in this Final Order shall limit the Commission's lawful  
27 use of compulsory process, pursuant to Sections 9 and 20 of the FTC Act, 15 U.S.C. §§ 49, 57b-  
28 1, to obtain any documentary material, tangible things, testimony, or information relevant to

1 unfair or deceptive acts or practices in or affecting commerce (within the meaning of 15 U.S.C.  
2 § 45(a)(1)).

3 **VII. COMPLIANCE REPORTING BY DEFENDANTS**

4 **IT IS FURTHER ORDERED** that, in order that compliance with the provisions of this  
5 Final Order may be monitored:

6 A. For a period of five (5) years from the date of entry of this Final Order,

7 (1) Individual defendant Elias Taylor shall notify the Commission of the  
8 following:

9 (a) Any changes in his residence, mailing address, and telephone  
10 number, within ten (10) days of the date of such change;

11 (b) Any changes in his employment status (including self-  
12 employment), and any change in his ownership in any business  
13 entity, within ten (10) days of the date of such change. Such  
14 notice shall include the name and address of each business that  
15 Elias Taylor is affiliated with, employed by, creates or forms, or  
16 performs services for; a statement of the nature of the business;  
17 and a statement of his duties and responsibilities in connection  
18 with the business or employment; and

19 (c) Any changes in Elias Taylor's name or use of any alias or fictitious  
20 name; and

21 (2) Defendants National Hometeam Solutions, LLC; National Financial  
22 Solutions, LLC; Elant, LLC; and Elias Taylor shall notify the Commission  
23 of any changes in corporate structure of National Hometeam Solutions,  
24 LLC; National Financial Solutions, LLC; Elant, LLC; or any business  
25 entity that Elias Taylor directly or indirectly controls, or has an ownership  
26 interest in, that may affect compliance obligations arising under this Final  
27 Order, including, but not limited to, a dissolution, assignment, sale,  
28 merger, or other action that would result in the emergence of a successor

1 entity; the creation or dissolution of a subsidiary, parent, or affiliate that  
2 engages in any acts or practices subject to this Final Order; the filing of a  
3 bankruptcy petition; or a change in the corporate name or address, at least  
4 thirty (30) days prior to such change, *provided* that, with respect to any  
5 proposed change in the corporation about which the defendants learn less  
6 than thirty (30) days prior to the date such action is to take place,  
7 defendants shall notify the Commission as soon as is practicable after  
8 obtaining such knowledge.

9 B. One hundred eighty (180) days after the date of entry of this Final Order, National  
10 Hometeam Solutions, LLC; National Financial Solutions, LLC; Elant, LLC; and Elias Taylor  
11 each shall provide a written report to the Commission, sworn to under penalty of perjury, setting  
12 forth in detail the manner and form in which they have complied and are complying with this  
13 Final Order. This report shall include, but not be limited to:

14 (1) For individual defendant Elias Taylor:

15 (a) His then-current residence address, mailing address, and telephone  
16 number;

17 (b) His then-current employment and business addresses and  
18 telephone numbers, a description of the business activities of each  
19 such employer or business, and his title and responsibilities for  
20 each such employer or business; and

21 (c) Any other changes required to be reported under Section VII.A.

22 (2) For all defendants:

23 (a) A copy of each acknowledgment of receipt of this Final Order,  
24 obtained pursuant to Section X below;

25 (b) A statement describing the manner in which defendants have  
26 complied and are complying with the provisions set forth in  
27 Sections I-III above; and

28 (c) Any other changes required to be reported under subparagraphs A

1 or B of this Section.

2 C. For the purposes of this Final Order, defendants shall, unless otherwise directed  
3 by the Commission's authorized representatives, mail all written notifications to the Commission  
4 to:

5 Associate Director  
6 Division of Enforcement  
7 Federal Trade Commission  
8 601 New Jersey Ave., Room 2119  
9 Washington, D.C. 20580

Re: FTC v. National Hometeam Solutions, et al.,  
Civil Action No. 4:08-cv-067 (E.D. Tex.).

10 For purposes of the compliance reporting and monitoring required by this Final Order,  
11 the Commission is authorized to communicate directly with defendants National Hometeam  
12 Solutions, LLC; National Financial Solutions, LLC; Elant, LLC; and Elias Taylor.

### 13 **VIII. RECORD KEEPING PROVISIONS**

14 **IT IS FURTHER ORDERED** that, for a period of eight (8) years from the date of entry  
15 of this Final Order, defendants National Hometeam Solutions, LLC; National Financial  
16 Solutions, LLC; Elant, LLC; and Elias Taylor, and those businesses where defendant Elias  
17 Taylor is the majority owner or otherwise controls the business, and their agents, directors,  
18 officers, employees, corporations, successors, and assigns, and other entities or persons directly  
19 or indirectly under their control, and all persons or entities in active concert or participation with  
20 any of them who receive actual notice of this Final Order by personal service, facsimile, or  
21 otherwise, in connection with the advertising, marketing, promoting, performance, offering for  
22 sale, or sale of mortgage foreclosure rescue services, are hereby restrained and enjoined from  
23 failing to create and retain the following records:

24 A. Accounting records that reflect the cost of goods or services sold, revenues  
25 generated, and the disbursement of such revenues;

26 B. Personnel records accurately reflecting: the name, address, and telephone number  
27 of each person employed in any capacity by such business, including as an independent  
28 contractor; that person's job title or position; the date upon which the person commenced work;  
and the date and reason for the person's termination, if applicable;

1 C. Customer files containing the names, addresses, phone numbers, dollar amounts  
2 paid, quantity of items or services purchased, and description of items or services purchased, to  
3 the extent such information is obtained in the ordinary course of business;

4 D. Complaints and refund requests (whether received directly, indirectly or through  
5 any third party) and any responses to those complaints or requests;

6 E. Copies of all sales scripts, training materials, advertisements, or other marketing  
7 materials; and

8 F. All records and documents necessary to demonstrate full compliance with each  
9 provision of this Final Order, including but not limited to, copies of acknowledgments of receipt  
10 of this Final Order, required by Section IX.D., and all reports submitted to the FTC pursuant to  
11 Section VII. \_\_\_\_\_

12 **IX. DISTRIBUTION OF ORDER BY DEFENDANTS**

13 **IT IS FURTHER ORDERED** that, for a period of five (5) years from the date of entry  
14 of this Final Order, defendants shall deliver copies of the Final Order as directed below:

15 A. Defendants National Hometeam Solutions, LLC; National Financial Solutions,  
16 LLC; and Elant, LLC must deliver a copy of this Final Order to all of its principals, officers,  
17 directors, and managers. National Hometeam Solutions, LLC; National Financial Solutions,  
18 LLC; and Elant, LLC, also must deliver copies of this Final Order to all of their employees,  
19 agents, independent contractors, and representatives who engage in the advertising, marketing,  
20 promoting, performance, offering for sale, or sale of mortgage foreclosure rescue services. For  
21 current personnel, delivery shall be within five (5) days of service of this Final Order upon  
22 defendants. For new personnel, delivery shall occur prior to them assuming their  
23 responsibilities.

24 B. For any business that individual defendant Elias Taylor controls, directly or  
25 indirectly, or in which Elias Taylor has a majority ownership interest, Elias Taylor must deliver  
26 copies of this Final Order to all principals, officers, directors, and managers of that business as  
27 well as to all employees, agents, independent contractors, and representatives of that business  
28 who engage in the advertising, marketing, promoting, performance, offering for sale, or sale of

1 mortgage foreclosure rescue services. For current personnel, delivery shall be within five (5)  
2 days of service of this Final Order upon defendant. For new personnel, delivery shall occur prior  
3 to them assuming their responsibilities.

4 C. For any business where individual defendant Elias Taylor is not a controlling  
5 person of a business but otherwise engages in the advertising, marketing, promoting, offering for  
6 sale, or sale of mortgage foreclosure rescue services, he must deliver a copy of this Final Order  
7 to all principals and managers of such business before engaging in such conduct.

8 D. National Hometeam Solutions, LLC; National Financial Solutions, LLC; Elant,  
9 LLC; and Elias Taylor must secure a signed and dated statement acknowledging receipt of the  
10 Final Order, within thirty (30) days of delivery, from all persons receiving a copy of the Final  
11 Order pursuant to this Section.

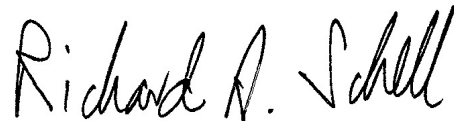
12 **X. ACKNOWLEDGMENT OF RECEIPT OF ORDER BY DEFENDANTS**

13 **IT IS FURTHER ORDERED** that National Hometeam Solutions, LLC; National  
14 Financial Solutions, LLC; Elant, LLC; and Elias Taylor, within five (5) business days of receipt  
15 of this Final Order as entered by the Court, must each submit to the Commission a truthful sworn  
16 statement acknowledging receipt of this Final Order.

17 **XI. RETENTION OF JURISDICTION**

18 **IT IS FURTHER ORDERED** that this Court shall retain jurisdiction of this matter for  
19 purposes of construction, modification, and enforcement of this Final Order.

20  
21 **SIGNED this the 6th day of September, 2008.**

22  
23 

24  
25 RICHARD A. SCHELL  
26 UNITED STATES DISTRICT JUDGE  
27  
28

1 The parties consent to the terms and conditions of the Stipulated Permanent Injunction as  
2 set forth above and hereby consent to the entry thereof without the need of a hearing.

3  
4 For the Plaintiff:

5 Dated: \_\_\_\_\_, 2008

6 Respectfully Submitted,

7 WILLIAM BLUMENTHAL  
8 General Counsel

9 *Dean C Graybill 9-04-08*

10 DEAN C. GRAYBILL  
11 District of Columbia Bar No. 326777  
12 SARAH SCHROEDER  
13 California Bar No. 221528  
14 EVAN ROSE  
15 California Bar No. 253478  
16 Attorneys for Plaintiff  
17 Federal Trade Commission  
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25 EMILY ROBINSON  
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28 Federal Trade Commission  
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erobinson@ftc.gov

22 For the Defendants:

23 *Elias H. Taylor 06/06/08*  
24 National HomeTeam Solutions, LLC  
25 National Financial Solutions, LLC  
26 Elant, LLC  
27 By: Elias H. Taylor, President

28 *Elias H. Taylor 06/06/08*  
Elias H. Taylor, Individually

Final Order as to Elias Taylor