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DISTRICT COURT, CITY AND COUNTY OF DENVER, COLORADO 1437 Bannock Street Denver, CO 80202	
STATE OF COLORADO, ex rel. KEN SALAZAR, ATTORNEY GENERAL FOR THE STATE OF COLORADO, and LAURA E. UDIS, ADMINISTRATOR, UNIFORM CONSUMER CREDIT CODE, Plaintiffs, v. THE CASH NOW STORE, INC., LEROY BELCHER, and JEANNIE HAWN, Defendants.	▲ COURT USE ONLY ▲
	Case No.: 98CV6898 Courtroom: 5
ORDER AND FINAL JUDGMENT	

THIS MATTER comes before the Court on plaintiffs' Verified Motion for Final Judgment, dated December 23, 2003 (Motion). The Court, having read and reviewed the Motion and the file in this matter, having heard the arguments of plaintiffs' counsel at the March 8, 2004, hearing on the Motion, defendants not having appeared, and being otherwise fully advised in the premises, does hereby FIND, CONCLUDE, ORDER and ADJUDGE, as follows:

1. Judgment in plaintiffs' favor and against defendants, The Cash Now Store, Inc. (Cash Now), Leroy Belcher (Belcher), and Jeannie Hawn (Hawn), and each of them, jointly and severally, for the relief demanded in the First Amended Complaint, deemed filed as of May 2, 2002 (Complaint) is proper and appropriate.
2. For the reasons stated in the Motion and at the hearing, which are incorporated and adopted herein, the Motion shall be, and the same hereby is, GRANTED.
3. The parties in whose favor judgment is granted are (a) State of Colorado, ex rel. Ken Salazar, Attorney General for the

State of Colorado (State), and (b) Laura E. Udis, Administrator, Uniform Consumer Credit Code (Administrator).

4. The parties against whom judgment is taken are Cash Now, Belcher, and Hawn, and each of them, jointly and severally (defendants).

5. As to the Complaint's First Claim for Relief, JUDGMENT shall be, and the same hereby is, ENTERED in the Administrator's favor and against defendants in the amount of \$6,375,000.00 in damages and \$19,125,000.00 in penalties.

6. As to the Complaint's Second Claim for Relief, JUDGMENT shall be, and the same hereby is, ENTERED in the Administrator's favor and against defendants in the amount of \$12,750,000.00 in damages.

7. As to the Complaint's Third Claim for Relief, JUDGMENT shall be, and the same hereby is, ENTERED PERMANENTLY ENJOINING, RESTRAINING, and PROHIBITING defendants, and their officers, directors, agents, servants, employees, attorneys, affiliates, subsidiaries, heirs, successors, and assigns, together with all other persons, corporations, associations, or other entities acting by, through, on behalf of, or in active concert or participation with defendants, from advancing money to individuals in exchange for their anticipated income tax refunds, however phrased, termed, or otherwise denominated, or from otherwise making loans in violation of and without complying with the Uniform Consumer Credit Code, §§ 5-1-101, et seq., C.R.S. 2002 (Code), nunc pro tunc November 19, 2001.

8. As to the Complaint's Fourth Claim for Relief, for the reasons stated at the hearing, JUDGMENT shall be, and the same hereby is, ENTERED in the Administrator's favor and against defendants in the amount of five times the finance charges, or \$31,875,000.00, in penalties.

9. As to the Complaint's Fifth Claim for Relief, JUDGMENT shall be, and the same hereby is, ENTERED in the Administrator's favor and against defendants in the amount of \$5,000.00 in penalties.

10. As to the Complaint's Sixth Claim for Relief, JUDGMENT shall be, and the same hereby is, ENTERED in the State's favor and against defendants in the amount of \$100,000.00 in penalties.

11. As to the Complaint's Seventh Claim for Relief,

JUDGMENT shall be, and the same hereby is, ENTERED in the State's favor and against defendants in the amount of \$100,000.00 in penalties.

12. As to the Complaint's Eight Claim for Relief, JUDGMENT shall be, and the same hereby is, ENTERED in the State's favor and against defendants in the amount of \$100,000.00 in penalties.

13. As to the Complaint's Ninth Claim for Relief, JUDGMENT shall be, and the same hereby is, ENTERED PERMANENTLY ENJOINING, RESTRAINING, and PROHIBITING defendants, and their officers, directors, agents, servants, employees, attorneys, affiliates, subsidiaries, heirs, successors, and assigns, together with all other persons, corporations, associations, or other entities acting by, through, on behalf of, or in active concert or participation with defendants, from continuing with, engaging in, or doing any act in furtherance of advancing money to individuals in exchange for their anticipated income tax refunds, however phrased, termed, or otherwise denominated, (a) without a license required under the Code, (b) without making the disclosures required by the Code, (c) without making the disclosures required by or otherwise complying with the federal Anti-Assignment of Claims Act, 31 U.S.C. § 3727, or (d) from otherwise making loans or engaging in any other practice, act, or conduct in violation of and without complying with the Colorado Consumer Protection Act, §§ 6-1-101, et seq., C.R.S. 2002 (CPA), and defendants further are ORDERED to disgorge to the State the amount of \$10,200,000.00.

14. The damages of \$6,375,000.00 awarded under the First Claim for Relief are subsumed within the damages of \$12,750,000.00 awarded under the Second Claim for Relief. Similarly, the penalties of \$19,125,000.00 awarded under the First Claim for Relief are subsumed within the penalties of \$31,875,000.00 awarded under the Fourth Claim for Relief. Further, of the \$10,200,000.00 in disgorgement ordered under the Ninth Claim for Relief, because of the different temporal limitations involved under the Ninth Claim, \$3,825,000.00 of this amount is not included in any of the damages awarded under the other claims.

15. It is hereby ORDERED that JUDGMENT shall be, and the same hereby is, ENTERED in favor of the State and against Cash Now dismissing, with prejudice, Cash Now's complaint and action in The Cash Now Store, Inc. v. State of Colorado, Case No. 98CV6897, Denver District Court, nunc pro tunc November 19, 2001.

16. Plaintiffs hereby are awarded their costs and attorney's fees in the amounts of \$814.50 and \$383,950.00, respectively.

17. Accordingly, in summary, the total amount of the judgment awarded in plaintiffs' favor and against defendants, and each of them, jointly and severally, is \$49,139,764.50, as follows:

Code Damages (First and Second Claims)	\$12,750,000.00
Code Penalties (Fourth Claim)	31,875,000.00
Code Penalties (Fifth Claim)	5,000.00
CPA Penalties (Sixth Claim)	100,000.00
CPA Penalties (Seventh Claim)	100,000.00
CPA Penalties (Eighth Claim)	100,000.00
Additional CPA Disgorgement (Ninth Claim)	3,825,000.00
Attorney's Fees	383,950.00
Costs	<u>814.50</u>
Total	\$49,139,764.50

18. Plaintiffs shall be, and hereby are, awarded interest on all the foregoing amounts as allowed by law.

Dated: Denver, Colorado
March 8, 2004

BY THE COURT


District Court Judge

19. As to those claims for which the State and/or the Administrator are awarded damages and penalties on behalf of consumers, the plaintiffs shall establish appropriate claims procedures to benefit consumers damaged by the defendants' actions. Such procedures need only be implemented if plaintiffs succeed in recovering significant amounts from defendants, and ~~may~~ such procedures may take into account the amount recovered. Plaintiffs shall seek court approval of any such claims programs or procedures, though the court intends to defer to plaintiffs' judgment so long as such procedures are reasonable and rational.

AG ALPHA:
AG File:

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