

STATE OF NORTH CAROLINA
COUNTY OF WAKE

FILED

2011 AUG 17 PM 2: 48

WAKE CO., C.S.C.
BY _____

IN THE GENERAL COURT OF JUSTICE
SUPERIOR COURT DIVISION

FILE NO.: 11 CV 012632

STATE OF NORTH CAROLINA *ex rel.*
ROY COOPER, Attorney General,

Plaintiff,

v.

M & M BUSINESS CONCEPTS, LLC,
and MONTERRIO DIESHAUN ADAMS,

Defendants.

**TEMPORARY RESTRAINING
ORDER**

THIS CAUSE came on to be heard before the undersigned judge on the Plaintiff State of North Carolina's motion for a temporary restraining order. The State filed its verified Complaint and its Motion for A Temporary Restraining Order and A Preliminary Injunction on 12 August 2011. The defendants have received notice of this hearing and are represented by counsel, Hart Miles, Esq.; who appeared and represented to the Court that the defendants have consented to the entry of this Order.

The Court, having reviewed the verified Complaint, the State's Motion for A Temporary Restraining Order and A Preliminary Injunction and attached affidavits, finds that the State has

1. There is good cause to believe that the defendants have offered and engaged in, the business of credit repair services, in violation of the Credit Repair Services Act, N.C. Gen. Stat. § 66-220, *et seq.*

2. There is good cause to believe that, in the performance of credit repair services, the defendants have, among actions, prepared falsified police reports and submitted such false reports to consumer reporting agencies on behalf of their customers when the customers had not filed any such reports; in a fraudulent attempt to cause the agencies to delete accounts from customers' credit reports and thereby temporarily and fraudulently increase customers' credit scores.

3. There is good cause to believe that the defendants have collected money from consumers for the defendants' performance of credit repair services, and that such moneys have been collected in advance of the defendants' full performance of such services, in violation of N.C. Gen. Stat. § 66-223(1). There is also good cause to believe that the defendants have failed to obtain a surety bond or trust account in the amount of \$10,000, in favor of the State of North Carolina, in violation of N.C. Gen. Stat. § 66-222; that the defendants have failed to provide consumers with the contractual disclosures required by N.C. Gen. Stat. § 66-224; that the defendants have made misleading representations in violation of N.C. Gen. Stat. §§ 66-223(3) and (5); and that the defendants have failed to perform credit repair services as promised.

4. There is good cause to believe that the defendants are continuing to violate the consumer protection laws of this State and that the plaintiff has established its right to temporary

violations of the law in the conduct of any credit repair business, and from dissipating funds the defendants have collected from consumers.

IT IS THEREFORE ORDERED that the defendants, their agents, employees, and all persons acting in concert with them are temporarily restrained from:

(1) Advertising, soliciting, or entering into contracts for the purpose of, or engaging in the provision of, any credit repair services, or providing any assistance with respect to credit repair-related activities, in violation of the Credit Repair Services Act, N.C. Gen. Stat. § 66-220, *et seq.*;

(2) Charging or collecting any advance fees from consumers for the provision of credit repair or any related services prior to the full and complete performance of all promised services;

(3) Engaging in unfair or deceptive practices in the offering or conduct of credit repair services and any credit-related services, including but not limited to:

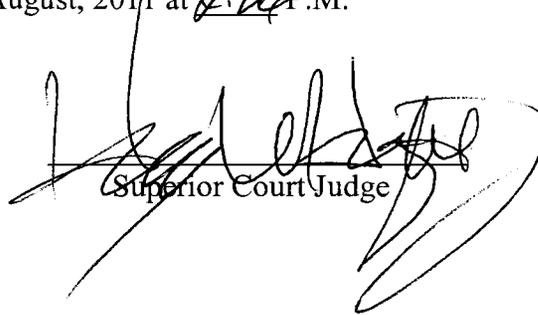
- (i) Misrepresenting the nature and effectiveness of such services; and
- (ii) Preparing or submitting false or misleading documentation of any kind in the performance of such services;

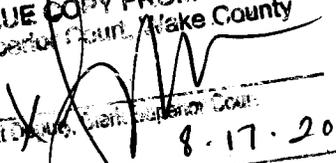
(4) Disposing of any funds received from consumers in connection with the defendants' credit repair services, except to return funds to consumers; and

(5) Destroying, removing, transferring, erasing, or otherwise disposing of any business or financial records relating to the defendants' credit repair services, or relating to

IT IS FURTHER ORDERED that this matter shall be heard on the State's motion for a preliminary injunction on the 22nd day of August at ~~10:00~~'clock 4.M., or as soon thereafter as the matter may be heard by the judge presiding over the civil session of Wake County Superior Court, Wake County Courthouse, 10th Floor.

Entered this the 17th day of August, 2011 at 2:26P.M.


Superior Court Judge

CERTIFIED TRUE COPY FROM ORIGINAL
Clerk of Superior Court, Wake County
BY 
Assistant Clerk, Superior Court
Date: 8-17-2011