

FTC Exhibit 1

Article about Kevin Trudeau and the International Pool Tour

4. During the investigation, I visited the New York Times website, www.nytimes.com, and preserved and printed an article entitled “Jump the Shark” by L. Jon Wertheimon which was published on November 24, 2007. Appended hereto as **Attachment A** is a copy of the article.

Article About Kevin Trudeau and the Weight Loss Cures Contempt Proceeding

5. During the investigation, I visited a website at www.dailyfinance.com/2009/12/13/the-infamous-king-of-infomercials-kevin-trudeau-is-at-it-again/ and preserved and printed out a copy of an article by Mitch Lipka entitled “The unstoppable Kevin Trudeau: Infamous infomercial king is at it again,” which was posted on December 3, 2009. Appended hereto as **Attachment B** is a copy of the article.

Article Regarding the Marriage of Kevin Trudeau to Natalie Babenko

- 6.. During the investigation I visited the on-line wesbsite for the “The Salem News” (<http://www.salemnews.com>) and preserved and printed a copy of an article by Paul Leighton dated June 27, 2008 describing the wedding of Kevin Trudeau to Ukraine native Natalie Babenko in the Beverly, MA city clerk’s office, in the presence of Ms. Babenko’s mother, Olga. Appended hereto as **Attachment C** is a copy of the article.

Real Property

7. During the investigation, I obtained copies of documents filed with the Ventura County, California Clerk and Recorder regarding the real property located at 601 Del Oro Drive, Ojai, CA. Appended hereto as **Attachments D- F** are copies of the documents.
8. During the investigation, I visited the website www.trulia.com, a real estate information search site, and did a search on the property at 601 Del Oro Drive, Ojai, CA 93023. I

preserved and printed a copy of the web page about this property. Appended hereto as **Attachment G** is a copy of the search results.

9. During the investigation, I visited the website www.zillow.com, a real estate information search cite, and did a search on the property located at 3108 White Oak Ln., Oak Brook, IL. I preserved and printed a copy of the web page about this property. Appended hereto as **Attachment H** is a copy of the search results.

Vehicles

10. During the investigation I obtained copies of records of vehicles registered to Trudeau-affiliated companies KT Radio Network and Website Solutions USA, Trudeau, and Trudeau's wife, Nataliya Babenko. Appended hereto as **Attachments I-L** are copies of these registrations.

Casino Records

11. During the investigation, pursuant to a subpoena, I obtained records from the Midwest Gaming & Entertainment LLC, dba Rivers Casino ("Rivers Casino") which included records of Kevin Trudeau, his wife, Nataliya Babenko, and another individual affiliated with Trudeau in connection with activities in the Rivers Casino. The records included account records of Trudeau's and Babenko's financial activities at the casino, and three separate Incident Report files dated (Date of Occurrence) November 20, 211; January 12, 2012; and April 6, 2012. The records also included surveillance video footage that corresponds to each of these Incident Report files. The videos included footage taken from different locations in the casino by various cameras, and were captured as different files.

12. Using software available to me in my capacity as an investigator, I assembled excerpts from these various files which authenticates the activities described in the three Incident Report files.
13. Appended hereto are **Attachment M**, casino account records for Trudeau and Babenko; **N-P**, copies of each of the three Incident Report files; and **Q-S**, copies of the three assembled video files chronicling each of the Reports.

Michael Dow and Peter Wink Resumes

14. During the investigation I visited the website www.linkedin.com and looked up Michael Dow who is listed as the Chief Financial Officer at Website Solutions USA, Inc. Under the category entitled “Michael Dow CPA’s Experience as Chief Financial Officer for Website Solutions USA, Inc.” is the following statement: “Assisting the President with Planning and directing the company’s overall financial plans, policies and accounting functions for an organization with ten entities generating revenues of over \$100 million. I preserved and printed the web page. Appended hereto as **Attachment T** is a copy of the web page entry on the LinkedIn website for Michael Dow.
15. I also visited the website www.linkedin.com and looked up Peter Wink who is listed as the Director of Sales and Marketing at Website Solutions/Kevin Trudeau. I preserved and printed the webpage with this information. Appended hereto as **Attachment U** is a copy of this web page.

The Global Information Network (GIN)

16. During the investigation I visited the the Global Information Network (GIN) website at www.globalinformationnetwork.com. I preserved and printed the homepage and the

“About GIN” and the “FAQ” links accessible from the homepage. Appended hereto as **Attachment V** are the pages from the website.

Trudeau Testimonial

17. During the investigation I visited the website www.themclaincompanies.com. The McClain Companies market themselves as a consulting firm specializing in startups, and growth companies repositioning themselves in the marketplace. I observed a link to the homepage entitled “Our Work” and a sub-link under it called “Testimonials” in which individuals provide testimonials in support of their working relationship with the McClain Companies. One such testimonial is provided by and signed by Kevin Trudeau. Beneath Trudeau’s signature there is the following statement: “Kevin Trudeau, New York Time Best Selling Author, Founder & Owner, Trudeau Approved Products, Global Information Network, Kevin Trudeau Radio Network.” I preserved and printed the the web pages “Home,” “Our Work,” and “Testimonials” Appended hereto as **Attachment W** are the these web pages.

Morgan Reveals Interview of Kevin Trudeau

18. During the investigation I visited the website and listened to a broadcast entitled “Morgan Reveals the Mysteries on WVNJ,” which was recorded on November 18, 2010. In this broadcast, “Morgan” interviews Kevin Trudeau. Using software available to me in my capacity as an investigator, I recorded this broadcast. Subsequently, a transcript was made of this recording by For the Record, a transcription service contracted by the FTC.
19. During the interview, at Page 33 line 24 Morgan asks Trudeau about the Global Information Network (“GIN”) and at Page 34 line 3 states “And my understanding is you started that.” On Page 34 Line 5 Trudeau states “I’m one of the founders.” Appended

hereto as **Attachment X** are an introductory page and pages 1 - 3, and 36 - 38 of the transcription authenticating the broadcast and pages 33 and 34 which authenticate the excerpts contained in this paragraph.

“Trudeau Reveals” Radio Show

- 20 During the investigation I visited the website www.youtube.com/watch?v=B68vYV2h-AI and listened to a broadcast featuring Trudeau from the KT Radio Network that was recorded on March 31, 2012. Using software available to me in my capacity as an investigator, I preserved a copy of this broadcast. I also found this same broadcast on the KT Radio Network website. I listened to this broadcast and determined that it was the same broadcast.
21. During this broadcast, Trudeau makes a number of statements about GIN. At approximately 1 minute and 53 seconds into the broadcast, Trudeau makes the following statement: “If you have been listening to this broadcast, you know that I am a member of a club. I am actually on the council of a club called the Global Information Network. This club was founded in November 2009. The group that came up with the idea for the club included myself (sic) and 29 other very wealthy and powerful people from around the world.”
22. At approximately 9 minutes and 48 seconds into the broadcast Trudeau states “Well, in May I’m going to be revealing in a two-hour webinar exactly what is going to happen December 21, 2012.” He then adds “You need to know this.”
23. Trudeau then goes on to state those to whom he will reveal this information: “I’m going to be revealing it to members of my club, The Global Information Network. Level 3 members and above are going to get this 2-hour webinar. Now, if you are not a member,

I'm going to encourage you to become a member of the Global Information Network."

Appended hereto as **Attachment Y** are excerpts from the copied broadcast.

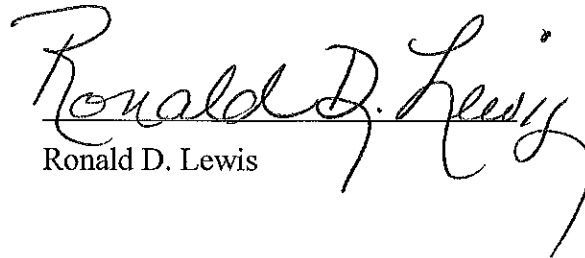
Trudeau's Broadcast to GIN Seminar Speakers

24. During the investigation I visited the website www.youtube.com/watch?v=UDWzQNz6pnA and listened to a broadcast featuring Trudeau published on May 17, 2012 at YouTube. Using software available to me in my capacity as an investigator, I preserved a copy of this broadcast.
25. During this broadcast Trudeau addresses paid speakers for GIN seminars and makes a number of statements about the founding of GIN. At approximately 42 seconds, Trudeau stated that members initially joined GIN because "they wanted to be part of a club Kevin Trudeau was part of." He then goes on to state "All of the thousands of people that joined before there was even a single meeting joined because I was involved in the club."
26. Trudeau further states that he and another individual named Mark Hamilton reached out to their lists of purchasers of Trudeau's Natural Cures and Debt Cures books to get people to join GIN. At approximately 1 minute and two seconds, Trudeau then states "And because it was Kevin Trudeau, people joined, that's why thousands joined."
27. At approximately 1 minute and 35 seconds Trudeau discusses the origins of GIN meetings stating that the first meeting they ever had was on November 1, 2009 in Cancun with the exception of three meetings, including those in Zurich and in Chicago, for which Trudeau says "I picked these areas where there weren't a lot of members, so a lot of people wouldn't show up."
28. Trudeau also discusses his role in deciding how GIN meetings were initially set up. At approximately 2 minutes and 3 seconds he states: "We made a decision that we probably

need to get some meeting or seminars in the field.” And at approximately 3 minutes and 17 seconds he states “At this point we decided to reach out to various speakers.”

Appended hereto as **Attachment Z** is a recording of the first 3 minutes and 30 seconds of the broadcast.

Executed on June 22, 2012 in the City of Washington, in the District of Columbia.


Ronald D. Lewis

FTC Exhibit 1

Attachment A

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Jump the Shark

By L. JON WERTHEIM
 Published: November 24, 2007

WHILE there are, admittedly, figures more deserving of sympathy than unemployed pool players, the demise of the hustler is an occasion to be mourned. As recently as 10 years ago, it was possible for a pool player to earn a living hustling, provided he was armed with the requisite chops and disposition. Plenty of "roadmen" made plenty of money with scores at Chelsea Billiards in Manhattan or Mikey's 24/7 in Oklahoma City or the Sports Palace in Columbia, S.C. Odds were good that there was at least one unsuspecting local in the joint with an inflated impression of his talent for pocketing balls, and thus a willingness to throw down "big timber" against the out-towner.

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Owen Smith

Today, pool hustlers have joined American heavyweight boxing champs, complete-game pitchers, hockey goons and drug-free cyclists as relics in sports. Endearing bit players in the cast of American culture, hustlers have been written out of future episodes. "It used to be that you had to turn down action; then you had to look hard for action; and now there's no action," Bucky Bell, a Cincinnati-based pool wizard, lamented to me. "A lot of guys who play real good pool are having to look for real jobs."

The pool hustler wasn't murdered by any single suspect, but the last man holding the knife was Kevin Trudeau, the bestselling author of the "Natural Cures" series who once served a prison term for felony larceny. Mr. Trudeau out-hustled the hustlers — and killed off a national archetype in the process.

But even before Mr. Trudeau, hustling was on its deathbed. The Internet didn't help. Time was, a player would score big in, say, Cheyenne, Wyo., and by the time word got out over the pool transom, the hustler was already in Lexington, Ky., or Laredo, Tex. But then came the popular online forum [AZBilliards.com](#). Suddenly a player would score big and his exploits would be publicized by sunrise.

The poker boom hurt too, siphoning the species who once hustled pool — young, competitive, predominantly white men with an incurable gambling jones — with guaranteed round-the-clock action and a reduced threat of getting jacked in the parking lot. Even \$3-a-gallon gas prices exacted a price: why drive to Olathe, Kan., for a chance at winning \$500 when it might cost \$250 just to get there?

Then came the International Pool Tour, Mr. Trudeau's final squirt of embalming fluid. When he founded the professional pool tour in 2005, Mr. Trudeau vowed to turn eight-ball into a viable, big-league sport. Winners would take home \$500,000 prizes; first-round losers were guaranteed \$5,000.

For pool players, accustomed to driving miles out of their way just to avoid paying bridge tolls, this was akin to raising the minimum wage by a factor of 10. Hustlers who had been

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traveling incognito for years came out of the woodwork to try to qualify for the tour. Joining meant that their cover would be blown, but the money was too good to pass up.

The first three events were smashing successes. But in keeping with the circadian rhythms of pool, the boom times didn't last. Last year, after a tournament in Reno, Nev., players were informed of an inconvenient detail: the tour couldn't pay the prize money. Mr. Trudeau, once accessible and upbeat, was nowhere to be found.

The tour eventually notified players that the debts would be paid in small, periodic installments. But to date the players have yet to be paid all of the money they are owed. There hasn't been another International Pool Tour event since.

Some players were so demoralized by Mr. Trudeau's hustle that they quit the sport entirely. And the rest had become known quantities to avid amateur players. Unmasked by television and the Internet, these once-stealthy hustlers could no longer lure anyone into believing they were just passing through town, innocently looking to relax at the local poolroom.

The death of hustling marks the end of a uniquely American pursuit. What's a more vivid extension of the frontier mentality than a man, carrying only a wooden stick, slinking into town and making a buck? What's a better example of self-sufficiency than caroming around the country and using superior skill, craft and wit to fleece the other guy? Who embodies Melville's "Confidence Man" better than the suave and mysterious pool hustler?

Pool hustlers are outlaws, but they are — or were — the kind of outlaws we root for, "honorable swindlers" who usually dripped with charisma and eccentricity. "You don't make much money but you do get paid in stories," Kid Delicious, the New Jersey hustler, told me. "And you don't got to worry about the taxman getting his hand on them."

And hustling doesn't merely involve the players at the table. There was a rogue's gallery of "stakehorses" (financial backers), "sweaters on the rail" (side bettors) and "nits" (kibitzers). As the gambling spigot has been turned off, the local poolroom — once a civic institution — has almost vanished. The extinction of the pool hustler has bleached some color from the cultural landscape and dotted small-town America with yet another economic casualty.

Look hard and there's still action out there. Earlier this year, two players won a high-stakes six-player "ring game" in Mobile, Ala. In September in Sioux Falls, S.D., a hearing-impaired player, Shane Van Boening, beat Corey Deuel, a veteran shark from Ohio, in a \$10,000 winner-take-all race to 100 games. The annual Derby City Classic in Louisville, Ky., still features late-night games with stakes that can exceed six figures.

"But that's just gambling," Mr. Bell says wistfully. "Real hustling — driving to a pool room in another state, walking in, setting the trap, busting the local guy and then heading to a new town — is different. That's what ain't there any more."

L. Jon Wertheim, a senior writer at Sports Illustrated, is the author of "Running the Table: The Legend of Kid Delicious, the Last American Pool Hustler."

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To find reference information about the words used in this article, double-click on any word, phrase or name. A new window will open with a dictionary definition or encyclopedia entry.

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FTC Exhibit 1

Attachment B

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Questions or Feedback ?

The unstoppable Kevin Trudeau: Infamous infomercial king is at it again

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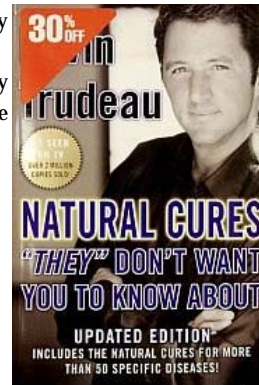
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Even if you don't know Kevin Trudeau by name, you'll likely recognize his face. You've probably seen him while channel surfing during a bout of insomnia; he's the perfectly coiffed guy who confidently explains to one or more women on his talk show style-infomercials about having the answers for all that worries you -- from illness to money.

Trudeau is a legendary figure in the world of infomercials, with a charismatic approach that has won him a legion of followers. Over the years, he's offered us advice on how to beat cancer, improve our memory, read faster, lose weight and straighten out our finances. Now he's onto the next life-altering topic. Trudeau is currently saturating the infomercial airwaves with 30-minute segments about his latest book: "Free Money 'They' Don't Want You to Know About."



Getty Images

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Trudeau has sold millions of books that dole out his expansive range of advice. Yet, one thing his adoring fans might not realize is that the charming pitchman on the television is also a convicted felon who has been slammed with an extraordinary series of sanctions by the FTC for allegedly misleading consumers. Currently, there is a \$40 million-plus fine looming over Trudeau's head in an ongoing court battle with the Federal Trade Commission. A judge even gave him the distinction of being the only pitchman banned from doing infomercials. But that hasn't slowed Trudeau. In fact, you might have seen him last night on an infomercial.

"I have free rein. I can sell whatever I want because I'm protected by the First Amendment," Trudeau told *WalletPop*. "I can sell a book that says the moon is made of cheese, and it should be protected by the First Amendment."

He has yet to write the moon-cheese book, but if he did, he most certainly would sell a lot of them. His critics -- including the government of the United States -- have portrayed him as a huckster who gets millions of people to pay for worthless advice based on impossible claims. His followers, on the other hand, believe him wholeheartedly.

"He's just playing right into what everyone wants. He's a master of looking for weaknesses," said marketing expert Tom Antion. "Those are the same characteristics as a con man."

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Trudeau was definitely playing a con's game in the late 1980s, leading to criminal charges in 1990 for larceny (posing as someone else to cash \$80,000 worth of worthless checks) and credit card fraud (for using a bunch of his customers' credit card numbers to ring up more than \$120,000 in charges). He went to federal prison for two years and was released in August 1993.

"If I did drugs it would be no problem. Because I bounced checks and couldn't cover them and applied for an Amex card with wrong information, I'm the devil incarnate," Trudeau said. "I made some really bad choices. I did wrong. I pled guilty. I didn't blame anyone but myself."

A few years after Trudeau was released from prison, he paid \$185,000 to settle allegations with eight states that he was running a pyramid scheme selling the multilevel marketing program Nutrition for Life.

The Federal Trade Commission, meanwhile, has been battling with Trudeau over his advertising claims for well over a decade. In 1998, the FTC and Trudeau negotiated a settlement over allegations his advertisements for "Hair Farming," "Mega Memory System," "Addiction Breaking System," "Action Reading," "Eden's Secret," and "Mega Reading" were deceptive. Trudeau and his colleagues paid \$1.1 million in a settlement. The key word here is "settlement." That allows Trudeau to accurately claim he didn't pay a fine (it's not a fine; it's a settlement) and that the charges were dropped.

Then, in 2004, he was banned from infomercials -- except for selling books -- and settled his case with FTC by agreeing to pay \$500,000 cash and by surrendering a "luxury vehicle" and a home in California.

A Master of Spin

Trudeau has managed to turn the constant allegations by the government into a marketing tool. The more trouble he's in, the more he looks like a hero speaking out against a vast government conspiracy intended to silence his powerful messages. His messages, he claims, are ones that the government doesn't want you to know. In fact, the phrase "They don't want you to know about" is incorporated into his most recent book titles.

"The government wants to stop the free flow of information. They think these people are too stupid to know they are being ripped off. It's insane," said Trudeau.

"It's a testament to his sales ability and naivete of the consumer. This is a person who time and time again has been targeted by different government agencies due to unsavory business practices and continues to sell product," said Scott Testa, a marketing professor at Cabrini College outside Philadelphia.

The FTC said in a statement that Trudeau "is free to hawk his books in infomercials, as long as he does not misrepresent the content of the book."

"The FTC alleged, and both a federal district court and the 9th Circuit Court of Appeals found, that Mr. Trudeau had made just such a misrepresentation about his book 'The Weight Loss Cure 'They' Don't Want You to Know About,'" the agency's statement said. **A \$37 million judgment against Trudeau was vacated in August and sent back to a lower court to be heard again. Now, he faces an even stiffer fine. Yet, Trudeau professes not to care. "I'm never going to pay it," he said.**

"The FTC has filed briefs in the district court asking for relief consistent with the court of appeals' finding, which if adopted should protect consumers from any further infomercial misrepresentations by Mr. Trudeau," the FTC statement said.

When asked if the agency has a particularly antagonistic relationship with Trudeau,

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Attachment B

the FTC replied: "The FTC's relationship with Mr. Trudeau is no more or less contentious than it is with any party that violates an order. When parties violate a federal court order obtained by the FTC, they can expect the Commission to act."

Policing the kinds of claims that Trudeau makes can be very difficult, said David Rudd, chairman of the Business Department at Lebanon Valley College in Annville, Pa.

"We have yet to develop an effective means of policing these schemes in an electronic world," Rudd said. "It would be hard to prove he was being fraudulent even if he has the reputation of knowing how to be fraudulent." he told *WalletPop* in an email.

Trudeau said he has important messages to tell and a lot of people counting on him to spread the word. Even though he said he doesn't need the money, he'll keep on cranking out the books, buying air time on TV to sell them and keep raking in the cash.

"I think the people overwhelmingly like what I do or nobody would be buying my stuff," he said.

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Attachment C

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June 27, 2008

Infomercial star gets hitched at Beverly City Hall

By Paul Leighton

BEVERLY — As a best-selling author who has sold his books on hundreds of late-night nationally televised infomercials, Kevin Trudeau is used to being seen by millions.

Yesterday at noon, one of the biggest events of his life was witnessed by only a few stunned workers in City Hall.

Trudeau was married to Ukraine native Natalie Babenko in a brief ceremony inside the city clerk's office. Afterward, the newly married couple kissed and posed for pictures on the steps of City Hall, prompting double takes by passers-by on busy Cabot Street.

Babenko wore traditional Ukrainian attire that included a red wraparound skirt, a colorfully embroidered shirt and a wreath of flowers on her head. She jumped up and down with excitement and kissed Trudeau, as her mother, Olga, snapped pictures in front of City Hall.

At one point, Mayor Bill Scanlon and other City Hall employees gathered in the front lobby and gazed out the front door to get a glimpse of the couple.

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Paul Leighton

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"He's so handsome," switchboard operator June Kelley said.

Trudeau said he chose Beverly City Hall for the ceremony because he grew up in nearby Lynn and his parents still live there. He now lives in southern California.

"We decided this is a nice, beautiful courthouse," he said, referring to City Hall.

Trudeau said he and Babenko met through a friend three years ago in California. They plan to hold a "big ceremony overseas," but don't know exactly when or where. He said they got married yesterday because "we wanted to make it a U.S. marriage."

Trudeau, 45, has sold millions of books promoting natural health cures, including one, "Natural Cures They Don't Want You To Know About," that sold more than 5 million copies and was No. 1 on the New York Times' nonfiction best-seller list for 25 weeks in 2005.

He has also run afoul of federal regulators, who have accused him of deceptive selling methods. A Federal Trade Commission official once described Trudeau's business as "an infomercial empire that has misled American consumers for years."

The FTC fined him \$500,000 in 1998 for making false or misleading claims in infomercials. In 2004, he agreed to pay \$2 million to settle a lawsuit by the FTC over his claims that a coral calcium product could cure cancer. The Wall Street Journal has reported that Trudeau spent two years in prison in the early '90s for credit card fraud.

Trudeau has filmed many of his infomercials at ITV Direct, a company that has a television studio in its headquarters at Cherry Hill Park in Beverly.

At City Hall, Assistant City Clerk Kathy Connolly, who is a justice of the peace, performed the wedding ceremony. Helen Butler, who works in the city clerk's office, knew a little Ukrainian from a trip to Russia and said hello to Babenko in her native language.

Some workers said they had never heard of Trudeau. But Kelley, the switchboard operator, certainly had. She said she watches Trudeau's infomercials and has many of his books. In fact, she happened to have his "Natural Cures" book right in her office.

Trudeau signed her book, and Babenko gave Kelley her wedding bouquet.

"He shook my hand," Kelley said. "I almost fainted."

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FTC Exhibit 1

Attachment D

RECORDED AT REQUEST OF

SECURITY UNION TITLE

RECORDING REQUESTED BY:
Escrow Of The West

AND WHEN RECORDED MAIL TO:

Kevin M. Trudeau
9340 Ojai Santa Paula Rd
Ojai, CA 93023

Escrow No. 1363-CV
Order No. 70990350
Parcel No. u20-0-222-020



Ventura County Clerk and Recorder
Philip J. Schmit
06/28/2007 08:00:00 AM
101015 \$10.00 AR

SPACE ABOVE THIS LINE FOR RECORDER'S USE

GRANT DEED

THE UNDERSIGNED GRANTOR DECLARES THAT DOCUMENTARY TRANSFER TAX IS \$ 0 and CITY \$ 0
 computed on full value of property conveyed, or
 computed on full value less liens or encumbrances remaining at the time of sale.
 unincorporated area: Ojai, and

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,
Kevin M. Trudeau, A Single Man

hereby Grants to K.T. Corporation Limited, an Isle of Man Limited Company

the following described real property in the County of Ventura, State of California:

Lot 33 of Tract No. 1443 in the City of Ojai, County of Ventura, State of California as per map recorded in Book 34 Page(s)
45 of Maps in the Office of the County Recorder of Ventura County, .

"The Grantor(s) and Grantee(s) in this conveyance are comprised of the same party(ies) who continue to hold the same
proportionate interest(s) in the property, R&T 11923(d)."

Date March 30, 2007

Borrower's Signature

[Handwritten Signature]
Kevin M. Trudeau

STATE OF CALIFORNIA }
COUNTY OF Ventura } S.S.

On April 6 2007 before me, Kathleen Cressler, notary Public
personally appeared Kevin M. Trudeau personally known to me (or proved to me on the basis of satisfactory
evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that
he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the
person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature *[Handwritten Signature]*



Mail Tax Statements to: SAME AS ABOVE or Address Noted Below

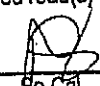
RECORDING REQUESTED BY:
Escrow Of The West

AND WHEN RECORDED MAIL TO:

Kevin M. Trudeau
9340 Ojai Santa Paula Rd
Ojai, CA 93023

Escrow No. 1363-CY
Order No. 744002188-A
Parcel No. 020-0-222-020

I declare under Penalty of Perjury that the
Page(s) of the Document to which this
statement is attached read(s) as follows


So Cal

SPACE ABOVE THIS LINE FOR RECORDER'S USE

GRANT DEED

THE UNDERSIGNED GRANTOR DECLARES THAT DOCUMENTARY TRANSFER TAX IS \$ 0 and CITY \$ 0

- computed on full value of property conveyed, or
- computed on full value less liens or encumbrances remaining at the time of sale.
- unincorporated area: Ojai, and

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,
Kevin M. Trudeau, A Single Man

hereby Grants to **K.T. Corporation Limited, an Isle of Man Limited Company**

the following described real property in the County of **Ventura**, State of California:

Lot 33 of Tract No. 1443 in the City of Ojai, County of Ventura, State of California as per map recorded in Book 34 Page(s) 45 of Maps in the Office of the County Recorder of Ventura County, .

"The Grantor(s) and Grantee(s) in this conveyance are comprised of the same party(ies) who continue to hold the same proportionate interest(s) in the property, R&T 11923(d)."

Date March 30, 2007

Borrower's Signature

Kevin M. Trudeau

STATE OF CALIFORNIA)
) S.S.
COUNTY OF)

On _____, before me, _____, personally appeared **Kevin M. Trudeau** personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature _____

Mail Tax Statements to: SAME AS ABOVE or Address Noted Below

FTC Exhibit 1


Attachment E

RECORDED AT REQUEST OF
SECURITY UNION TITLE

Recording Requested By:
Paul Financial, LLC

Return To:
Paul Financial, LLC
1401 Los Gatos Drive
San Rafael, CA 94903

Prepared By:
Paul Financial, LLC


20070628-00128387-0 1/19
Ventura County Clerk and Recorder
Phillip J. Schmit
06/28/2007 08:00:00 AM
101015 \$83.00 AR

70030350

[Space Above This Line For Recording Data]

DEED OF TRUST

020-0722-020

MIN100270600006856932

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated June 15, 2007 together with all Riders to this document.
- (B) "Borrower" is Kevin M. Trudeau, a single man

Borrower is the trustor under this Security Instrument.
(C) "Lender" is Paul Financial, LLC


Lender is a Limited Liability Company organized and existing under the laws of The State of Delaware

OPTION-ARM-5/6-10

0000685693

CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3005 1/01

 -6A(CA) (0005),01

Page 1 of 15

Initials: 

VMP MORTGAGE FORMS - (800)521-7291


COLLATERAL_DEED

Lender's address is 1401 Los Gamos Drive, San Rafael, CA 94903

(D) "Trustee" is Foundation Conveyancing, LLC

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated June 15, 2007. The Note states that Borrower owes Lender **Nine Hundred Forty-Two Thousand Five Hundred and 00/100ths** Dollars (U.S. \$942,500.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **July 01, 2037**.

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Other(s) [specify] |

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.


(M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

OPTION-ARM-5/6-10

 -6A (CA) (0005).01

Page 2 of 15

Initials:

 0000685693

Form 3005 1/01

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

County of Ventura :

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Parcel ID Number: 020-0-222-020
601 Del Oro Drive
Ojai
("Property Address"):

which currently has the address of
[Street]
[City], California 93023-0000 [Zip Code]

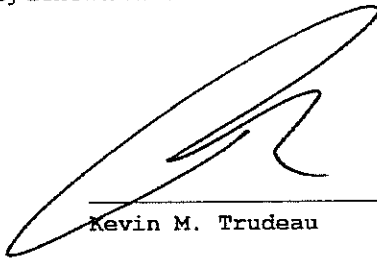
TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances OPTION-ARM-5/6-10

Initials: 0000685693

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:



 _____ (Seal)

 Kevin M. Trudeau -Borrower

_____ (Seal)

 -Borrower

_____ (Seal)

_____ (Seal)

 -Borrower -Borrower

_____ (Seal)

_____ (Seal)

 -Borrower -Borrower

_____ (Seal)

_____ (Seal)

 -Borrower -Borrower

State of California ~~Illinois~~
County of ~~Los Angeles~~ Cook

} ss.

On June 21, 2007

before me,

Suneil Sant

NOTARY PUBLIC

personally appeared

Kevin M. Trudeau

, personally known to me
(or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



(Seal)

OPTION-ARM-5/6-10

WMP-6A(CA) (0005).01

Page 15 of 15

Initials:

0000685693

Form 3006 1/01

ADJUSTABLE RATE RIDER

(LIBOR Six-Month Index [As Published by the Wall Street Journal])

WITH FIRST 5 YEARS NEGATIVE AMORTIZATION FEATURE NEXT FIVE YEARS INTEREST ONLY FEATURE

THIS ADJUSTABLE RATE RIDER is made this day of **June 15, 2007**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to
Paul Financial, LLC

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

601 Del Oro Drive, Ojai, CA 93023
[Property Address]

THIS NOTE PROVIDES FOR A CHANGE IN MY FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY. THIS NOTE ALLOWS MONTHLY PAYMENT OPTIONS FOR AN INITIAL PERIOD. THIS NOTE MAY REQUIRE UNPAID INTEREST TO BE ADDED TO LOAN PRINCIPAL AND REQUIRE ME TO PAY ADDITIONAL INTEREST ON THE UNPAID INTEREST (NEGATIVE AMORTIZATION).

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for changes in the interest rate and monthly payments as follows:

2. INTEREST RATE

Interest will be charged on unpaid Principal until the full amount of Principal, including any amounts added under Section 3(C), has been paid. I will pay interest at the yearly rate of **7.750%** until the end of the **60th** month of the loan. The interest rate I will pay thereafter will change in accordance with Section 4 of this Note. The interest rates required by this Section 2 and Section 4 of this Note are the rates I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will make a payment on the first day of every month, beginning on **August 01, 2007**. Before the First Principal and Interest Payment Due Date as described in Section 4 of this Note, my payment may consist only of the partial interest due or interest due on the unpaid Principal balance of this Note as described in Section 3(C) and 3(D). I will make these payments every month until I have paid all of the Principal and interest and any other charges described herein that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date, and if the payment includes both Principal and interest, it will be applied to interest before Principal. If, on **07/01/2037** I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at

P.O. Box 7867, Santa Rosa, CA 95407-0867

or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments and Overview of Increases

My initial monthly payments will be in the amount of U.S. **\$3,483.67**. This amount may increase. This Initial Minimum Payment is calculated based upon a yearly interest rate of **2.000%**, which is the Minimum Payment Rate. For the first **five** years, the Initial payment amount will result in accrued but unpaid interest being added to Principal. The unpaid Principal and any accrued but unpaid interest will then accrue additional interest at the rate in effect. This practice is known as negative amortization. The payment for the next five years will be for the interest only amount pursuant to Section 3(D), which may represent an increase, and the payment for the remaining 20 years will be for the fully amortized interest and Principal amount, which may represent an increase.

0000685693

Page 1 of 3

PF0353

Initials:  _____

OPTION-ARM-5/6-10

(C) Additions to My Unpaid Principal

During the first five years my Minimum Payment could be less than the amount of the interest portion of the Full Payment. If so, each month that my monthly payment is less than this interest portion, the Note Holder will subtract the amount of my monthly payment from the amount of the interest portion of the Full Payment and will add the difference to my unpaid Principal. The Note Holder will also add interest on the amount of this difference to my unpaid Principal each month. The interest rate on the interest added to Principal will be the rate required by Section 2 above during the first five years of this loan, and the interest rate required by Section 4 of this Note thereafter.

(i) Limit on My Unpaid Principal; Increased Monthly Payment

My unpaid Principal can never exceed a Maximum Amount equal to 115% of the Principal amount I originally borrowed. My unpaid Principal could exceed that Maximum Amount due by choosing to make the Minimum Payments. If so, on the date that my paying my monthly payment would cause me to exceed that limit, I will instead pay a new monthly payment. The new monthly payment will be adjusted to an amount equal to the Interest Only payment described in Section 3(D) below. Should my unpaid Principal reach the Maximum Amount, I will continue to pay that amount until the Interest Only term expires.

(D) Payment Change Dates -Interest Only Period

Beginning on 08/01/2012 or once my loan exceeds the Maximum Amount, I will make a payment which will consist only of interest due on the unpaid Principal balance of this Note, including any additions to the Principal balance made in accordance with Section 3(C) above. I will make this interest only payment until the First Principal and Interest Payment Due Date as described in Section 4 of this Note.

(E) Additional Payment Options

During the Option Period, the Note Holder may provide me with up to three (3) additional payment options (the "Payment Options"). I will be eligible to select one of the Payment Options if it results in a larger monthly payment than my regular Minimum Payment. I may be given the following Payment Options:

- (i) **Interest Only Payment:** Pay only the amount that would pay the interest portion of the monthly payment at the current interest rate. The Principal balance will not be decreased by this Payment Option and it is only available if the interest portion exceeds the Minimum Payment.
- (ii) **Fully Amortized Payment:** Pay the amount necessary to pay the loan off (Principal and Interest) at the Maturity Date in substantially equal payments, at the then current interest rate.
- (iii) **15 Year Amortized Payment:** Pay the amount necessary to pay the loan off (Principal and Interest) within a fifteen (15) year term from the first payment due date in substantially equal payments, at the then current interest rate.

These Payment Options are only applicable if they are greater than the Minimum Payment.

4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

On the first day of 07/01/2012, my interest rate will change to an adjustable interest rate, and the adjustable interest rate I will pay may change on that day every six months thereafter. The date on which my interest rate changes to an adjustable interest rate and each date on which my adjustable interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my adjustable interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new Index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Date of First Principal and Interest Payment

The date of my first payment consisting of both Principal and interest on this Note (the "First Principal and Interest Payment Due Date") shall be the first monthly payment date after 07/01/2017.

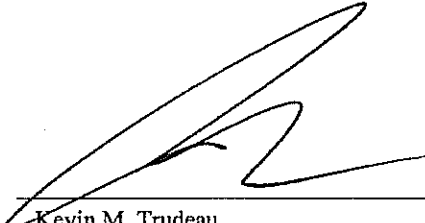
(F) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(G) Notice of Changes

Before the effective date of any change in my interest rate and/or monthly payment, the Note Holder will deliver or mail to me a notice of such change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.



Kevin M. Trudeau (Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower


(Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

0000685693

Initials: 

OPTION-ARM-5/6-10

PF0353

FTC Exhibit 1

Attachment F

RECORDED AT REQUEST OF
SECURITY UNION TITLE

Recording Requested By:
Paul Financial, LLC
1401 Los Gamos Drive
San Rafael, CA 94903

After Recording Return To:
Paul Financial, LLC
1401 Los Gamos Drive
San Rafael, CA 94903

Prepared By:
Paul Financial, LLC



Ventura County Clerk and Recorder
Philip J. Schmit
06/28/2007 08:00:00 AM
101015 \$46.00 AR

70030350

[Space Above This Line For Recording Data]

020-0222-020

DOC ID #0000685701

DEED OF TRUST AND ASSIGNMENT OF RENTS

MIN 10027060006857013

This deed of trust secures an obligation which calls for payment of interest at a variable interest rate.

THIS DEED OF TRUST is made this **15th** day of **June, 2007**, between **Kevin M. Trudeau, a single man**

herein called "Trustor,"

Foundation Conveyancing, LLC

herein called "Trustee," and "Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for

Paul Financial, LLC

(hereinafter "you" or "Lender" and Lender's successors and assigns.) MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, herein called "Beneficiary."

Trustor irrevocably grants, transfers and assigns to Trustee, in trust and with power of sale, all of the real property in the City or Town of **Ojai**, County of **Ventura**, State of California, having the street address of

601 Del Oro Drive, Ojai, CA 93023

"This Deed of Trust is 2nd and subject to a 1st Deed of Trust recording concurrently herewith."

Initials: *[Signature]*

HELOC - CA Deed of Trust with MERS
FE-4331(CA) (0204)

4/00

EQU-10/16Y-10-NT-15

0000685701

PF0081

Page 1 of 10



PF_COLLATERAL_DOT

and more specifically described as:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Parcel ID Number: **020-0-222-020**

together with all improvements

now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Beneficiary to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this deed of trust; and all of the foregoing, together with said property (or the leasehold estate if this deed of trust is on a leasehold) are herein referred to as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Deed of Trust; but, if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's successors and assigns), has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Deed of Trust.

1. THIS DEED OF TRUST SECURES:

a. All of the obligations of Trustor in favor of Beneficiary or order under the terms of a revolving credit agreement dated, **06/15/2007** herein called Agreement. The Agreement provides, among other things, for the payment of all sums advanced by Beneficiary from time to time pursuant to the Agreement and for the payment of interest. The maximum principal obligation under the Agreement to be secured by this deed of trust at any one time is **One Hundred Forty-Five Thousand and 00/100ths Dollars \$145,000.00** unless Beneficiary, with Trustor's written consent, hereafter increases this amount. Advances made by Beneficiary to protect the security of this deed of trust or to preserve the Property shall not be subject to the limitation of the

The security of this deed of trust shall not be affected by the extension, renewal or modification from time to time of the obligations, instruments or agreements described above.

b. Payment of any and all obligations and liabilities, whatsoever, whether primary, secondary, direct, indirect, fixed or contingent, whether now or hereafter due from Trustor (or any successor in interest to Trustor) whether created directly or acquired by assignment if the document evidencing such obligation or liability or any other writing signed by Trustor (or any successor in interest to Trustor) specifically provides that said obligation or liability is secured by this deed of trust.

c. Performance of each agreement of Trustor herein contained or contained in any other agreement, instrument or other writing to which Trustor is a party if the same is written in connection with any of the foregoing.



Order No: 070030350 -W27

LEGAL DESCRIPTION

Exhibit A

LOT 33 OF TRACT NO. 1443, IN THE CITY OF OJAI, COUNTY OF VENTURA, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 34, PAGE 45 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

5. ADDITIONAL PROVISIONS:

a. The execution of this deed of trust by any person who has no present interest in the Property shall not be deemed to indicate that such an interest presently exists. Rather, execution of this deed of trust by such a person shall constitute such person's agreement that if such person hereafter acquires an interest in the Property, such interest shall be subject to Beneficiary's interest hereunder.

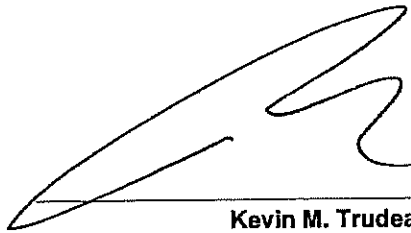
b. The execution of this deed of trust by any person who has a present interest in the Property shall not in itself be deemed to indicate that such person is liable to Beneficiary for any obligation described in Section 1., above. Any personal liability of such person to Beneficiary shall be determined on an independent basis (such as execution of the document or documents evidencing the obligation described in Section 1., above). Execution of this deed of trust by any such person shall nevertheless indicate that such person's interest in the Property shall be subject to Beneficiary's interest hereunder.

The undersigned Trustors request that a copy of any notice of default, and of any notice of sale hereunder, be mailed to their respective addresses set forth opposite each signature.

By signing below, Trustor agrees to all the terms and conditions of this deed of trust.

Mailing Address For Notices

104 W. Chestnut #360
Hinsdale, IL 60521



Kevin M. Trudeau

State of ~~California~~ *Illinois*
County of ~~Ventura~~ *Cook*

On *June 21, 2007*

, before me *Suneil Sant* NOTARY PUBLIC
, personally appeared

Kevin M. Trudeau

, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Suneil Sant

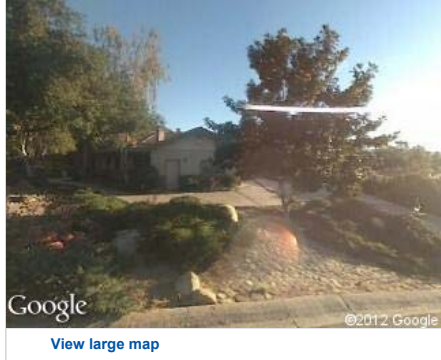
FTC Exhibit 1

Attachment G

PUBLIC RECORD 601 Del Oro Drive, Ojai CA 93023

[« See similar homes](#)

- Home Facts **Map & Nearby** Refinance Comparables Sales Trends Schools



Trulia Estimate **\$1,354,000** [Too high? Too low?](#)

Are you the owner? [Add facts](#) to improve this estimate. Request a [professional estimate](#) from a local expert.

Bedrooms: **3**
 Bathrooms: **3½**
 Property type: **Single-Family Home**
 Size: **3,881 sqft**
 Lot: **0.89 acres**
 Year built: **1989**
 Zip: **93023**

Want your ad here?

- [Contact an agent](#) [Edit home facts](#) [Follow home](#) [Share](#) [Check your credit](#) [More](#)

Description provided by Trulia
 This is a Single-Family Home located at 601 Del Oro Drive, Ojai CA. 601 Del Oro Dr has 3 beds, 3 ½ baths, and approximately 3,881 square feet. The property has a lot size of 0.89 acres and was built in 1989. The average list price for similar homes for sale is \$1,483,038 and the average sales price for similar recently sold homes is \$1,495,833. 601 Del Oro Dr is in the 93023 ZIP code in Ojai, CA. The average list price for ZIP code 93023 is \$1,330,494.

Public Records for 601 Del Oro Dr

Official property, sales, and tax information from county (public) records as of 01/2012:

- Single Family Residential
- 3 Bedrooms
- 3½ Bathrooms
- 3,881 sqft
- Lot Size: 0.89 acres
- Built In 1989
- Stories: 1 story
- Parking: Garage
- Parking Spaces: 3
- 7 Rooms
- Fireplace
- Pool: Pool (yes)
- County: Ventura
- Tax Rate Code Area: 2-000

Property Taxes for 601 Del Oro Dr

Year	Value	Land	Improvements	Total	Tax
2011	Assessed	\$701,000	+ \$370,000	= \$1,071,000	\$12,146

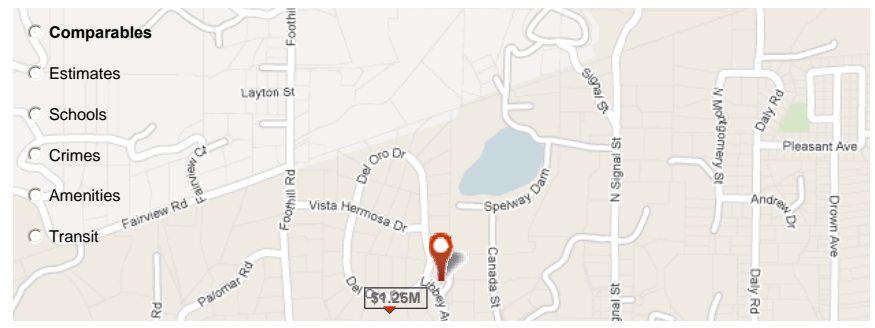
Source: Public Records

[This property may be overassessed. Find Out Now »](#)

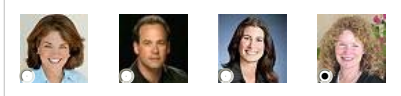
Price History for 601 Del Oro Dr Alert

Date	Event	Price	Source
04/01/1999	Sold view details	\$840,000	Public records

Location Information near 601 Del Oro Dr



Request an estimate



Name:

Email:

Phone: (optional)

Message: I would like to request a professional estimate for this home 601 Del Oro Drive, Ojai CA with 3 bedrooms and 3.5 bathrooms. Please

Contact the agent

By sending, you agree to [Trulia's Terms of Use](#) and [Privacy Policy](#).

Homes you might like... Alert

350 Verano Dr, Ojai CA

\$1,450,000
 4 br / 4 ba
 4,339 sqft
 Single-Family Home

1187 Creek Rd, Ojai CA

\$1,190,000
 3 br / 2 ba
 1,890 sqft
 Single-Family Home

3130 E Ojai Ave, Ojai CA

\$1,595,000
 3 br / 2 full, 1 partial ba
 2,692 sqft
 Single-Family Home

1701 McNeil Rd, Ojai CA

\$1,295,500
4 br / 3 full, 1 partial ba
2,144 sqft
Single-Family Home

9 photos

\$1,549,000
3 br / 3 ba
3,968 sqft
Single-Family Home

20 photos

[all homes near 601 Del Oro Dr »](#)

Sold Homes near 601 Del Oro Dr

Address	Distance	Property Type	Sold price	Sold date	Bed Bath	Sqft
515 Del Oro Dr, Ojai CA	0.09 mi	Single-Family Home	\$1,250,000	1/31/12	5 3	2,748
383 Longhorn Ln, Ojai CA	1.10 mi	Single-Family Home	\$1,525,000	9/23/11	5 2½	4,791
12591 Macdonald Dr, Ojai CA	3.38 mi	Single-Family Home	\$1,200,000	7/27/12	4 3½	4,089
4440 Grand Ave, Ojai CA	3.53 mi	Single-Family Home	\$1,625,000	4/12/12	4 3½	3,052
12284 Linda Flora Dr, Ojai CA	3.57 mi	Single-Family Home	\$1,525,000	10/14/11	4 4½	4,510

[View all homes similar to 601 Del Oro Drive, Ojai CA »](#)

[Ask About Market Conditions](#)

What Trulia users think of this area

Overall area rating: Excellent

Top rated categories:

- Schools
- Cleanliness
- Parks & Recreation
- Community Involvement

Total ratings: 258 | [View all ratings](#)
Last updated 7 hours ago

Rate this area: Rate it

Rate these categories:

- Safety Rate it
- Pet-friendly Rate it
- Walkability Rate it
- Restaurants & Shopping Rate it

Rate and Review

[Read 2 reviews »](#)

Contact local agents near 601 Del Oro Dr

- Nancy Kogevinas**
(805) 852-1220
- Joan Roberts** - ...
(805) 416-1948
2
- Tania Kirchner**
(805) 246-9340
- Teresa Rooney**
(805) 283-6601

Want to be listed here? [Learn more](#)

From

Name

Email

Phone (optional)

Subject

Schedule a viewing

Message

I am searching for a home in 93023 and I found 601 Del Oro Dr, Ojai CA 93023 with 3 bedrooms, 3½ bathrooms. Please send

Send

By sending, you agree to [Trulia's Terms of Use and Privacy Policy.](#)

Source Center

Sponsored

Buying a Home? Check your Credit Score today for - \$0

Unpack discounts up to 40% with Discount Double Check. Get A Quote.

This property may be overpaying their property taxes. Check For Free

Discussions in Ojai, CA

316 followers 1 recent questions

Ask a question...

Ask Question

Recent Activity

- What are the churches in Ojai? Is there a Catholic church?** 3 answers
- Can u have a mobile home in W lomita Ave. Ojai** 2 answers
- What is the average days on market for 04848?** 1 answer
- whatis the average days on market for homes sold in kanss city,mo** 1 answer
- What do the following terms for listings mean? Active, Contingent Show, Continent No Show** 7 answers
- In Golden Oaks 55 plus community, do you own the lot on which the home is set? How about HOA fees and taxes per year?** 2 answers

[View 1 recent question](#)

[More local advice](#)

FTC Exhibit 1

Attachment H



3108 White Oak Ln

Not for Sale

Zestimate: \$2,754,000

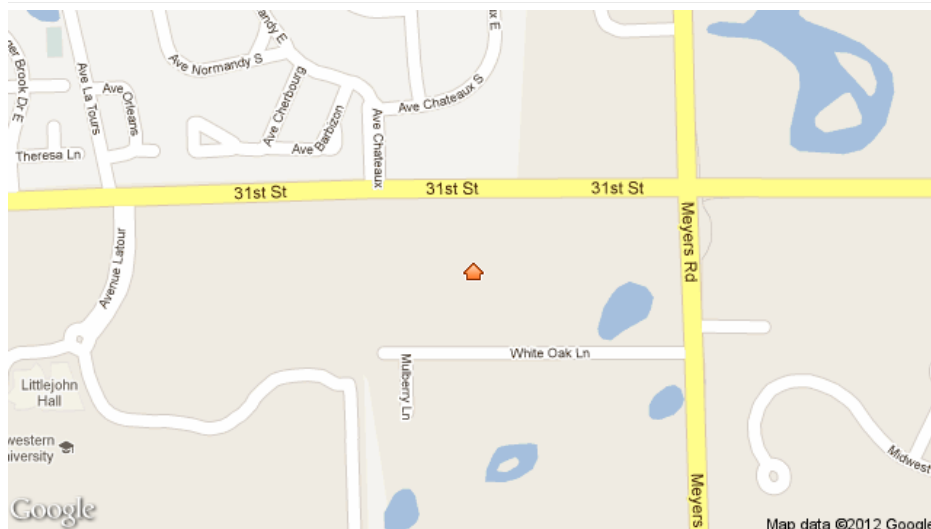
Rent Zestimate: \$4,801/mo

Est. Mortgage: \$9,922

Beds:	5
Baths:	5.5
Sqft:	14,000
Lot:	71,874 sq ft / 1.65 acres
Type:	Single Family
Year built:	2008
Last sold:	Oct 2006 for \$650,000
Parking:	--
Cooling:	--
Heating:	--
Fireplace:	--
County:	Du Page
Parcel #:	0633100018
Per floor sqft:	14,000
School district:	58
Unit cnt:	1
Zillow Home ID:	4497291

Stunning from the street to the extraordinary fnshs! This gorgeous country estate has it all. Lovely wooded 1.65 acre lot. Several garages to accomodate 8-10 cars.9 fp's thru-out prep ktchn. Fnshd walk-out ll w/3 fp's, home theatre, wine cellar. Exercise room, hearth room & sun room. Great office on 1st & 2nd fl of front garage w/it's own entrnc for home busin! Add.

Map



Nearby schools

District: 58

Primary: Highland Elementary School

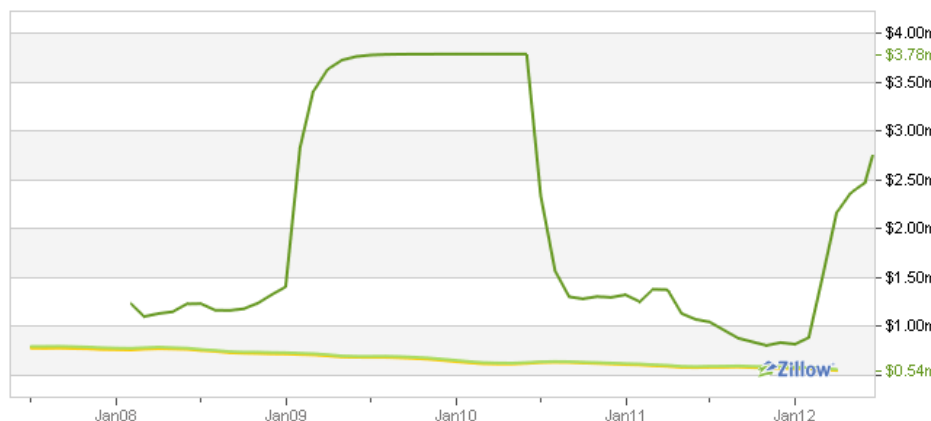
Middle: Westmont Jr High School

High: Westmont High School

Take Zillow on the go! Get free Zillow apps for the iPhone, iPad, and Android.

Charts and Data

	Value	Range	30-day change	\$/sqft	Last updated
Zestimate	\$2,754,000	\$1.16M – \$2.89M	+\$390,900	\$196	06/17/2012
Rent Zestimate	\$4,801/mo	\$2.4K – \$6.6K/mo	+\$100	\$0.34	06/18/2012
Owner Estimate					



Price History

Date	Description	Price	Change	\$/sqft	Source
05/29/2009	Listing removed	\$4,445,000	--	\$317	Homes.com
01/18/2009	Listed for sale	\$4,445,000	--	\$317	Homes.com
01/15/2009	Listing removed	\$4,445,000	--	\$317	Listhub
06/16/2008	Listed for sale	\$4,445,000	584%	\$317	Listhub

Date	Description	Price	Change	\$/sqft	Source
10/18/2006	Sold	\$650,000	--	\$46	Public Record

Tax History

Year	Property taxes	Change	Tax assessment	Change
2010	\$41,005	39.8%	\$1,004,650	224%

FTC Exhibit 1

Attachment I

1 OF 1 RECORD(S)

Motor Vehicle Registrations

This data is for informational purposes only.

Illinois Motor Vehicle Registration

Vehicle Information

VIN: SCBDR33W48C055833
Transmission: R
Vehicle Class: PASSENGER CAR/LIGHT TRUCK
Power Steering: Standard
Air Conditioning: Standard
Model Year: 2008
Roof: Retractable roof panel
Front Wd: No
Make: Bentley
4WD: Yes
Model: Continental
Anti-Lock Brakes: 4 wheel standard
Series: CONTINENTAL GTC
Tilt Wheel: Standard
Power Brakes: Standard
Style: Convertible
Security System: Passive Engine Immobilizer, Keyless Entry & Alarm
Power Windows: Standard
Color: Black
Radio: AM/FM CD
Daytime Running Lights: Not available
Engine Type: 12
Engine Size: 366
Base Price: \$193,990

Owner Information

Owner 1

Company: KEVIN TRUDEAU LESSEE
Address: 3 GRANT SQ
 HINSDALE, IL 60521-3351
 DUPAGE COUNTY

Owner 2

Company: VW CREDIT LEASING LTD.
Address: 3 GRANT SQ
 HINSDALE, IL 60521-3351
 DUPAGE COUNTY

Lessor Information

Company: VW CREDIT LEASING LTD.
Address: 3 GRANT SQ
 HINSDALE, IL 60521-3351
 DUPAGE COUNTY

Title Information

Title Number: X2124751050
Original Title Date: 05/03/2012

LienHolder Information

Company: VW CREDIT LEASING LTD.
Address: 1401 FRANKLIN BLVD
 LIBERTYVILLE, IL 60048-4460

FTC Exhibit 1

Attachment J

Search: Public Records : Motor Vehicle Registrations/Titles
Terms: company(website solutions) state(IL)

<u>No.</u>	<u>Full Name/Address</u>	<u>VIN</u>	<u>Type</u>	<u>Date</u>	<u>Jurisdiction</u>
1.	WEBSITE SOLUTIONS USA INC. 3 GRANT SQ HINSDALE, IL 60521-3351	SCBBP9ZA0CC072696 2012 Bentley Continental	REGISTRATION	03/01/2012	ILLINOIS
2.	WEBSITE SOLUTIONS USA INC. 3 GRANT SQ HINSDALE, IL 60521-3351	SCBBP9ZA0CC072696 2012 Bentley Continental	TITLE	10/03/2011	ILLINOIS
3.	WEBSITE SOLUTIONS USA INC. 3 GRANT SQ HINSDALE, IL 60521-3351	SCBBB7ZHXC015646 2011 Bentley Mulsanne	TITLE	04/14/2011	ILLINOIS
4.	WEBSITE SOLUTIONS USA INC. 3 GRANT SQ HINSDALE, IL 60521-3351	SCBBB7ZHXC015646 2011 Bentley Mulsanne	REGISTRATION	03/25/2011	ILLINOIS

Search: Public Records : Motor Vehicle Registrations/Titles
Terms: company(website solutions) state(IL)
Date/Time: Tuesday, May 29, 2012 11:30 AM
Permissible Use: **DPPA - Government Agency**
GLBA - Fraud Prevention or Detection

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FTC Exhibit 1

Attachment K

1 OF 1 RECORD(S)

Motor Vehicle Registrations

This data is for informational purposes only.

Illinois Motor Vehicle Registration

Registrant Information

Name: BABENKO, NATALIYA
Address: 3 GRANT SQ
HINSDALE, IL 60521-3351
DUPAGE COUNTY

Registration Information

Original Registration Date: 04/15/2010
Registration Date: 03/01/2012
Registration Expiration Date: 03/31/2013

Vehicle Information

VIN: 2B3CJ7DW3AH190926
Transmission: F
Vehicle Class: PASSENGER CAR/LIGHT TRUCK
Power Steering: Standard
Air Conditioning: Standard
Model Year: 2010
Roof: None / not available
Front Wd: No
Make: Dodge
Optional Roof: Power sun/moon roof
4WD: No
Model: Challenger
Anti-Lock Brakes: 4 wheel standard
Series: CHALLENGER SRT-8
Tilt Wheel: Standard
Power Brakes: Standard
Style: Coupe
Security System: Passive Immobilize Key, Keyless entry, and alarm
Power Windows: Standard
Color: UNKNOWN
Radio: AM/FM CD/MP3
Daytime Running Lights: Optional
Engine Type: 8
Engine Size: 372
Base Price: \$41,170

Plate Information

License Plate Number: K682273
Plate State: Illinois
Previous License Plate Number: K682273
Previous Plate State: Illinois

Important: The Public Records and commercially available data sources used on reports have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

Your DPPA Permissible Use is: Government Agency
Your GLBA Permissible Use is: Fraud Prevention or Detection

FTC Exhibit 1

Attachment L

NOTE: Driven by Matthew Green

1 OF 1 RECORD(S)

Motor Vehicle Registrations

This data is for informational purposes only.

Illinois Motor Vehicle Registration

Registrant Information

Company: KT RADIO NETWORK
Address: 3 GRANT SQ STE 302
HINSDALE, IL 60521-3351
DUPAGE COUNTY

Registration Information

Original Registration Date: 10/28/2010
Registration Date: 09/29/2011
Registration Expiration Date: 10/31/2012

Vehicle Information

VIN: 1J4HA6H10BL518167
Transmission: F
Vehicle Class: PASSENGER CAR/LIGHT TRUCK
Power Steering: Standard
Air Conditioning: Standard
Model Year: 2011
Roof: Retractable roof panel
Front Wd: No
Make: Jeep
4WD: No
Model: Wrangler
Anti-Lock Brakes: 4 wheel standard
Series: WRANGLER UNLIMITED RUBICON
Tilt Wheel: Standard
Power Brakes: Standard
Style: 4 Dr Wagon Sport Utility
Security System: Passive Immobilize Key, Keyless entry, and alarm
Power Windows: Standard
Color: UNKNOWN
Radio: AM/FM CD/MP3
Daytime Running Lights: Not available
Engine Type: 6
Engine Size: 230
Base Price: \$32,745

Plate Information

License Plate Number: L548797
Plate State: Illinois
Previous License Plate Number: L548797
Previous Plate State: Illinois

Important: The Public Records and commercially available data sources used on reports have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

Your DPPA Permissible Use is: Government Agency
Your GLBA Permissible Use is: Fraud Prevention or Detection

FTC Exhibit 1

Attachment M

Gaming Date	Trans. Date	Patron No.	Cash In	Cash Out	Last Name	First Name	M.I.	Trans. Type	Comments	UserID	Trx Location
12/29/2011	12/29/2011 3:49:07 PM	5820210443	\$0.00	\$0.00	Babenko	Natallia		DF	Wire transfer. No cash recieved.		Main Cage
12/29/2011	12/29/2011 11:44:00 PM	5820210443	\$0.00	\$0.00	Babenko	Natallia		WF	GUEST IS THE WIFE OF KEVIN TRUDEAU MONEY WAS REDEEMED IN 10 \$20K CHIPS Trans. done in chips, not cash. Charper010043	josmith	Main Cage
4/6/2012	4/6/2012 4:09:00 PM	5820210443	\$0.00	\$124,000.00	Babenko	Natallia		RC		plimberopoulos	Main Cage Window 6
Totals:			\$0.00	\$124,000.00							

Funds On Deposit Detail Report

Patron ID is equal to 5820210443

Patron Name	Patron ID	Date	Type	Deposit #	Deposit \$	Withdraw #	Withdraw \$	Marker #	Marker \$	Balance	Available Balance
abenko, Nataliia	5820210443	2011-12-29	Deposit	5800000265	\$200,000.00		\$0.00		\$0.00	\$200,000.00	\$200,000.00
		2011-12-29	Redeem		\$0.00	5800000267	\$200,000.00		\$0.00	\$0.00	\$0.00
					\$200,000.00		\$200,000.00		\$0.00	\$0.00	\$0.00
Grand Total					\$200,000.00		\$200,000.00		\$0.00	\$0.00	\$0.00

Gaming Date	Trans. Date	Patron No.	Cash In	Cash Out	Last Name	First Name	M.I.	Trans. Type	Comments	UserID	Trx Location
11/20/2011	11/20/2011 2:22:00 PM	5820171518	\$0.00	\$0.00	Trudeau	Kevin		OI	Trans. type should be PC. Purchasing 10K in thousand \$ chips photo ordered mcolletta010693	faske	High Limit Cage
11/20/2011	11/20/2011 2:23:00 PM	5820171518	\$10,000.00	\$0.00	Trudeau	Kevin		PC		charper	High Limit Cage
11/20/2011	11/20/2011 5:50:00 PM	5820171518	\$0.00	\$13,850.00	Trudeau	Kevin		RC		anapiorski	High Limit Cage
11/21/2011	11/21/2011 7:21:00 PM	5820171518	\$9,500.00	\$0.00	Trudeau	Kevin		PC	Purchase Chips, Photo Obtained P. Cicero	dcaruso	High Limit Cage
12/20/2011	12/20/2011 12:26:00 PM	5820171518	\$16,000.00	\$0.00	Trudeau	Kevin		PC	photo per pete limbo	dfrazier	High Limit Cage
12/21/2011	12/21/2011 8:15:00 PM	5820171518	\$0.00	\$29,525.00	Trudeau	Kevin		RC	photo ordered mcolletta 010693	rmasa	High Limit Cage
12/22/2011	12/22/2011 4:00:00 PM	5820171518	\$20,000.00	\$0.00	Trudeau	Kevin		PC	photo by jsmith	dfrazier	High Limit Cage
12/22/2011	12/22/2011 5:25:00 PM	5820171518	\$0.00	\$23,000.00	Trudeau	Kevin		RC	photo by jsmith	TJohnson	High Limit Cage
12/29/2011	12/29/2011 2:27:00 PM	5820171518	\$30,000.00	\$0.00	Trudeau	Kevin		PC	photo done per pete limbo	CCALOMINO	Main Cage Window 5
12/29/2011	12/29/2011 6:55:00 PM	5820171518	\$0.00	\$40,000.00	Trudeau	Kevin		RC	Photo requested by Sandeep	cniemann	High Limit Cage
12/30/2011	12/30/2011 10:10:00 AM	5820171518	\$0.00	\$8,000.00	Trudeau	Kevin		RC	Photo obtained by P. Cicero	pclaire	High Limit Cage
12/31/2011	12/31/2011 9:52:00 AM	5820171518	\$0.00	\$9,000.00	Trudeau	Kevin		RC	photo by jbrush Transaction Done in High limit	areyes	Main Cage Window 2
12/31/2011	1/1/2012 12:51:00 AM	5820171518	\$0.00	\$6,000.00	Trudeau	Kevin		RC	photo requested by smarshall	kbaetiong	High Limit Cage
1/2/2012	1/2/2012 10:12:00 AM	5820171518	\$0.00	\$19,000.00	Trudeau	Kevin		RC	photo by jbrush	snalls	Main Cage Window 6
1/4/2012	1/4/2012 10:12:00 AM	5820171518	\$0.00	\$10,000.00	Trudeau	Kevin		RC	photo requested by jbrush	ssparacio	High Limit Cage
Totals:			\$85,500.00	\$158,375.00							

FTC Exhibit 1

Attachment N

		Record creation details	
Date/Time Occurred:	November 20, 2011 15:37	Department:	Surveillance
Day of Week occurred:	Sunday	Owner:	meschbach
Date/Time Created:	November 20, 2011 16:14	Created by:	iTrak UserID: meschbach
Date/Time Closed:	November 21, 2011 7:2		

Location of Incident:

Property:	Rivers - Des Plaines
Location:	Cage (120)
Sublocation:	Window #7

Details of Incident:

Daily Log #:	DL20110033333
Incident Type:	CIR
Specific:	Compliance Incident Report
Category:	Regulatory Compliance
Incident Status:	Closed
Synopsis:	Cage Manager Michelle called for a CIR Photo on Kevin Trudeau for refusing to give his Social Security Number. Photo was taken and printed earlier on cam 650 at 1446.
	Cam-650 @1446

Checklist:

Details:	On the above date and time Surveillance spoke with Cage Manager Phil who stated that a Kevin Trudeau tried to cash in \$11,475 at Window #7 but did not have a Social Security Number. Cage Manager Phil stated that K. Trudeau refused to give a Social Security number and stated he was an Italian Resident and did not need a Social Security Number. Cage Manager Phil stated that K. Trudeau's money was placed into Safekeeping until a Social Security Number is provided. At approximately 1648 K. Trudeau returned with his Italian Passport and Cage Manager Phil paid K. Trudeau the \$11,475 he had in Safekeeping.
	Coverage of Kevin Trudeau's transaction was exported to the Video Vault. Director of Surveillance John Budnyk was notified

Participants Involved:

Role:	
Address:	
Contact Info:	
Police Contacted:	Taken From Scene: Police Contacted Result:

Supplemental Entries

SP20110000039	Attached by nfriedhoff on November 22, 2011 10:47	SP20110000039
Description:	Regulatory Compliance Manager Stephanie Budnyk requested further review of this incident, specifically what occurred when Trudeau returned to the cage at approximately 1648 on 11/20/2011. Review showed, at 1648-1659, Trudeau returned to the window #7. He presented his safekeeping voucher and passport to Cage Manager Phil. Trudeau received \$11,475 in cheques, not cash. A check of the Surveillance Shift Log (DL20110033645) revealed that Trudeau conducted a \$9,500 transaction on 11/21/2011 from 1917-1921 hours at window #7. This transaction was a purchase of cheques, not a redemption. Trudeau played for several hours in high limit after making the cheque purchase. Regulatory Compliance Manager Stephanie Budnyk was notified of the results. Surveillance Director John Budnyk was notified. Coverage of the transaction at 1648 on 11/21/2011 was exported to the original export file as IN20110002679-B. 5070, 5027, 5007	

Reporting Party:

Supervisor:

Reporting Party:

Supervisor:

Compliance Incident Report

Date of Incident: 11/20/2011 Time of Incident: 3:32 am/pm pm
mm / dd / yyyy

Transaction location: Cage Slots Table Games Other Windows 7
Specify location

Subject's Name: Kevin M. Trudeau
First Initial Last

Street Address: 601 Del Oro Drive Apt # _____

City: Ojai State/Province: California Zip: 93023

ID Type: Driver's license/State ID Military Passport Alien Registration Other: _____
Specify ID Type

ID#: [Redacted] ID Expiration Date: [Redacted] Date of Birth: [Redacted]
mm / dd / yyyy mm / dd / yyyy

ID Issued By: ITALY Social Security Number: [Redacted]
State/Country

Registered with Player's Club: No Yes # [Redacted] (Player Account Number)

Total Dollar Amount Involved: \$ 11,475 Transaction(s) Completed Transaction(s) Attempted Only

Compliance Incident Report Narrative:

Who conducted, or attempted to conduct transactions? Further describe the suspect or suspects, including occupation, position, or title, and the nature of the suspect's business. Provide the best possible physical description of the patron.

What instruments or mechanisms are being used to facilitate the suspect transaction(s)? This may include, but not limited to wire transfers, checks, credit cards, structuring, etc.

When did the activity take place? If the activity takes place over a period of time, please indicate the date when the activity was first noticed and describe the duration of the activity.

Where did the activity take place? List all the areas involved in the activity.
See Attached

Activity Reported to:
 Supervisor/Manager Philip Cicero PCicero000092 (Provide Name)

Security Department _____ (Provide Name)

Surveillance Department _____ (Provide Name)

Other (Specify) _____ (Provide Name)

Compliance Incident Report Statement

Gaming Date November 20, 2011

Kevin Trudeau # 5820171518 approached Window 7 (HL Area) at 2:22pm and purchased \$10,000 in chips.

At 3:32pm Mr. Trudeau returned to redeem chips in the amount of \$11,475. Michelle Colletta was called for a double and requested his Social Security number. Mr. Trudeau refused to provide a SS#, he further commented to Michelle that this transaction did not require his SS# and that if she insisted he would like to speak to a manager.

I, Phil Cicero, responded and verified the amount of the chips and requested his SS#, he began to ask questions about the amount of the cash-out and that other casinos do not require the same information. He asked specific questions about amounts and thresholds for which additional information would be needed. At that point he wanted to speak to someone else and Mike Donovan was called.

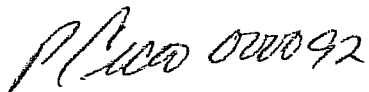
Mike arrived right away and explained that we are bound by Title 31 Federal law. Mr. Trudeau began to ask Mike specific questions about the cash amounts that would require the additional information. Once Mr. Trudeau realized we were still requiring the information he then informed us he was an Italian Citizen and could provide a passport. His funds were placed on safekeeping deposit.

At 4:52pm Mr. Trudeau returned with an Italian passport. Copies were obtained and the information listed in KCMS. A safekeeping withdrawal was performed and he was paid in chips.

The passport indicates he was born in Boston (USA). I contacted IGB and they took his information and were able to obtain his SS#. The information was entered into KCMS and validated in RA.

It is my contention that Mr. Trudeau was purposefully trying to evade CTR reporting that would include his SS#.

End of Statement

A handwritten signature in black ink, appearing to read "P. Cicero 020092".

Phil Cicero, Cage Manager

IR # _____

Rivers Casino – Des Plaines
Security Department

Voluntary Statement

Kevin Trudeau came to the High Limit cage at 2:20 pm on Sunday, Nov. 20, 2011. He brought in \$10K in 100 dollar bills and purchased \$10K chips in \$1000 denom.

Later that afternoon (approx. 3:30pm) he came back to cash out his winnings of 11475.⁰⁰

At that point I called a double and Michelle Colletts came in to verify all the information on Permit ADL as well as Korani. She advised Mr. Trudeau that we needed his social security number. He was taken a back and said we shouldn't need his SS#. He asked what the dollar amount was to get the information he never needed to give it before unless it was at a slot machine when he won a jackpot.

Michelle said we couldn't go any further without his SS# and he asked to speak to the Manager. (Mr. Trudeau also did not have his ID with him)

Phil Crois came in and explained why we needed his number at which point he said he didn't even have one as he has an Italian Passport and a California DL. He asked what we

I have prepared this statement consisting of 2 Page(s) and I affirm to the truth and accuracy of the facts contained herein. This statement was completed at

(Location) Window 7 on the 20 day of Nov., 2011 at 5:15 AM/PM
(Or Hours)

SIGNATURE: Francine Aske ASke 04883

WITNESS: Francine Aske 00092

PRINTED NAME: Francine Aske

ADDRESS:

Attachment N

IR # _____

Rivers Casino – Des Plaines
Security Department

Voluntary Statement

do when someone with only a passport comes in non citizen.
He was never really answered. He politely asked for another
Manager.

Mike Novian then came over and explained what we needed
and why. Again, Mr. Trudeau explained that he has
traveled all over the country and has never been asked for
his SS# then proceeded to state once again that he had
an Italian passport and was only a resident here. He
also asked Mike what the amount is to request a SS#
and Title 31. He guessed at what he thought it
should be but Mike told him we are unable to discuss
that with him and he understood.

Mike told him we could hold his chips in safekeeping
until he brought back his passport. He agreed and
said he'd return.

I have prepared this statement consisting of 2 Page(s) and I affirm to the truth and accuracy of the facts contained herein. This statement was completed at

(Location) Window 7 on the 20 day of Nov, 2011 at 5:15 AM/PM
(Or Hours)

SIGNATURE: Mike 004883

WITNESS: Francine 000092

PRINTED NAME: Francine Aske

ADDRESS:

Attachment N

FTC Exhibit 1

Attachment O

		Record creation details	
Date/Time Occurred:	January 12, 2012 12:00	Department:	Surveillance
Day of Week occurred:	Thursday	Owner:	nfriedhoff
Date/Time Created:	January 12, 2012 13:24	Created by:	iTrak UserID: nfriedhoff
Date/Time Closed:	January 13, 2012 15:42		

Location of Incident:

Property: Rivers - Des Plaines
 Location: Credit Office (116A)
 Sublocation:

Details of Incident:

Daily Log #: DL20120002900
 Incident Type: CIR
 Specific: Compliance Incident Report
 Category: Regulatory Compliance
 Incident Status: Closed

Synopsis: Regulatory Compliance Manager Stephanie Budnyk requests a review in reference to a Compliance Incident Report filed by Credit Manger Matthew Weigel. Weigel reports that on 12/29/2011 at approximately 2300 hours, patron Natalia Babenko came in to apply for a \$200,000 wire transfer. Babenko's husband, Kevin Trudeau, was present as well. Babenko was unable to provide a Social Security number which is required for the transaction. Babenko provided a Ukrainian passport, a US address, a credit card in her name. Babenko did not complete the wire transfer, but did receive \$200,000 in cheques from the cage. Weigel investigated Babenko's play and had none for 12/29/2011. In KCMS, she showed a \$22,000 cash-out on 12/31/2011, but no play.

Checklist:

Details: Review showed the following:

Gaming Date 12/29/2011
 1424-1428 hours-Trudeau is at window #7. He hands in what appears to be \$30,000 in cash (verified only on currency counter) and receives \$30,000 in orange cheques. He proceeds to 6MD06 and plays.
 1850-1857 hours-Trudeau is at window #7 and cashes out \$40,000 in cheques for which he receives \$40,000 in cash (verified only on currency counter).

2312-2314 hours-Trudeau and Babenko enter through primary/ valet boarding
 2315-2326 hours-Trudeau and Babenko are in the credit office. Babenko presents what appears to be a credit card and a passport. Trudeau presents a red card that he pulled from his pocket as he entered the room. While paperwork is being filled out, Babenko presents a black card from which information is copied onto the form. Babenko signs the form that was being filled out, but does not retain any of the paperwork. Trudeau and Babenko leave the office a few moments later.
 2330-2344 hours-Trudeau and Babenko are at window #6. There is an extended conversation between a B/F cashier, B/F Cage Supervisor, W/M Cage Supervisor, a W/F host, an A/F host, Babenko and Trudeau. Babenko presents her passport and receives 10-\$20,000 (\$200,000 total) teal cheques. Babenko immediately hands the cheques to Trudeau. It appears that a 3 part form (similar to a credit card advance slip) is also filled out and signed by Babenko.
 2346-2347 hours-Trudeau and Babenko exit trough primary/ valet boarding.

In RA for this day, there is a wire transfer indicated on Babenko's account that is noted as having taken place at 1549 hours. Babenko cannot be located on property at that time.

Gaming Date 12/30/2011

Reporting Party:

Supervisor:

0905-0911 hours-Trudeau presents \$40,000 in teal cheques for cheque change at 6MD07 and begins playing.

1007-1009 hours-Trudeau colors up and receives \$40,000 in teal cheques back, plus additional cheques.

1010-1016 hours-Trudeau cashes out \$8,000 in cheques for which he receives cash at window #7

Gaming Date 12/31/2011

0902-0906 hours-Trudeau presents \$60,000 in teal cheques for cheque change at 6MD07. He appears to divide the change equally between himself and Babenko. Both subjects begin playing.

0948-0952 hours-Trudeau and Babenko combine their cheques and color-up. During the color-up, Trudeau receives \$60,000 in teal cheques back, plus additional cheques.

0952-0956 hours-Trudeau cashes out \$9,000 in cheques for which he receives cash at window #7.

2157-2159 hours-Trudeau presents \$40,000 in teal cheques for cheque change at 6MD06. He appears to divide the change equally between himself and Babenko. Both subjects begin playing.

2220-2221 hours-Trudeau presents \$20,000 in teal cheques for cheque change at 6MD06. The change goes to his stacks.

0036-0051 hours-Trudeau and Babenko combine their cheques and color-up. During the color-up, Trudeau receives \$60,000 in teal cheques back, plus additional cheques.

0051-0055 hours-Trudeau cashes out \$6,000 in cheques for which he receives cash at window #7. The teal cheques are visible, but are not cashed out.

Gaming Date 01/02/2012

0906-0914 hours-Trudeau presents \$40,000 in teal cheques for cheque change at 6MD07. He appears to divide the change equally between himself and Babenko. Both subjects begin playing.

1001-1012 hours-Trudeau and Babenko combine their cheques and color-up. During the color-up, Trudeau receives \$40,000 in teal cheques back, plus additional cheques.

1012-1015 hours-Trudeau cashes out \$19,000 in cheques for which he receives cash at window #7.

Gaming Date 01/03/2012

0903-0907 hours-Trudeau presents \$40,000 in teal cheques for cheque change at 6MD07. He appears to divide the change equally between himself and Babenko. Both subjects begin playing.

0928-0929 hours-Trudeau presents \$20,000 in teal cheques for cheque change. The change goes to his stacks.

1038-1044 hours-Trudeau and Babenko combine their cheques and color-up. During the color-up, Trudeau receives \$40,000 in teal cheques back, plus additional cheques. The subjects do not cash anything out at the cage.

Gaming Date 01/04/2012

0902-0912 hours-Trudeau presents \$40,000 in teal cheques for cheque change at 6MD07. He appears to divide the change equally between himself and Babenko. Both subjects begin playing.

1005-1011 hours-Trudeau and Babenko combine their cheques and color-up. During the color-up, Trudeau receives \$40,000 in teal cheques back, plus additional cheques.

1011-1014 hours-Trudeau cashes out \$10,000 in cheques for which he receives cash at window #7.

Gaming date 01/05/2012

0902-0909 hours-Trudeau presents \$40,000 in teal cheques for cheque change at 6MD07. He appears to divide the change equally between himself and Babenko. Both subjects begin playing.

Reporting Party:

Supervisor:

0943-0944 hours-Trudeau presents \$20,000 in teal cheques for cheque change. The change goes to his stacks.

0951-0957 hours-Trudeau and Babenko combine their cheques and color-up. During the color-up, Trudeau receives \$60,000 in teal cheques back. Additional orange (\$1,000) cheques are visible in Trudeau's hand.

The subjects do not cash anything out at the cage.

These observation were exported to the video storage vault. Regulatory Compliance Manager Stephanie Budnyk was advised. Surveillance Director John Budnyk was advised.

Cam 650, 607, 657, 5007, 5027, 5072, 1830, 656, 606, 5099, 1002, 1100, 1001, 1003, 4720, 5026, 5006, 5092, 1860

Participants Involved:

Role:

Address:

Contact Info:

Police Contacted:

Taken From Scene:

Police Contacted Result:

Reporting Party:

Supervisor:

Compliance Incident Report

Date of Incident: 12, 29, 11
mm / dd / yyyy

Time of Incident: 23 : 00 am/pm

Transaction location: Cage Slots Table Games Other Credit
Specify location

Subject's Name: Natalia Babenko
First Initial Last

Street Address: 3 Grant Square Apt # _____

City: Hinsdale State/Province: IL Zip: 60521

ID Type: Driver's license/State ID Military Passport Alien Registration Other: _____
Specify ID Type

ID#: [Redacted] ID Expiration Date: [Redacted] Date of Birth: [Redacted]
mm / dd / yyyy mm / dd / yyyy

ID Issued By: Ukraine Social Security Number: N/A
State/Country

Registered with Player's Club: No Yes # [Redacted] (Player Account Number)

Total Dollar Amount Involved: \$ 200K ^{wire/FOD} Transaction(s) Completed Transaction(s) Attempted Only

Compliance Incident Report Narrative:

Who conducted, or attempted to conduct transactions? Further describe the suspect or suspects, including occupation, position, or title, and the nature of the suspect's business. Provide the best possible physical description of the patron.

What instruments or mechanisms are being used to facilitate the suspect transaction(s)? This may include, but not limited to wire transfers, checks, credit cards, structuring, etc.

When did the activity take place? If the activity takes place over a period of time, please indicate the date when the activity was first noticed and describe the duration of the activity.

Where did the activity take place? List all the areas involved in the activity.

On 12/29/11 Natalia Babenko [Redacted] stopped in credit with husband Kevin Trudeau [Redacted] to complete & sign an FOD application for a 200K wire transfer that was supposed to be set up in her name. When asked for a ssn and united states id, she said she did not have those. She provided me with an Ukrainian passport. she gave me a U.S. address and showed me a credit card with her name. Her husband insisted that she opened a credit line repeatedly, after I explained that we need a ssn to do so. She took entire 200K pd in chips at once, and showed no play in RCMs on 12/29/11. On 12/31/11, customer's total in and total out was 200K. It looked like 200K in chips were cashed, but then again no win OR loss showed in RCMs.

Activity Reported to:

- Supervisor/Manager Matthew Weigel (Provide Name)
- Security Department _____ (Provide Name)
- Surveillance Department _____ (Provide Name)
- Other (Specify) _____ (Provide Name)



Account Activity

Report created: 02/28/2012 12:08:22 PM (ET)
Account: * Checking • RIVERS CASINO MARKER ACCOUNT • Accessible
Date range: 10/1/2011 to 12/31/2011
Transaction types: All wire debits, wire credits
Detail option: Includes transaction detail

071006486 • *4655 • Checking • RIVERS CASINO MARKER ACCOUNT • Accessible

Post Date	Reference	Additional Reference	Description	Debit	Credit
12/29/2011	020113630212100		INCOMING WIRE TRANSFER ORG WEBSITE SOLUTIONS USA INC OBI NATALIA BABNEKO 5820210443		\$200,000.00

FTC Exhibit 1

Attachment P

Date/Time Occurred: April 6, 2012 16:00
 Day of Week occurred: Friday
 Date/Time Created: April 9, 2012 20:04
 Date/Time Closed: April 12, 2012 18:39

Record creation details

Department: Surveillance
 Owner: ssantoyo
 Created by: iTrak UserID: ssantoyo

Location of Incident:

Property: Rivers - Des Plaines
 Location: Cage (120)
 Sublocation: Window #7

Details of Incident:

Daily Log #: DL20120025996
 Incident Type: CIR
 Specific: Compliance Incident Report
 Category: Regulatory Compliance
 Incident Status: Closed
 Synopsis: Cage Shift Manager Lisa Godina requested a CTR/CIR photo of patron Matthew Green at Window #7. Surveillance obtained a photo of the patron on camera 5027 at approximately 1601 hours.

Checklist:

Details: Godina stated that Green was an Agent for Natalia Babenko. Godina notified surveillance that Green was cashing in \$124,000 in cheques at Window #7 by himself. Godina stated that Babenko did not have a Social Security Card. Surveillance contacted Valet Supervisor Phillip Ferguson to obtain Green's vehicle description and time of arrival. Ferguson provided Green's license plate number along with the make and model; a Black Jeep Rubicons License Plate #L548797.

Surveillance reviewed video of gaming date 4/6/2012 to observe when Babenko and Green first entered the casino, all buy-ins and cash outs and lastly Green and Babenko exiting casino.

Review Showed the following:

Gaming Date 4/06/2012

1553 hours - Green drove a Black Jeep Rubicon into valet, valeted his vehicle and entered the casino by himself.

1556 hours - Green cashed out \$124,000 at Window #7. At this time it appeared Godina presented Green with what seemed to be a W-9 form, Green filled it out and left the casino.

1615 hours - Green exited the casino and entered his Black Jeep Rubicon by himself and left property.

Green only came into the casino to cash out \$124,000 and did not have any game play on this gaming date. Babenko was not present on this gaming date.

Coverage exported to the Surveillance video storage vault as IN20120002691. Surveillance Director John Budnyk was notified. Regulatory Compliance Supervisor Chip Christiansen was advised of the review results.

Cam 1000,1003,1100,8103,8105,8102,5027,1100.

Participants Involved:

Role:

Reporting Party:

Supervisor:

Address:

Contact Info:

Police Contacted:

Taken From Scene:

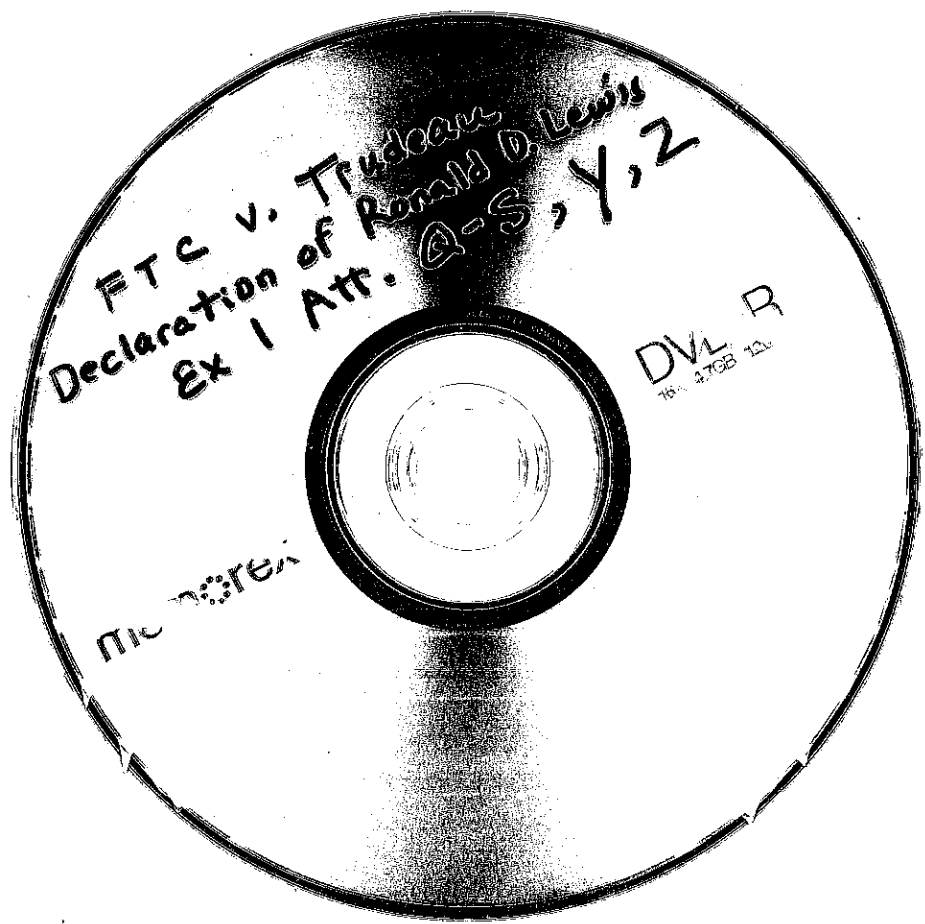
Police Contacted Result:

Reporting Party:

Supervisor:

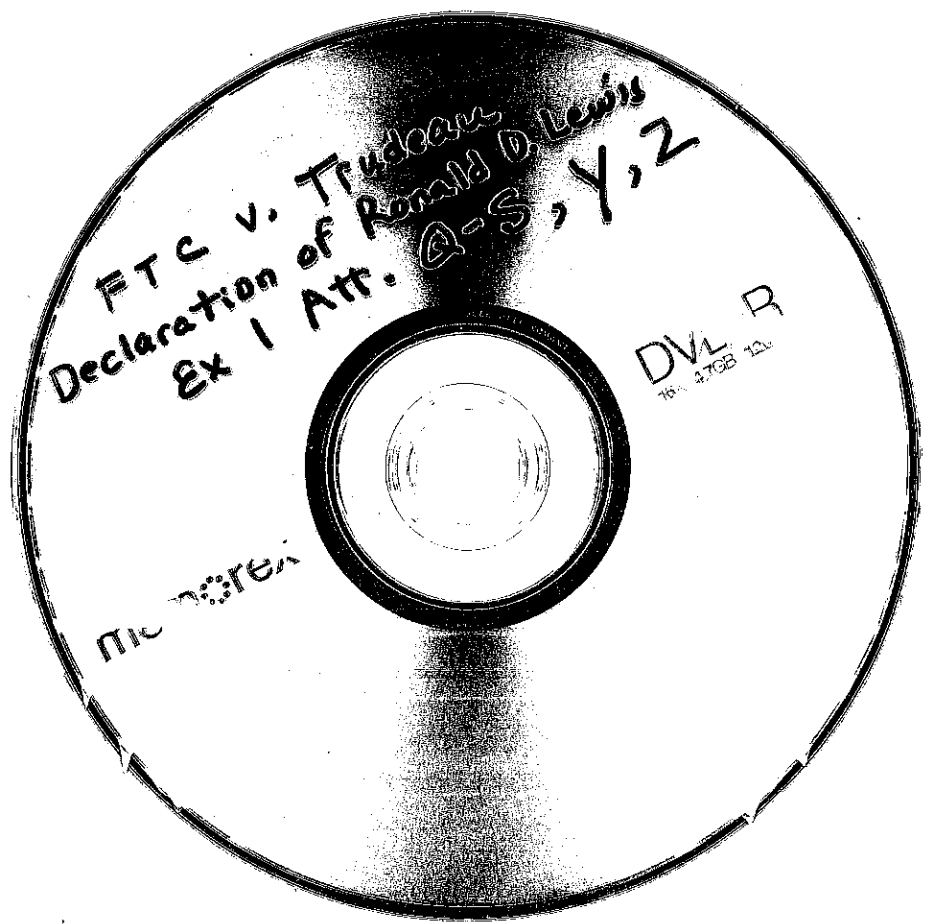
FTC Exhibit 1

Attachment Q



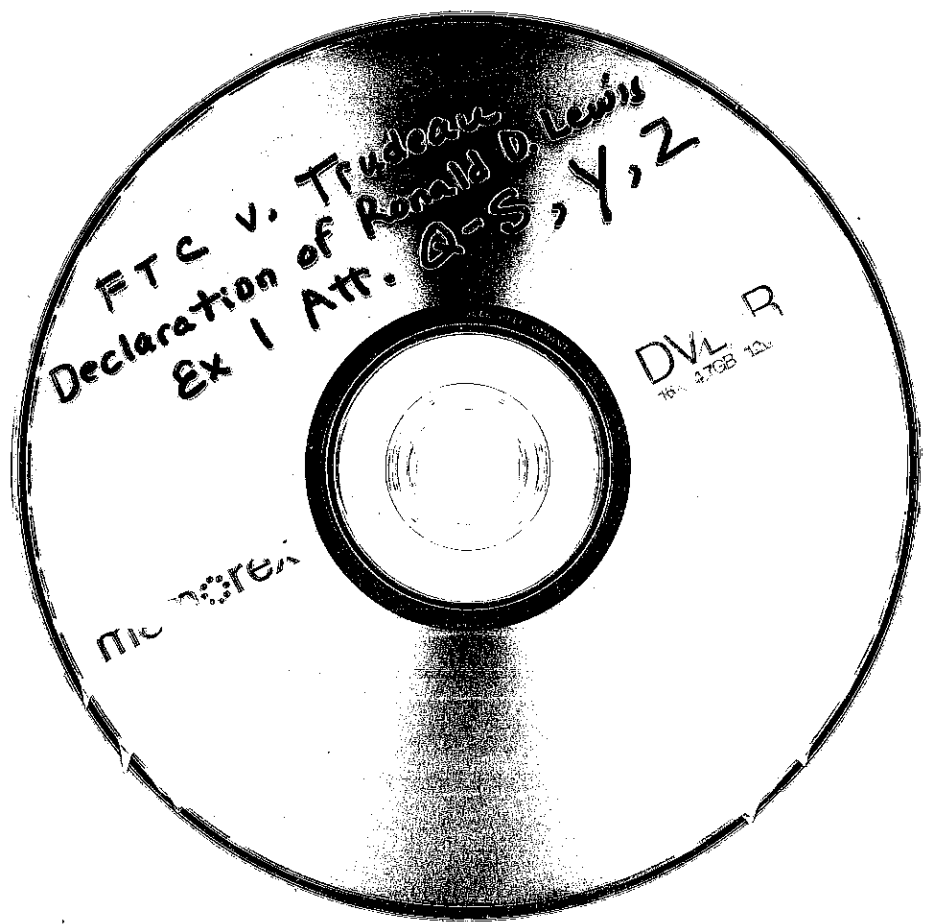
FTC Exhibit 1

Attachment R



FTC Exhibit 1

Attachment S



FTC Exhibit 1

Attachment T



Michael Dow CPA

Chief Financial Officer at WEBSITE SOLUTIONS USA INC.
Greater Chicago Area | Information Technology and Services

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- Get introduced to **Michael Dow CPA**
- Contact **Michael Dow CPA** directly

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Michael Dow CPA's Overview

Current	Chief Financial Officer at WEBSITE SOLUTIONS USA INC.
Past	Consulting Chief Financial Officer at M.O.D. Management Vice President Finance at DEVINE RACING MANAGEMENT Chief Financial Officer at HOWARD ELLIOTT COLLECTIONS see all
Education	DePaul University - Charles H. Kellstadt Graduate School of Business Northeastern Illinois University
Recommendations	15 people have recommended Michael
Connections	179 connections

Michael Dow CPA's Summary

WEBSITE SOLUTIONS USA Inc. Westmont IL 9/09- Present

Private, exclusive, members-only global association of individuals in over 115 countries dedicated to achieving Financial independence, Wealth creation, Dynamic health and an overall emotional well-being.

Chief Financial Officer

Assisting the President with planning and directing the company's overall financial plans, policies and accounting functions for an organization with ten entities generating revenues of over \$100 million. Responsibilities include: Rolling 12 month Cash Flow Forecasting, Internal Control Structure, Metric and Statistical charting, General Ledger and Variance analysis and the Filing of Sales Taxes.

DEVINE RACING MANAGEMENT, Chicago IL 11/06 – 2/09

Endurance Sports education and training organization engaged in ownership, management and acquisition of marathon races serving four states.

Vice President Finance

Planned and directed all finance and accounting functions for four marathons. Responsibilities included: Certification of financial statement and preparation of compliance certificates for lenders, General Ledger Analysis, Cash Management, Risk Management, Weekly Cash Flow forecasting, Budgeting, Reviewed and approved all sponsorships and vendor contracts

LAKESHORE MANAGEMENT GROUP, Chicago, IL 5/89 - 9/05

Premier athletic club and Spa management company engaged in the development, ownership, management, and acquisition of health and fitness clubs, currently serving four states in the U.S.

Chief Financial Officer & Vice President

Planned and directed company's overall financial plans, Responsibilities included: Certification of Financial Statements, General Ledger Analysis, Cash Management, Risk Management, Corporate Benefits, Due Diligence, 401K Plan Administrator, Human Resources, Budgeting and Forecasting, Internal Controls, and Audits for 7 facilities. Directly managed & mentored a staff of 22.

Specialties

Cash Flow Forecasting, Budgeting, Pro Formas for business expansion. Financial Statement Presentation, General Ledger Analysis, Variance Analysis, Cash/Risk Management, Budgeting, Forecasting, Negotiations, Strategic Planning and Development, Cost Savings Solutions, Due Diligence, Human Resources, External Audits, Revamping of Internal Controls, Corporate Benefits, Accounting Process Redesigning, Leadership and Mentoring, Banking Relations, Development and Deployment of Policies and Procedures.

Michael Dow CPA's Experience

Chief Financial Officer

WEBSITE SOLUTIONS USA INC.

Information Technology and Services industry
September 2009 – Present (2 years 10 months)

Associated Management Group of Private, exclusive, members-only global association of individuals in over 115 countries dedicated to achieving Financial independence • Wealth creation • Dynamic health and reaching high levels of overall emotional well-being.

Assisting the President with Planning and directing the company's overall financial plans, policies and accounting functions for an organization with ten entities generating revenues of over \$100 million. Responsibilities include: Cash Flow Forecasting, Metric and statistical charting, General Ledger Analysis, Cash Management, Risk Management, Strategic Financial Planning and Internal Controls.

Consulting Chief Financial Officer

M.O.D. Management

Attachment T

FTC Exhibit 1

Attachment U



Peter Wink

Director of Sales and Marketing at Website Solutions/Kevin Trudeau
Greater Chicago Area | Publishing

[Join LinkedIn and access Peter Wink's full profile.](#)

As a LinkedIn member, you'll join 150 million other professionals who are sharing connections, ideas, and opportunities. And it's free! You'll also be able to:

- See who you and **Peter Wink** know in common
- Get introduced to **Peter Wink**
- Contact **Peter Wink** directly

[View Full Profile](#)

Peter Wink's Overview

Current	Director of Sales and Marketing at Website Solutions/Kevin Trudeau Best-selling author of "Negotiate Your Way to Riches" at Wink Publishing, Int'l
Past	Vice President, Marketing & Product Development at Hypnotic Marketing, Inc Senior Consultant at Accenture
Education	Western Illinois University
Connections	31 connections
Websites	Personal Website Blog

Peter Wink's Summary

Communications
Brand Marketing
Direct Marketing
Copywriting
Publishing

Peter Wink's Experience

Director of Sales and Marketing **Website Solutions/Kevin Trudeau**

October 2009 – Present (2 years 9 months)

Best-selling author of "Negotiate Your Way to Riches"

Wink Publishing, Int'l

September 2003 – Present (8 years 10 months)

Best-selling book on negotiation & communication.

Vice President, Marketing & Product Development

Hypnotic Marketing, Inc

Public Company; 10,001+ employees; ACN; Management Consulting industry

January 2008 – October 2009 (1 year 10 months)

Senior Consultant

Accenture

Public Company; 10,001+ employees; ACN; Management Consulting industry

February 2005 – January 2008 (3 years)

Peter Wink's Education

Western Illinois University

1996 – 1998

Peter Wink's Additional Information

Websites:

- Personal Website
- Blog

Contact Peter for:

- career opportunities
- job inquiries
- new ventures

View Peter Wink's full profile to...

- See who you and **Peter Wink** know in common

Attachment U