

ms

FILED BY CLERK
KS. DISTRICT COURT
THIRD JUDICIAL DIST.
TOPEKA, KS

IN THE DISTRICT COURT OF SHAWNEE COUNTY, KANSAS
DIVISION NINE

2010 SEP 20 P 3:43

STATE OF KANSAS, *ex rel.*,)
 STEVE SIX, Attorney General,)
)
 Plaintiff,)
)
 v.)
)
 PHILIP MANGER, an individual,)
)
 and ROBERT LOCK, Jr., an individual,)
)
 and CCDN, LLC, d/b/a CREDIT COLLECTION)
 DEFENSE NETWORK,)
)
 Defendants.)

Case No. 10 C 654

(Pursuant to K.S.A. Chapter 60)

**JOURNAL ENTRY OF DEFAULT
JUDGMENT AGAINST DEFENDANT ROBERT LOCK AND
DEFENDANT CCDN, LLC, d/b/a CREDIT COLLECTION DEFENSE NETWORK**

On this 15 day of Sept, 2010, Plaintiff's Amended Motion for Default Judgment against Defendants comes before this Court for consideration. The State of Kansas, *ex rel.* Steve Six, appears by and through Assistant Attorney General, Tai J. Vokins. Defendants Robert Lock and CCDN, LLC, d/b/a Credit Collection Defense Network do not appear in this case.

WHEREUPON, after reviewing the Court's file and Plaintiff's Motion for Default Judgment, the Court finds the following:

1. Plaintiff filed its Motion for Default Judgment and Memorandum in Support on September 15, 2010.

2. Plaintiff's Motion for Default Judgment is predicated upon Defendant Robert Lock ("Lock") and Defendant CCDN, LLC, d/b/a Credit Collection Defense Network ("CCDN") failure to file an Answer to Plaintiff's Petition which was filed on May 3, 2010.

3. A copy of the Summons and a copy of the Petition were served upon Defendant Lock by personal service on May 6, 2010.

4. A copy of the Summons and a copy of the Petition were served upon Defendant CCDN by personal service on June 14, 2010.

5. Defendant Lock failed to file an Answer within 30 days after being served with process, as required by K.S.A. 60-308(a)(3).

5. Defendant CCDN failed to file an Answer within 30 days after being served with process, as required by K.S.A. 60-308(a)(3).

6. Notice of Default was served upon Defendant Lock and Defendant CCDN by FedEx courier on September 3, 2010, pursuant to K.S.A. 60-254(c) and Supreme Court Rule 118(d). More than ten days has elapsed since this Notice of Default was served.

7. Pursuant to K.S.A. 60-255, Defendant Lock is in default.

8. Pursuant to K.S.A. 60-255, Defendant CCDN is in default.

10. The legal arguments and authorities set forth in Plaintiff's Petition, Motion for Default Judgment and Memorandum in support of the Motion for Default Judgment are adopted by the Court as its conclusions of law as though fully set forth herein.

IT IS THEREFORE ORDERED, ADJUDICATED AND DECREED that Plaintiff's Motion for Default Judgment against Defendant Robert Lock and Defendant CCDN, LLC, d/b/a Credit Collection Defense Network is granted.

IT IS FURTHER ORDERED, ADJUDICATED AND DECREED that judgment is hereby entered in favor of Plaintiff on all counts of the Petition against Defendant Robert Lock and Defendant CCDN, LLC, d/b/a Credit Collection Defense Network.

IT IS FURTHER ORDERED, ADJUDICATED AND DECREED that the alleged violations of the Kansas Consumer Protection Act are declared to be deceptive and unconscionable.

IT IS FURTHER ORDERED, ADJUDICATED AND DECREED that Defendant Robert Lock and Defendant CCDN, LLC, d/b/a Credit Collection Defense Network be permanently enjoined from the enumerated deceptive and unconscionable acts and practices, pursuant to K.S.A. 50-632(a)(2).

IT IS FURTHER ORDERED, ADJUDICATED AND DECREED that Defendant Robert Lock and Defendant CCDN, LLC, d/b/a Credit Collection Defense Network are permanently enjoined from engaging in all advertising, soliciting, performing, accepting payments for, supervising, operating or in any manner conducting any business related to the sale of property or services as defined in K.S.A. 50-624 within the State of Kansas as described in Plaintiff's Petition and from engaging in any consumer transactions as defined by K.S.A. 50-624(c).

IT IS FURTHER ORDERED, ADJUDICATED AND DECREED that Defendant Robert Lock and Defendant CCDN, LLC, d/b/a Credit Collection Defense Network are ordered to pay a total of \$101,217.71 to be distributed to the consumers listed in Exhibit B to Plaintiff's Memo in Support of Plaintiff's Motion as restitution for the consumer transactions referenced in Plaintiff's petition. Payment should be made to the Kansas Attorney General for delivery to the consumers named in Exhibit B as referenced above.

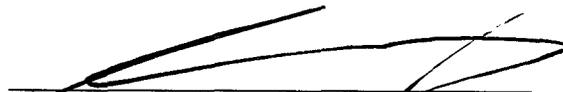
IT IS FURTHER ORDERED, ADJUDICATED AND DECREED that Defendant Robert Lock and Defendant CCDN, LLC, d/b/a Credit Collection Defense Network are ordered to pay \$10,000.00 in civil penalties for each violation of the Kansas Consumer Protection Act as alleged in Plaintiff's Petition, for a total of \$120,000.00 as provided by K.S.A. 50-636(a);

IT IS FURTHER ORDERED, ADJUDICATED AND DECREED that Defendant Robert Lock and Defendant CCDN, LLC, d/b/a Credit Collection Defense Network are ordered to pay reasonable investigative fees and expenses to the Office of the Kansas Attorney General of \$10,000.00, pursuant to K.S.A. 50-636(c).

IT IS FURTHER ORDERED, ADJUDICATED AND DECREED that the total amount of the judgment against Defendant Robert Lock and Defendant CCDN, LLC, d/b/a Credit Collection Defense Network jointly and severally, is \$231,217.71.

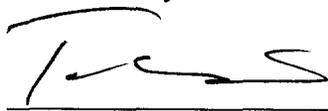
IT IS FURTHER ORDERED, ADJUDICATED AND DECREED that Defendant Robert Lock and Defendant CCDN, LLC, d/b/a Credit Collection Defense Network pay all court costs.

IT IS SO ORDERED.



Honorable Charles Andrews
District Court Judge

Submitted by:



Tai J. Vokins, #23707
Assistant Attorney General
Office of the Kansas Attorney General
120 SW 10th Ave., 2nd Floor
Tel. (785) 296-3751
Fax. (785) 291-3699

Attorney for Plaintiff