

FILED

STATE OF NORTH CAROLINA

IN THE GENERAL COURT OF JUSTICE

2013 MAY 23 PM 12: 03

SUPERIOR COURT DIVISION

COUNTY OF WAKE

WAKE COUNTY, C.S.C.

FILE NO: 13 CVS 007161

BY.....

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

Plaintiffs,

v.

SWIFT ROCK FINANCIAL, INC., d/b/a
WORLD LAW DEBT, a/k/a WORLD
LAW GROUP; ORION PROCESSING,
LLC, d/b/a WORLD LAW PROCESSING;
and DERIN SCOTT;

and

GLOBAL CLIENT SOLUTIONS, LLC;

Defendants.

**TEMPORARY RESTRAINING ORDER
AS TO DEFENDANTS SWIFT ROCK
FINANCIAL, INC. d/b/a WORLD LAW
DEBT, a/k/a WORLD LAW GROUP,
ORION PROCESSING, LLC, d/b/a
WORLD LAW PROCESSING, AND
DERIN SCOTT**

THIS CAUSE came on to be heard before the undersigned judge on the plaintiffs' State of North Carolina, *ex rel.* Roy Cooper, Attorney General ("the State") and the North Carolina State Bar's ("the State Bar") Motion for a Temporary Restraining Order as to the defendants Swift Rock Financial, Inc., d/b/a World Law Debt, a/k/a World Law Group; Orion Processing, LLC, d/b/a World Law Processing; and Derin Scott (collectively, "the World Law defendants" or "defendants").

The plaintiffs filed their Complaint on 22 May 2013. Counsel for the State advised the

Court that, on 22 May 2013, the State provided or attempted to provide notice of the application for a temporary restraining order to the World Law defendants by (1) sending a copy of the motion and notice of hearing by overnight delivery to the registered agent for the corporate defendants; (2) emailing a copy of the motion and notice of hearing to the email address for World Law Debt; (3) faxing a copy of the motion and notice of hearing to the World Law fax number with instructions to deliver to Derin Scott; and (4) orally notifying legal counsel who is representing the World Law defendants in a pending legal action brought by the Illinois Attorney General, and by emailing a copy of the motion and notice of hearing to said counsel, and that defendants' legal counsel acknowledged receipt of the motion and notice of hearing.

The Court, having reviewed the plaintiffs' verified Complaint and exhibits, and the plaintiffs' Motion for a Temporary Restraining Order and Preliminary Injunction and attached affidavits, finds for purposes of this Order:

1. There is good cause to believe that the World Law defendants are advertising, offering and engaging in illegal debt adjusting, in violation of North Carolina's Debt Adjusting law, N.C. Gen. Stat. § 14-423, *et seq.*

2. There is good cause to believe that the World Law defendants have collected, and are continuing to collect, money from North Carolina consumers for the World Law defendants' purported performance of debt adjusting services, and that such moneys are being collected in violation of N.C. Gen. Stat. § 14-423(2).

3. There is good cause to believe that the World Law defendants are offering and purporting to provide legal services to North Carolina consumers and that such actions constitute the unlawful and unauthorized practice of law in violation of N.C. Gen. Stat. §§ 84-2.1, 84-4

and 84-5.

4. There is good cause to believe that the World Law defendants are continuing to violate the laws of North Carolina and to cause substantial economic injury to consumers in this State. The plaintiffs have established their right to temporary relief pursuant to N.C. Gen. Stat. §§ 14-425, 75-14, 84-37 and Rule 65 of the Rules of Civil Procedure.

IT IS THEREFORE ORDERED that defendants Swift Rock Financial, Inc., d/b/a World Law Debt, a/k/a World Law Group; Orion Processing, LLC, d/b/a World Law Processing; and Derin Scott, together with their officers, agents, employees, attorneys, and all persons acting in concert with them are hereby temporarily restrained from:

- (1) Advertising, soliciting, or offering any debt settlement or debt negotiation services, or any related legal services to North Carolina consumers;
- (2) Entering into contracts with any North Carolina consumers for the performance of debt settlement, debt negotiation, or any related legal services;
- (3) Preparing or providing legal pleadings for use by consumers in North Carolina, or providing any legal advice to its customers for use in North Carolina;
- (4) Collecting any further fees directly or indirectly, from any North Carolina consumers related to the performance of debt settlement, debt negotiation, or any related services, including legal services;
- (5) Transferring, concealing, spending, or disposing of any money or funds received, directly or indirectly, from any North Carolina consumers in connection with the defendants' debt relief services, except to pay money to consumers' creditors or

to return funds to consumers;

- (6) Transferring, converting, encumbering, disbursing, assigning, spending, withdrawing or otherwise disposing of any funds held in any bank accounts controlled by, or in the name of, Swift Rock Financial, Inc., Orion Processing, LLC, World Law Debt, or World Law Group (specifically including any account identified by the Attorney General as the account into which defendant Global Client Solutions, LLC, regularly deposits funds collected from customers of the World Law defendants), pending further order of the Court; and
- (7) Destroying, removing, transferring, erasing, or otherwise disposing of any business or financial records relating to the defendants' debt relief services, including but not limited to any business or financial records relating to moneys obtained from any North Carolina consumer in connection with the defendants' debt settlement program and related services.

IT IS FURTHER ORDERED that the World Law defendants produce to counsel for the State the following records no later than three (3) days prior to the preliminary injunction hearing or within ten (10) days of entry of a temporary restraining order, whichever is sooner:

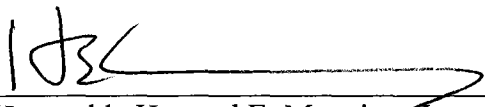
- (A) A current financial statement, showing the current assets and liabilities for the corporate defendants, Swift Rock Financial, Inc. and Orion Processing, LLC;
- (B) The name and address of every bank at which any of the corporate defendants maintain deposit, checking or other bank accounts, and the account number for each such account; and
- (C) A statement of the current monetary balance in each such account held by any of

the corporate defendants, together with a copy of the most recent bank statement for each such account.

This Order shall remain in effect for the maximum 10 day period permitted under Rule 65 unless extended by consent of the party enjoined, or extended, modified or earlier dissolved by court order.

IT IS FURTHER ORDERED that this matter be heard on the State's Motion for a Preliminary Injunction on the ~~23rd~~ ^{3rd} day of JUNE, 2013, at 10:00 AM, or as ^{CTA00010-e} by soon thereafter as the matter may be heard by the judge presiding over this civil session of Wake County Superior Court.

This the 23 day of May, 2013, at 12:00 P.M.



Honorable Howard E. Manning Jr.
Superior Court Judge