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6 Attorneys for Plaintiff

8 SUPERIOR COURT OF THE STATE OF CALIFORNIA

9 FOR THE COUNTY OF CONTRA COSTA

10	THE PEOPLE OF THE STATE OF	)	CASE NO. C09-02517
11	CALIFORNIA by and through the	)	
12	CALIFORNIA CORPORATIONS	)	<del>PROPOSED</del>
13	COMMISSIONER	)	FINAL JUDGMENT OF PERMANENT
14		)	INJUNCTION AND OTHER ANCILLARY
15	Plaintiff,	)	RELIEF AS TO DEFENDANTS BENICORD,
16		)	LLC, UNIVERSAL CONSUMER
17	v.	)	MARKETING, INCORPORATED, JODY J.
18		)	MOHAMMED AND ROBIN LEE
19	Benicord, LLC., et al.,	)	MOHAMMED
20		)	
21	Defendants.	)	DATE ACTION FILED: 09/11/2009
22		)	
23		)	TRIAL DATE: None

19 Plaintiff, The People of the State of California, by and through Preston DuFauchard,  
20 California Corporations Commissioner (hereinafter "Plaintiff" or "Commissioner") have filed a  
21 Complaint against Defendants Benicord LLC (hereinafter "Benicord"), Universal Consumer  
22 Marketing, Incorporated (hereinafter, "UCMI"), Jody J. Mohammed, and Robin Lee Mohammed,  
23 (hereinafter all four collectively referred to as "Defendants").

24 A. Defendants have admitted jurisdiction of this Court over them and over the subject  
25 matter of this action. Defendants have entered a general appearance in this action or waived their  
26 right to do so.

27 B. Defendants have admitted service of the Summons and Complaint filed in this matter.

28 C. Defendants have read the Complaint, the Stipulation To Entry of Final Judgment of

1 Permanent Injunction and Other Ancillary Relief Between Plaintiff and All Defendants  
2 (“Stipulation”) and the [Proposed] Final Judgment of Permanent Injunction and Other Ancillary  
3 Relief as to Defendants Benicord LLC, Universal Consumer Marketing, Incorporated, Jody J.  
4 Mohammed, and Robin Lee Mohammed (“Final Judgment”).

5 D. The court may enter judgment pursuant to the terms of the settlement as provided for  
6 in Code of Civil Procedure section 664.6.

7 E. Defendants have voluntarily consented to the entry by this Court of the Final  
8 Judgment, without notice of further proceedings.

9 F. Defendants have waived all rights to appeal the entry of the Final Judgment.

10 G. Plaintiff and Defendants have stipulated and agreed that if any paragraph, clause, or  
11 provision of the Stipulation or of the Final Judgment entered thereto, or the application thereof, is  
12 held invalid or unenforceable, such decision shall affect only the paragraph, clause or provision so  
13 construed or interpreted, and the invalidity shall not affect the provisions or the application of the  
14 Stipulation, or of the Final Judgment entered thereto, which can be given effect without the invalid  
15 provisions or application, and to this end, the provisions of the Stipulation, and of the Final  
16 Judgment entered thereto, have been declared by Plaintiff and by Defendants to be severable.

17 H. Plaintiff and Defendants have stipulated and agreed that the Stipulation may be  
18 executed in one or more separate counterparts, each of which when so executed, shall be deemed an  
19 original. Such counterparts shall together constitute and be one and the same instrument.

20 I. Defendants have stipulated and agreed that they enter into the Stipulation voluntarily  
21 and without coercion, and acknowledges that no promises, threats or assurances have been made by  
22 Plaintiff or any officer, or agent thereof to induce them to enter into the Stipulation.

23 **PURSUANT TO STIPULATION OF THE PARTIES AND GOOD CAUSE**  
24 **APPEARING THEREFOR, IT IS HEREBY ADJUDGED, ORDERED AND DECREED**  
25 **THAT JUDGMENT BE ENTERED AS FOLLOWS:**

26 1. Defendants Benicord, UCMI, Jody J. Mohammed, and Robin Lee Mohammed, and  
27 their agents, employees, attorneys in fact in their capacities as such, and all persons acting in concert  
28 or participating with them, shall be and are hereby permanently enjoined from engaging in,

1 committing, aiding and abetting, or performing directly or indirectly, by any means whatsoever, any  
2 of the following acts:

3 a. Violating California Financial Code Section 22100 by engaging in the business of  
4 a finance lender or broker without obtaining a license from the Commissioner.

5 b. Removing, destroying, mutilating, concealing, altering, transferring or otherwise  
6 disposing of, in any manner, any books, records, computer files, correspondence, brochures, manuals  
7 or any other writings or documents of any kind as defined under Evidence Code Section 250 relating  
8 to the transactions and course of conduct as alleged in the Complaint filed in this action, that are in  
9 the possession, custody or control of Defendants for a period of four years from the date of the entry  
10 of the Final Judgment.

11 2. Defendants shall cooperate in any ongoing investigation, litigation, or trial.

12 3. Nothing in this Order shall preclude the Commissioner, or his agents or employees, to  
13 the extent authorized by law, from referring any evidence or information regarding this matter to any  
14 district attorney or any other state or federal law enforcement official, or from assisting, cooperating,  
15 or co-prosecuting with regards to any investigation and/or action brought by any other federal, state  
16 or county agency. Nothing in this Order shall bind or otherwise prevent any other federal, state or  
17 county agency from the performance of its duties.

18 4. The parties stipulate and agree that each party shall bear its own costs.

19 5. The parties stipulate and agree that this Court shall retain jurisdiction of this action in  
20 order to implement and enforce the terms of the Stipulation, the Settlement Agreement and Mutual  
21 Release of Claims, and the entry of the Final Judgment pursuant thereto, and to entertain any suitable  
22 application or motion for additional relief or modification of any order made herein within the  
23 jurisdiction of the Court.

24  
25  
26 DATED: October 20, 2009

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JUDGE OF THE CALIFORNIA SUPERIOR COURT  
FOR THE COUNTY OF CONTRA COSTA