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FEDERAL TRADE COMMISSION
PROTECTING AMERICA'S CONSUMERS

FTC Obtains Court Order Banning Debt Collectors from Debt Collection Business

Defendants allegedly posed as attorneys to take consumers' money for phantom debts



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FOR RELEASE

December 6, 2017

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Three defendants who allegedly posed as lawyers and falsely threatened to sue people or have them arrested for failing to pay on debts they did not owe are banned from the debt collection business under a settlement with the Federal Trade Commission.

The settlement resolves an FTC complaint filed in July 2017, alleging that the defendants told consumers they were attorneys or calling from a law firm and that a lawsuit or criminal action had been filed or soon would be filed against them. The FTC also alleged that, to coerce some people into paying the phantom debts, the defendants threatened them with prison time or claimed police would come to their house to arrest them. The court halted the operation and froze its assets pending litigation.

Under the settlement order, Hardco Holding Group LLC, S&H Financial Group Inc. and Daryl M. Hall (all doing business as Alliance Law Group) are banned from participating in debt collection activities, buying or selling consumer or commercial debt, and trading in consumer information related to a debt. They are also prohibited from making misrepresentations about any product or service, profiting from consumers' personal information obtained from any debt collection activities, and failing to dispose of consumers' information properly.

The order imposes a \$702,059 judgment that will be partially suspended upon the surrender of certain assets. The full judgment will become due immediately if the defendants are found to have misrepresented their financial condition. Litigation continues against the remaining defendant, Dequan M. Sicard.

The Commission vote approving the proposed stipulated order was 2-0. The U.S. District Court for the Middle District of Florida, Orlando Division entered the order on December 5, 2017.

NOTE: Stipulated final orders have the force of law when approved and signed by the District Court judge.

The Federal Trade Commission works to promote competition, and [protect and educate consumers](#). You can [learn more about consumer topics](#) and file a [consumer complaint online](#) or by calling 1-877-FTC-HELP (382-4357). Like the FTC on [Facebook](#), follow us on [Twitter](#), read our [blogs](#) and [subscribe to press releases](#) for the latest FTC news and resources.

PRESS RELEASE REFERENCE:

[FTC Charges Debt Collection Scheme with Posing as Attorneys to Take Consumers' Money for Phantom Debts](#)

[FTC Obtains Court Order Against Final Defendant in Phantom Debt Scheme](#)

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