

THE COURT FURTHER FINDS from the facts set forth in Plaintiff's Original Petition, and the sworn affidavits and exhibits attached thereto, that a Temporary Restraining Order against Defendants is in the public interest to restrain Defendants from the acts prohibited herein until such time as notice can be given and a hearing can be held on the State of Texas' request for a Temporary Injunction.

THE COURT FURTHER FINDS that it appears that unless Defendants are immediately restrained from the acts prohibited below Defendants commit such acts before notice can be given and a hearing can be held on the State's request for Temporary Injunction. Further, a Temporary Restraining Order is necessary because immediate harm and injury are presumed if a law is being violated and Defendants may continue to engage in such deceptive acts or misrepresentations and secrete records and dissipate funds before a Temporary Injunction hearing can be held and a final judgment rendered. Such secretion and dissipation of records and funds would be irreparable because dissipation and possible continued violations of the DTPA are likely to continue to cause consumers to lose money and restitution may not otherwise be recoverable. Given the likelihood of immediate dissipation of Defendant's assets, sequestering these assets is necessary, and this Order freezing certain assets described herein is granted pursuant to TEX. BUS. & COM. CODE §§17.47(b) and (d).

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that Defendants SHANE V. GARNER, Individually and d/b/a Credit Services Today and CREDIT ALLIANCE GROUP, INC., a/k/a Credit Services Today, and their officers, agents, brokers, advisors, accountants, servants, employees, attorneys and any other person in active concert or participation with any Defendant, whether acting directly or through a trust, corporation,

subsidiary, division, or other devise, including but not limited to all financial institutions of any kind holding money or assets of any kind in the name and/or for the benefit of Defendant SHANE V. GARNER, Individually and d/b/a Credit Services Today or Defendant CREDIT ALLIANCE GROUP, INC., a/k/a Credit Services Today, including Comerica Bank¹, and Unity One Credit Union², who receives actual notice of this Order by personal service or otherwise, whether acting directly or through any trust, corporation, subsidiary, division, or other devise, shall be IMMEDIATELY RESTRAINED from engaging in the following acts and practices:

A. Transferring, spending, hypothecating, concealing, encumbering, withdrawing, removing, dissipating, distributing, or allowing the transfer, removal, withdrawal or encumbering from any financial institution or from any other entity or location or from the jurisdiction of this Court, any money, cash, stocks, bonds, assets, notes, equipment, funds, accounts receivable, policies of insurance, trust agreements, or other property, real, personal or mixed, wherever situated, belonging to or owned by, in possession, custody or control of, held in the name of, or claimed in whole or in part by any Defendant without further order of this Court;

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

C. Destroying, altering, mutilating or otherwise disposing of or changing any records related to any defendant or entity in which any defendant has an ownership interest; and

D. Opening or causing to be opened any safe deposit boxes or storage facilities titled in the name of a Defendant or subject to access, ownership or control by a Defendant, without providing Plaintiff and the Court prior notice by motion seeking such access.

IT IS FURTHER ORDERED that any bank, financial institution, person, or other entity holding assets or funds in the name of or for the benefit of any Defendant referenced in this

¹ Comerica Bank Account Numbers #####1843 in the name of Credit Alliance Group, Inc. and #####4736 in the name of Shane Garner.

² Unity One Credit Union Account Numbers #####6S18 in the name of Shane Garner and #####86S1 in the name of Shane Garner.

Order, upon receipt of a certified copy of this Order, shall comply with this Order relating to the freezing of any bank account or asset of any Defendant as referenced in this Order, without further directive or order of this Court, pending any Temporary Injunction hearing scheduled herein.

IT IS FURTHER 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:

- A. ~~Advertising, promoting or~~ providing debt management services, or credit monitoring services, credit counseling service or otherwise conducting business in Texas as a debt management services organization or as an agent or employee of any person providing debt management services, credit counseling services or debt collection services in the State of Texas;
- B. Entering into any contract with any person for purposes of the Defendant advertising, promoting, facilitating or providing debt management services, credit monitoring services, credit counseling services or debt collection services to any person.
- C. Accepting any money or funds from any person for the purpose of advertising, promoting, facilitating or providing debt management services, credit monitoring services, credit counseling services or debt collection services.
- D. Advertising, offering for sale, or selling any good or service without clearly and conspicuously disclosing all the material terms of that good or service prior to accepting any form of payment for that good or service.
- E. Representing that a business entity, program or service affiliated with the Defendant(s) has benefits, sponsorships or affiliations which it does not have.
- F. Misrepresenting the benefits received, or which may be received, by any consumer using a good or service offered for sale by the Defendant(s). This includes, but is not limited to, representing that a consumer is able to improve their personal credit rating through the use of any goods, programs or services offered by the Defendant.

IT IS FURTHER ORDERED that upon request of Plaintiff, any financial or brokerage institution, bank, escrow agent, insurance company, surety bond agent, credit union, title company, storage facility, commodity trading company, business entity or person maintaining or having custody or control of any account or other asset of Defendant, including but not limited any broker, agent, accountant, attorney or financial institution including Comerica Bank and Unity One Credit Union, shall endeavor, within five (5) business days of the date of notice of this Order, to provide to counsel for the Plaintiff a statement or letter setting forth:

- A. The identification of each account, insurance policy, fund, stock, bond, surety bond or other asset titled in the name or for the benefit, individually or jointly, of any Defendant, or held on behalf of, or for the benefit of, in whole or in part, any Defendant;
- B. The balance of each such account, or a description and estimated value of such assets, as of the close of business on the day on which this Order is served, and, if the account or other asset has been closed or removed, the date closed or removed, the total funds removed in order to close the account, and the name of the person or entity to whom such account or other asset was remitted;
- C. The identification of any safe deposit box or storage facility that is in the name, individually or jointly, of any Defendant, or that holds any assets or other property owned in whole or in part by any Defendant;
- D. A list of all known motor vehicles in which the Defendant has an interest, including the make, model, year and vehicle identification number of each vehicle; and
- E. A list of all known real property, in or out of the country, in which the Defendant has an interest.

IT IS FURTHER ORDERED that if Plaintiff and any of the Defendant or third parties, persons or entities referenced in this Order agree in writing, through their authorized representatives or counsel, to specify that certain assets be or remain frozen and/or that certain assets be released from the asset freeze ordered herein, pending the completion of any scheduled

Temporary Injunction hearing, then such parties or entities may do so, with any such written agreement to be filed with the Court.

IT IS FURTHER ORDERED that Plaintiff shall be granted leave to conduct expedited discovery, issue subpoenas, take telephonic, video, written, and other depositions and require production of documents prior to any scheduled temporary injunction hearing and prior to Defendant's answer date upon reasonable shortened notice to Defendants or their attorneys, if known.

IT IS FURTHER ORDERED that any financial or brokerage institution, escrow agent, title company, storage facility, commodity trading company, business entity or person maintaining or having custody or control of any account or other asset of Defendants, shall hold such funds or assets in Trust for the benefit of the owner of those funds, said owners to be determined by an agreement of the parties or by further order of this Court.

IT IS FURTHER ORDERED that the Defendants in this cause be and hereby are commanded forthwith to comply with this Order from the date of entry until and through the fourteenth (14) day after entry or until further order of this Court, whichever is less.

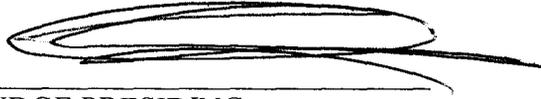
IT IS FURTHER ORDERED that The Clerk of the above-entitled Court shall forthwith issue this Ex Parte Temporary Restraining Order with Asset Freeze in conformity with the law and the terms of this Order for service and citation with Plaintiff's Original Petition upon Defendants in this Cause along with Notice of Hearing as set forth in this Order. The Clerk of the above-entitled Court shall forthwith issue a Writ for service on each Defendant. 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).

IT IS FURTHER ORDERED THAT the Hearing on Plaintiff, State of Texas' Application for a Temporary Injunction is hereby set before this Court on the 26 day of April 2013 at 9:30 o'clock, A.m. with the purpose of such hearing to be to determine whether this temporary restraining order should be made a temporary injunction pending a full trial on the merits and that the Clerk issue a Notice of this Hearing to each Defendant.

IT IS FURTHER ORDERED THAT each of the Defendants, SHANE V. GARNER, individually and d/b/a CREDIT SERVICES TODAY, and CREDIT ALLIANCE GROUP, INC., a/k/a CREDITS ERVICES TODAY are hereby ORDERED TO APPEAR before this Court at the above set hearing on Plaintiff's Application for Temporary Injunction at which time this Court will determine whether this temporary restraining order shall be made into a temporary injunction pending a full trial on the merits.

SIGNED this 15th day of April, 2013 at 1:55 o'clock, P m..



JUDGE PRESIDING

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