To Whom It May Concern.

Regarding additional documentation requested for license approval.

Additional info was requested which wasn’t to hand and so my license app was denied. I now have the additional info requested and am resubmitting.

The additional info asked for was regarding the case referenced on my application. What was requested was “Additional details regarding criminal charges.”

Please note the case was a civil not a criminal case. And it has an injunction specifically defined as you can see below and in the final court document included.

In summary:

Page 2 shows the FTC’s proposed final injunction.

Page 10 shows the actual injunction duration: 10 years from April 2013

Page 11 the US District Judge’s statement shows the attempts by the FTC to overstate the actual scene: “Time and again throughout the litigation, the FTC has portrayed the defendants as criminals who operated a fraudulent business that preyed mercilessly on vulnerable homeowners. However, the defendants were found civilly liable not for operating a scam but for deceptively marketing a service. The defendants/ business helped many homeowners reduce a monthly payment and saved a home from foreclosure. Prohibiting the marketing and sale of a debt-relief product or service and the telemarketing of a financial product or service, an injunction prudently limited to ten years, protects consumers without unnecessarily or disproportionately punishing the defendants.”

Page 12 states the 10 year injunction and what it covers (debt relief service, financial product or service, mortgage-assistance product or service)

Page 13 part B summarizes the Prohibitions referred to above.

Please note that the FTC’s proposed permanent ban on all telemarketing was not accepted by the judge and the actual injunction only includes telemarketing on the subjects stated above.

The current business I am trying to license for sells discounted electricity and gas rates in states that are deregulated. Their website is [www.usagroupenergy.com](http://www.usagroupenergy.com).

Please let me know if any further information is needed.

Thank you in advance,

John McDaniel