

EZ Doc Preps Receivership Frequently Asked Questions (FAQs)

1. What companies have been sued by the FTC?

The FTC's Complaint names the following companies as Defendants:

- Alliance Document Preparation LLC, also dba EZ Doc Preps, Grads Aid, and First Document Aid;
- Capital Doc Prep, Inc.;
- Direct Consulting Service LLC;
- Elite Consulting Service, LLC, fka First Grad Aid, LLC, also dba First Grad Aid;
- Elite Doc Prep LLC, also dba Premier Student Aid;
- First Student Aid, LLC;
- Grads Doc Prep, LLC, also dba Academic Aid Center, Academic Protection, Academy Doc Prep, and Academic Discharge;
- SBB Holdings, LLC, also dba EZ Doc Preps, Allied Doc Prep, and Post Grad Services;
- SBS Capital Group, Inc., also dba Grads United Discharge;
- United Legal Center, Inc.;
- United Legal Center, LLC, also dba Post Grad Aid, Alumni Aid Assistance; and United Legal Discharge

Individuals named in the FTC's Lawsuit:

- Farzan Azinkhan;
- Shawn Gabbaie aka Shawn Goodman;
- Benjamin Naderi aka Benjamin Poumaderi and Benjamin Brooks;
- Michael Ratliff;
- Ramiar Reuveni aka Rami Reuveni; and
- Avinadav Rubeni aka Avi Rubeni

2. How do I deal with my student loan now?

We recommend that you immediately contact your student loan servicer and confirm to them that no third party is authorized to represent you in connection with your student loan account. A list of approved student loan servicers can be found at:

<https://studentloans.gov/myDirectLoan/additionalInformation.action>.

3. Can I get a refund?

At this very early stage of the case, there are no refund procedures in place. First, the FTC case is in its very early stages. The Defendants have not yet offered their defense. If the FTC prevails in the case, the matter of refunds will be an issue for the FTC and the Court to resolve. This determination is a long way down the road. As further information becomes available on the subject of refunds, we will post it on this website.

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4. What is the next step for customers?

Your most immediate step should be to immediately contact your student loan servicer and confirm to them that no third party is authorized to represent you in connection with your student loan account. A list of approved student loan servicers can be found at: <https://studentloans.gov/myDirectLoan/additionalInformation.action>.

5. Will auto-debits still be taken out of my account?

All of Defendants' bank accounts have been frozen which includes merchant accounts that process credit and debit cards. As such, auto-debits should stop although it sometimes takes a few days to fully implement the freeze. Some customers have told us that they have also cancelled their debit cards which had been provided to Defendants and have disputed the charges and requested chargebacks.

6. I was told that I had a Borrower Defense case against my institution, what happens to that now?

Again, the best step to take now is to contact one of the approved service student loan servicers (see link above and below) and get their direction on internal Department of Education procedures for the legitimate pursuit of Borrower Defense claims.

7. How do I find out if my student loan is in default?

You should contact an approved loan servicer and they can assist you going forward. A list of approved student loan servicers can be found at: <https://studentloans.gov/myDirectLoan/additionalInformation.action>.

8. Can someone from the Receiver's Office contact me directly?

The Receiver does not have the resources to respond directly to each phone call or email coming into the Receiver's office. The volume is just too high. But, these FAQs are a good substitute for direct contact as they will be regularly updated to respond to new questions and issues as they are raised by consumers.

9. How do I keep up with what the Receiver is doing?

The Receiver's website is the most efficient vehicle for consumers to keep up with developments. Go to <http://regulatoryresolutions.com/> and click the link for cases and then *Federal Trade Commission v. Alliance Document Preparation LLC, et al.* The Receiver will also file Status Reports and accountings with the Court which will be posted on the Receiver's website. The most recent such report (Receiver's Preliminary Report) was filed October 4, 2017 and is available on the website.

10. I was an employee - how do I get paid?

All of Defendants' assets have been frozen, so there are no funds available at this time for any payments to employees or other creditors of the Defendants. The TRO which

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appointed the Receiver also prevents any payment of pre-receivership debts without the Court's prior authorization. In short, there are no present procedures for payments to employees. Whether and to what extent payments may be made to employees in the future is a subject for future resolution by the Court.

11. What is the Federal Trade Commission ("FTC") case about and what is the status?

The FTC's lawsuit alleges that Defendants used deceptive practices and charged consumers unlawful advance fees in connection with its student loan relief business. On September 28, 2017, the Court entered a Temporary Restraining Order ("TRO") which prohibits any further unlawful activity and appointed a Temporary Receiver ("Receiver") to take possession and control of the businesses.

After taking possession of the business premises in Los Angeles, the Receiver suspended operations since Defendants were engaged in conduct prohibited by the TRO. That suspension will remain in place until the hearing on the Preliminary Injunction which is now set for November 1, 2017.

The FTC's Complaint, the TRO and the Receiver's Preliminary Report can be accessed from the right sidebar of the Receiver's website.

12. What is a receivership and how does it work?

When the FTC filed its civil action in the federal Court, it asked the Court to appoint a Receiver to immediately take over operations of the multiple businesses run by the Defendants. The order appointing the Receiver grants the Receiver broad powers over the business. In that role, the Receiver is an independent party. He does not work for the FTC or for the Defendants. He reports directly to the Court and is supervised by the Court.