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FEDERAL TRADE COMMISSION
PROTECTING AMERICA'S CONSUMERS

FTC Settlements Ban Fraudulent Debt Collectors from Debt Collection Business and from Buying or Selling Debt

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FOR RELEASE

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The operators of a Georgia-based debt collection business that allegedly used false claims and threats to get people to pay debts – including debts they did not owe or that the defendants had no authority to collect – are banned from the debt collection business and from buying or selling debt, under settlements with the Federal Trade Commission.

According to the FTC's [complaint, the defendants' debt collection business model](#) was based on falsely claiming to consumers that they had committed a crime and would be sued, have their wages garnished, or be put in prison if they did not pay purported debts. In many instances, the defendants collected on debts consumers had already paid or that the defendants otherwise had no authority to collect. They also illegally contacted consumers' employers and other third parties, and failed to provide written notices and disclaimers required by law.

The settlement orders also prohibit the defendants from misrepresentations regarding any financial products and services, and from profiting from or failing to properly dispose of customers' personal information collected as part of the challenged practices.

Each order imposes a \$3,462,664 judgment that will be partially suspended, due to the defendants' inability to pay, when they have surrendered certain assets. In each case, the full judgment will become due immediately if the defendants are found to have misrepresented their financial condition.

The Commission vote approving the proposed stipulated orders against [Lamar Snow, Global Processing Solutions LLC, Intrinsic Solutions LLC, North Center Collections Inc and Diverse Financial Enterprises Inc.](#), [Jahaan McDuffie, Capital Security Investments LLC and American Credit Adjusters LLC](#), and [Glentis Wallace, also known as Glen Wallace](#), was 5-0. The U.S. District Court for the Northern District of Georgia, Atlanta Division, entered the orders on July 17, 2018.

The Court entered default judgment against the remaining defendants—Advanced Mediation Group, LLC, Apex National Services, LLC, Mirage Distribution, LLC, and Mitchell & Maxwell, LLC—on September 4, 2018.

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

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PRESS RELEASE REFERENCE:

[FTC Charges Debt Collection Business Defrauded Consumers into Paying Debts They Did Not Owe](#)

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