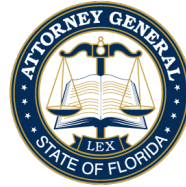


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Attorney General Ashley Moody News Release

AG Moody Announces Second Round of Refunds for Floridians Victimized by Debt Relief Schemes

TALLAHASSEE, Fla.—More than 1,200 Floridians will be receiving a second round of checks totaling nearly \$340,000 in the coming weeks due to judgments the Florida Attorney General's Office and the Federal Trade Commission obtained in an action against a massive debt relief scam. Attorney General Ashley Moody and the FTC sued 17 corporate defendants and three individuals alleging the defendants engaged in a massive debt relief scheme offering consumers phony debt relief services, including fake loans. In the first round of consumer redress made in July 2020, 1,260 Floridians received checks totaling more than \$720,000.

Attorney General Ashley Moody said, "These deceptive companies preyed on people who were trying to pay off their debt, making their financial situation worse. I am glad we were able to work with the FTC to shut down this scam and recover more than a million dollars for Floridians."

Corporate defendants made money with false promises of large debt consolidation loans at attractive rates, or through misrepresentations that the defendants took over the servicing of consumers' pre-existing debt relief accounts. Corporate defendants tricked consumers into paying hundreds or thousands of dollars per month under the false pretense that defendants would pay, settle or obtain dismissals of consumers' debts and improve consumers' credit. Over time, consumers learned personal debts went unpaid, accounts went into default and credit scores plummeted.

This month, more than \$6.5 million will be distributed to nearly 20,000 consumers nationwide. Of those, 1,213 Floridians will receive checks totaling \$339,515—bringing the total amount received by Floridians due to this action to more than \$1 million. Consumers received the first round of checks in July 2020, and 1,260 Floridians cashed checks totaling \$720,912.

The corporate defendants are Financial Freedom National Inc., formerly known as Institute for Financial Freedom Inc. and Marine Career Institute Sea Frontiers Inc., also doing business as 321 Loans, Instahelp America Inc., Helping America Group, United Financial Support, Breeze Financial Solutions, 321Financial Education, Credit Health Plan, Credit Specialists of America, American Advocacy Alliance and Associated Administrative Services; 321Loans Inc., f/k/a 321 Loans Inc., also d/b/a 321Financial Inc.; Instahelp America Inc, f/k/a Helping America Team Inc., also d/b/a Helping America Group; Helping America Group LLC, f/k/a Helping America Group Inc.; Breeze Financial Solutions Inc., also d/b/a Credit Health Plan and Credit Maximizing Program; US Legal Club LLC; Active Debt Solutions LLC, f/k/a Active Debt Solutions Inc., also d/b/a Guardian Legal Center; Guardian LG LLC, also d/b/a Guardian Legal Group; American Credit Security LLC, f/k/a American Credit Shield LLC; Paralegal Support Group LLC, f/k/a

Paralegal Staff Support LLC; Associated Administrative Services LLC, also d/b/a Jobfax; Discount Marketing USA S.A.; Viking Management Services LLC; Cockburn & Associate LLC; Omni Management Partners LLC; HP Media, Inc. and White Light Media LLC. The individual defendants are Jeremy Lee Marcus, Craig Davis Smith and Yisbet Segria.