NO. GV504584

STATE OF TEXAS, Plaintiff	§	IN THE DISTRICT COURT OF
vs.	§	TRAVIS COUNTY, TEXAS
DAVID JASON WEST; ROXANA SUADI WEST; CARLOS M. SUADI and PYDIA, INC., DBA WWW.BANKOP.COM Defendants.	§	353 JUDICIAL DISTRICT

TEMPORARY RESTRAINING ORDER

THE STATE OF TEXAS, Plaintiff, acting by and through Attorney General GREG ABBOTT, has filed its Plaintiff's Original Petition in this cause seeking a Temporary and Permanent Injunction against Defendants ("Defendants"), and in the same Original Petition has presented its request for a Temporary Restraining Order against the Defendants.

The Court FINDS that Defendants may be violating §§ 17.46(a) and (b) of the Texas Deceptive Trade Practices-Consumer Protection Act ("DTPA"), Tex. Bus. & Com. Code § 17.41 *et seq.* (Vernon 2002 and Supp. 2004-05), and the Court further FINDS that this action is in the public interest.

It appears from the facts set forth in Plaintiff's Original Petition and exhibits and sworn affidavits attached hereto that unless Defendants are immediately restrained from the acts prohibited below, Defendants will continue to commit such acts before notice can be given and a hearing can be held on the State of Texas' request for a Temporary Injunction.

IT IS THEREFORE ORDERED that Defendants, their officers, agents, employees, and attorneys, and all persons in active concert or participation with them, are hereby commanded to immediately desist and refrain from the following acts from the date of entry of this Order until the fourteenth day after entry or until further Order of this Court:

POSTED

A. Transferring, concealing, destroying, or removing from the jurisdiction of this Court any books, records, documents, invoices or other written materials relating to Defendants' business currently or hereafter in Defendants' possession, custody or control except in response to further orders or subpoenas in this cause;

B. Advertising in any media, including but not limited to, print, television, radio, or internet, a debt elimination program and/or "Banking Opportunity" which purports to assist consumers in eliminating their debts through loans and subsequent debt forgiveness by a bank, without disclosing in those advertisements the name of the bank which has agreed to lend the consumers money to pay off their debts;

C. Advertising in any media, including but not limited to, print, television, radio, or internet, a debt elimination program and/or "Banking Opportunity" which purports to assist consumers in eliminating their debts through loans and subsequent debt forgiveness by a bank, without first providing to the State of Texas substantiation for Defendants' claim that a bank has agreed to lend consumers money to pay off their debts and then agreed to forgive those loans;

D. Holding seminars to inform consumers of a debt elimination program and/or "Banking Opportunity" which purports to assist consumers in eliminating their debts through loans and subsequent debt forgiveness by a bank, without first providing to the State of Texas substantiation for Defendants' claim that a bank has agreed to lend consumers money to pay off their debts and then agreed to forgive those loans;

E. Collecting any personal identification information from Texas consumers, including but not limited to, names, addresses, telephone numbers, social security numbers,

credit card numbers, and banking, checking, and/or savings account information, without first providing to the State of Texas substantiation for Defendants' claim that a bank has agreed to lend consumers money to pay off their debts and then agreed to forgive those loans;

F. Collecting advance fees for loans, regardless of the name given to the advanced fee, including but not limited to advanced fees which are characterized as "deposits;" and

G. Failing to return any advance fee collected by Defendants from Texas consumers, regardless of the name given by the Defendants to the advance fee at the time it was solicited and collected, including amounts collected by Defendants from Texas consumers that were characterized by Defendants as "deposits."

The Clerk of the Court shall immediately issue a TEMPORARY RESTRAINING ORDER in conformity with the law and the terms of this Order. This Order shall be effective without the execution and filing of a bond because Plaintiff, the State of Texas, is exempt from such bond under Tex. Civ. Prac. & Rem. Code § 6.001 and Tex. Bus. & Com. Code § 17.47(b).

Hearing on Plaintiff State of Texas' Application for a Temporary Injunction is hereby set for the 12th day of October, 2005 at 9:00 o'clock A.m.

SIGNED this 30th day of September at 4:20 o'clock P.m.

JUDGE PRESIDING