

IN THE UNITED STATES DISTRICT COURT FOR THE
EASTERN DISTRICT OF VIRGINIA
Alexandria Division

Consumer Financial Protection Bureau and
Commonwealth of Virginia, *ex. rel.* Mark R.
Herring, Attorney General,

Plaintiffs,

v.

Woodbridge Coins and Jewelry Exchange,
Inc. d/b/a Woodbridge Gold & Pawn,

Defendant.

CIVIL ACTION NO. 1:17-cv-141 (JCC/TCB)

STIPULATED FINAL JUDGMENT AND ORDER

The Consumer Financial Protection Bureau and the Commonwealth of Virginia, *ex. rel.* Mark R. Herring, Attorney General, filed this civil action on February 2, 2017, to obtain injunctive relief, restitution, civil money penalties, attorneys' fees, costs, and other equitable relief against Woodbridge Coins and Jewelry Exchange, Inc. d/b/a Woodbridge Gold & Pawn. The Complaint alleges violations of the Truth in Lending Act (TILA), 15 U.S.C. § 1601, *et seq.*, its implementing regulation, Regulation Z, 12 C.F.R. pt.1026, and § 1036(a)(1)(A) of the Consumer Financial Protection Act of 2010 (CFPA), 12 U.S.C. § 5536(a)(1)(A), for failure to disclose an accurate finance charge and annual-percentage rate (APR) on contracts for closed-end pawn loans. The Complaint also alleges violations of §§ 54.1-4008(A), 54.1-4009(C), and 54.1-4014(B) of the Virginia pawnbroker statutes and § 59.1-200(A)(33) of the Virginia Consumer Protection Act (VCPA), Va. Code Ann. § 59.1-196, *et seq.*, for charging unauthorized or excessive fees for closed-end pawn loans.

The parties, by and through their respective counsel, agree to the entry of this Stipulated Final Judgment and Order (Order).

THEREFORE, it is ORDERED:

FINDINGS AND CONCLUSIONS

1. This Court has jurisdiction over the parties and the subject matter of this action, and venue is proper in this district.
2. The parties agree to entry of this Order, without adjudication of any issue of fact or law, to settle and resolve all matters in dispute arising from the conduct alleged in the Complaint to the Effective Date of this Order.
3. Defendant neither admits nor denies any allegations in the Complaint, except as specifically stated in this Order. For purposes of this Order, Defendant admits only those facts in the Complaint necessary to establish the Court's jurisdiction over Defendant and the subject matter of this action.
4. Defendant waives service under Rule 4(d) of the Federal Rules of Civil Procedure and waives all rights to seek judicial review or otherwise challenge or contest the validity of this Order.
5. The relief provided in this Order is appropriate and available under §§ 1054 and 1055 of the CFPA, 12 U.S.C. §§ 5564, 5565, and §§ 108 and 128 of TILA, 15 U.S.C. §§ 1607, 1638, and under Virginia Code §§ 59.1-203, 59.1-205, and 59.1-206.
6. Defendant waives any claim it may have under the Equal Access to Justice Act, 28 U.S.C. § 2412, concerning the prosecution of this action to the date of this Order.
7. Each party will bear its own costs and expenses, including attorneys' fees, except as explicitly provided in this Order.

8. Entry of this Order is in the public interest.

DEFINITIONS

9. “Affected Consumers” means consumers who entered a contract for a pawn loan from Woodbridge between January 1, 2014, and the date of this Order.

10. “APR” or “Annual Percentage Rate” means “a measure of the cost of credit, expressed as a yearly rate.” 12 C.F.R. § 1026.22(a)(1).

11. “Bureau” means the Consumer Financial Protection Bureau.

12. “Commonwealth” means the Commonwealth of Virginia.

13. “Defendant” or “Woodbridge” means Woodbridge Coins and Jewelry Exchange, Inc. d/b/a Woodbridge Gold & Pawn, and its successors and assigns.

14. “Effective Date” means the date this Order is entered.

15. “Enforcement Director” means the Assistant Director for the Office of Enforcement of the Consumer Financial Protection Bureau, or his or her delegee.

16. “Attorney General” or “Attorney General’s Office” means the Attorney General of the Commonwealth of Virginia, Mark R. Herring, or his delegee.

17. “Finance charge” means “the cost of consumer credit as a dollar amount” and “includes any charge payable directly or indirectly by the consumer and imposed directly or indirectly by the creditor as an incident to or a condition of the extension of credit.” 12 C.F.R. § 1026.4(a).

18. “Impermissible Fees” means any fee or fees charged by Woodbridge in addition to the fees specifically authorized by Virginia Code §§ 54.1-4004, 54.1-4008(A), 54.1-4009(C), or 54.1-4013(B). For purposes of calculating restitution under this Order, “Impermissible Fees”

means the difference between the aggregate fees actually charged by Woodbridge and the aggregate “Permissible Fees” as defined in paragraph 19.

19. “Permissible Fees” means the fees specifically permitted by Virginia Code §§ 54.1-4004 (lost ticket fee of \$5); 54.1-4008(A) (interest of ten percent per month on a loan of \$25 or less; seven percent per month on a loan of more than \$25 and less than \$100; and five percent per month on a loan of \$100 or more); 54.1-4009(C) (a five-percent service fee for making daily electronic reports to the appropriate law-enforcement officers, not to exceed \$3); and 54.1-4013(B) (a five-percent monthly storage fee).

20. “Related Consumer Action” means a private action by or on behalf of one or more consumers or an enforcement action by another governmental agency brought against Woodbridge based on substantially the same facts as described in the Complaint.

21. “Restitution-Eligible Consumers” means all consumers who received one or more pawn loans from Woodbridge during the Restitution Period and from whom Woodbridge collected Impermissible Fees.

22. “Restitution Period” means the period from March 27, 2015, through March 26, 2016.

ORDER

A. Conduct Relief

23. Woodbridge and its officers, agents, servants, employees, attorneys, and all other persons who are in active concert or participation with them and who have actual notice of this Order, whether acting directly or indirectly may not violate, and must take reasonable measures to ensure that its service providers, affiliates, and other agents do not violate:

- a. TILA and Regulation Z, 15 U.S.C. §§ 1605(a), 1606, 12 C.F.R. §§ 1026.18, 1026.22. Woodbridge, whether acting directly or indirectly, is permanently restrained from:
 - i. issuing consumer-finance contracts that disclose an incorrect APR; and
 - ii. issuing consumer-finance contracts that do not fully and accurately disclose all information required by TILA and Regulation Z in the manner required, 15 U.S.C. § 1601, *et seq.*, 12 C.F.R. pt. 1026;
- b. the Virginia pawnbroker statutes, as they now exist, Virginia Code § 54.1-4000, *et seq.*, or as amended in the future; and
- c. the VCPA, as it now exists, Virginia Code Ann. § 59.1-196, *et seq.*, or as amended in the future.

Nothing in this Order shall be read as an exception to this paragraph.

B. Order to Pay Restitution

24. Simultaneously with its execution of this Stipulated Final Judgment, Woodbridge agrees to provide the Attorney General's Office with a verified spreadsheet containing the first and last name, home address, and phone number for all Restitution-Eligible Consumers. Such spreadsheet also shall include for each Restitution-Eligible Consumer the loan date, the date the loan was fully repaid (if it was repaid), the principal amount loaned, the total amount paid as finance charges and certain other fees and charges, the total aggregate amount of Permissible Fees, and the total restitution due subject to the per-individual restitution floor described in paragraphs 33 through 35, where such amount is equal to the total amount paid as finance charges and certain other fees and charges minus the total aggregate Permissible Fees.

25. Within 60 days of the Effective Date, Woodbridge shall set aside in an escrow account a sum total of \$28,381.68, which represents 50% of the total amount potentially due for restitution to all Restitution-Eligible Consumers. Woodbridge shall provide verification of deposit to the Attorney General, in the form of copies of a deposit slip and bank statement. If the amount in escrow is depleted to \$1,000.00 or less, Woodbridge shall, on a rolling basis, replenish the escrow account back to the amount of the initial deposit or the amount needed to satisfy all outstanding claims, whichever is less.

26. No later than 60 days after the Effective Date, Woodbridge shall issue claim forms to the Restitution-Eligible Consumers along with a letter explaining this settlement and stating that such consumers are entitled to a refund in the amount of the Impermissible Fees they paid. Woodbridge also may require Restitution-Eligible Consumers to release any state-law claims relating to the allegations described in this Order. The form and substance of the letter and any required release shall be approved in advance by the Bureau and the Attorney General.

27. Woodbridge shall issue a single claim form (and, ultimately, a single restitution check) to Restitution-Eligible Consumers who received multiple loans during the Relevant Period.

28. Woodbridge shall manage and conduct the mailing of refund checks to Restitution-Eligible Consumers who return executed claim forms. Woodbridge shall issue each refund check no later than 60 days after receipt of an executed claim form and shall issue refund checks to all Restitution-Eligible Consumers who return completed claim forms that are postmarked within 270 days of the Effective Date. With exception of the circumstances described in paragraph 30 below, Woodbridge will not be obligated to issue restitution checks to

consumers who return completed claim forms that are postmarked later than 270 days after the Effective Date.

29. Woodbridge shall track and compile the identity of those consumers: (a) whose claim forms are returned to Woodbridge for incorrect or insufficient address or any other reason; (b) who return signed claim forms; (c) who deposit the refund checks; (d) who do not deposit the refund checks; and (e) whose refund checks are returned to Woodbridge for incorrect or insufficient address or for any other reason. Woodbridge agrees to cover all costs related to such mailing, tracking, and compiling.

30. Woodbridge shall on an ongoing basis, starting within 120 days of the Effective Date and at least once every 60 days thereafter through 420 days from the Effective Date, report and provide all information compiled pursuant to paragraph 29 above to the Attorney General's Office so that the Attorney General may engage in further efforts to locate the Restitution-Eligible Consumers whose claim forms are returned for incorrect or insufficient address or for any other reason. Woodbridge agrees that it also will use reasonable efforts to locate such Restitution-Eligible Consumers. The Attorney General may direct Woodbridge to send claim forms at any time up to 270 days after the Effective Date to any Restitution-Eligible Consumer for whom a more current address is found, and Woodbridge shall issue refund checks to such consumers whose claim forms are postmarked within 360 days of the Effective Date. Once all approved claims are paid, any remainder of the funds in the escrow account may be returned to Woodbridge.

31. In the event a Restitution-Eligible Consumer signs and returns a claim form to Woodbridge and the consumer's refund check is returned to Woodbridge for any reason after being mailed, Woodbridge will forward the amount due to that consumer to the Attorney

General's Office. If the Attorney General's Office is not successful in locating any such Restitution-Eligible Consumer, such amounts will be forwarded to the Unclaimed Property Division of the Department of the Treasury pursuant to, and for the purposes set forth in, §§ 55-210.9 and 55-210.2 of the Uniform Disposition of Unclaimed Property Act, Virginia Code §§ 55-210.1 to 55-210.30.

32. Woodbridge agrees to use its current telephone number and staff to handle consumer inquiries relating to the settlement during its normal business hours for at least one year after the Effective Date. For purposes of complying with this requirement, Woodbridge agrees to accept collect telephone calls from affected consumers who are calling from outside of its local calling area. The individuals designated to handle such consumer inquiries shall be knowledgeable of the terms of the Order, have ready access to the spreadsheet required in paragraph 24, and be prepared to inform consumers of the relief they are eligible to receive pursuant to this Order, if any.

33. Woodbridge shall not mail a claim form or a restitution check to a Restitution-Eligible Consumer if the total aggregate restitution due to that particular consumer is less than \$4 (the Non-Restitution Consumers).

34. As further redress for the alleged violations of Virginia law, on the Effective Date, Woodbridge shall provide the Commonwealth with a certified or cashier's check made payable to "Treasurer of Virginia" in the amount of \$274.25 and remitted to David B. Irvin, Senior Assistant Attorney General, Office of the Attorney General, Consumer Protection Section, 202 North Ninth Street, Richmond, Virginia 23219. The amount in this paragraph represents the total aggregate restitution due to all Non-Restitution Consumers for alleged violations of Virginia law (the "Virginia Cy Pres Funds").

35. The Attorney General will distribute the Virginia Cy Pres Funds to one or more nonprofit organizations that provide consumer finance or credit-counseling education to citizens of Prince William County or surrounding geographic areas. The specific recipients of these funds shall be selected by the Attorney General in his sole discretion.

C. Order to Pay Disgorgement

36. Judgment for monetary relief is hereby entered in favor of the Bureau and against Woodbridge in the amount of \$17,638.61.

37. Woodbridge is ordered to pay \$17,638.61 within 45 calendar days of the Effective Date, in the form of a wire transfer to the Bureau or to such agent as the Bureau may direct, in accordance with wiring instructions to be provided by counsel for the Bureau. The Bureau will deposit the payment in the United States Treasury as disgorgement.

38. Woodbridge must relinquish all dominion, control, and title to the funds paid to the fullest extent permitted by law, and no part of the funds may be returned to Woodbridge.

D. Order to Pay Civil Money Penalties

39. Under § 1055(c) of the CFPA, 12 U.S.C. § 5565(c), taking into account the factors in 12 U.S.C. § 5565(c)(3), judgment for a civil penalty is entered against Woodbridge in the amount of \$5,000.00.

40. This civil money penalty is imposed based on the violations of federal law described in the Complaint.

41. Within 5 days of the Effective Date, Woodbridge must pay the civil money penalty by wire transfer to the Bureau or to the Bureau's agent in compliance with the Bureau's wiring instructions. Woodbridge must relinquish all dominion, control, and title to the funds paid to the fullest extent permitted by law, and no part of the funds may be returned to Woodbridge.

42. The civil money penalty paid under this Order will be deposited in the Civil Penalty Fund of the Bureau pursuant to § 1017(d) of the CFPA, 12 U.S.C. § 5497(d).

43. Woodbridge must treat the civil money penalty paid under this Order as a penalty paid to the government for all purposes. Regardless of how the Bureau ultimately uses those funds, Woodbridge may not:

a. claim, assert, or apply for a tax deduction, tax credit, or any other tax benefit for any civil money penalty paid under this Order; or

b. seek or accept, directly or indirectly, reimbursement or indemnification from any source, including but not limited to payment made under any insurance policy, for any civil money penalty paid under this Order.

44. To preserve the deterrent effect of the civil money penalty, in any Related Consumer Action, Woodbridge may not argue that Woodbridge is entitled to, nor may Woodbridge benefit from, any offset or reduction of any compensatory monetary remedies imposed in the Related Consumer Action because of the civil money penalty paid in this action (Penalty Offset). If the court or tribunal in any Related Consumer Action grants a Penalty Offset, Woodbridge must, within 30 days after entry of a final order granting the Penalty Offset, notify the Bureau, and pay the amount of the Penalty Offset to the United States Treasury. Such a payment will not be considered an additional civil money penalty and will not change the amount of the civil money penalty imposed in this action.

E. Order to Pay Attorneys' Fees

45. Judgment is entered in favor of the Commonwealth, and against Woodbridge, in the amount of \$6,225.75 for reimbursement of the Commonwealth's reasonable expenses, costs, and attorneys' fees in investigating and preparing this action.

46. Woodbridge is ordered to pay the Commonwealth the sum of \$6,225.75 within 5 days of the Effective Date, in the form of a certified or cashier's check payable to "Treasurer of Virginia," and remitted to: David B. Irvin, Senior Assistant Attorney General, Office of the Attorney General, Consumer Protection Section, 202 North Ninth Street, Richmond, Virginia 23219. Any amounts paid and collected shall be deposited to the Attorney General's Regulatory, Consumer Advocacy, Litigation and Enforcement Revolving Trust Fund.

47. Woodbridge must relinquish all dominion, control, and title to the funds paid to the fullest extent permitted by law, and no part of the funds paid may be returned to Woodbridge.

F. Miscellaneous Requirements

48. To the extent that Woodbridge has provided any negative information, knowingly or unknowingly, directly or indirectly, to any credit-reporting agency concerning any Restitution-Eligible Consumer, Woodbridge agrees to contact the credit-reporting agency to request removal of the adverse information.

G. Default or Delinquency

49. In the event of any default on Woodbridge's obligations to make payment to the Bureau under this Order, interest, computed under 28 U.S.C. § 1961, as amended, will accrue on any outstanding amount not paid from the date of default to the date of payment and will immediately become due and payable.

50. Under 31 U.S.C. § 7701, Woodbridge must furnish to the Bureau its taxpayer identifying number, which may be used for purposes of collecting and reporting on any delinquent amount arising out of this Order.

51. In the event of any default on Woodbridge's obligation to make payment to the Commonwealth under this Order, the entire amount will become immediately due and payable,

and interest will accrue on any outstanding amount not paid from the date of default to the date of payment at the judgment rate of 6%, as provided for in Virginia Code § 6.2-302(A).

H. Reporting Requirements

52. For 5 years from the Effective Date, Woodbridge must notify the Bureau and the Attorney General of any development that may affect compliance obligations arising under this Order, including but not limited to: a dissolution, assignment, sale, merger, or other action that would result in the emergence of a successor company; the creation or dissolution of a subsidiary, parent, or affiliate that engages in any acts or practices subject to this Order; the filing of any bankruptcy or insolvency proceeding by or against Woodbridge; or a change in Woodbridge's name or address. Woodbridge must provide this notice at least 30 days before the development or as soon as practicable after learning about the development, whichever is sooner.

53. Within 21 days of the Effective Date, Woodbridge must designate and provide to the Bureau and the Attorney General at least one telephone number and an e-mail, physical, and postal address as points of contact that the Bureau and the Attorney General may use to communicate with Woodbridge.

54. Within 90 days of the Effective Date, and again one year after the Effective Date, Woodbridge must submit to the Enforcement Director and the Attorney General an accurate written compliance-progress report (Compliance Report), that, at a minimum:

- a. describes in detail Woodbridge's compliance with this Order; and
- b. attaches a copy of each Order Acknowledgment obtained under Section I of this Order, unless previously submitted to the Bureau and the Attorney General.

I. Order Distribution and Acknowledgement

55. Within seven days of the Effective Date, Woodbridge must submit to the Enforcement Director and the Attorney General an acknowledgment of receipt of this Order, sworn under penalty of perjury.

56. Within 30 days of the Effective Date, Woodbridge must deliver a copy of this Order to each of its board members and executive officers, as well as any persons with responsibilities related to the injunctive relief described in Section A of this Order, whether they are managers, employees, service providers, or other agents or representatives.

57. For five years from the Effective Date, Woodbridge must deliver a copy of this Order to any business entity resulting from any change in structure referred to in Section H, any future board members and executive officers, as well as to any managers, employees, service providers, and other agents or representatives who will have responsibilities related to the injunctive relief described in Section A of this Order, before they assume their responsibilities.

58. Should Woodbridge seek to transfer or assign all or part of its operations that are subject to this Consent Order, Woodbridge must, as a condition of sale, obtain the written agreement of the transferee or assignee to comply with all applicable provisions of this Consent Order.

59. Woodbridge must secure a signed and dated statement acknowledging receipt of a copy of this Order, ensuring that any electronic signatures comply with the requirements of the E-Sign Act, 15 U.S.C. § 7001 *et seq.*, within 30 days of delivery of the Order, from all persons receiving a copy of this Order under this Section.

J. Recordkeeping

60. Woodbridge must retain, for at least five years from the Effective Date, all documents and records necessary to demonstrate full compliance with each provision of this Order, including:

- a. all documents and records pertaining to the Affected Consumers; and
- b. all consumer-finance contracts.

61. Woodbridge must make the documents identified in paragraph 60 available to the Bureau or the Attorney General within 30 days after either's request.

K. Notices to the Bureau

62. Unless otherwise directed in writing by the Bureau, Woodbridge must provide to the Bureau all submissions, requests, communications, or other documents required by this Order in writing, with the subject line, "*Consumer Financial Protection Bureau v. Woodbridge Coins and Jewelry Exchange, Inc.*, File No. 2016-1663-02," by email to Enforcement_Compliance@cfpb.gov, and contemporaneously either:

- a. by overnight courier (not the United States Postal Service) to:

Assistant Director for Enforcement
Consumer Financial Protection Bureau
ATTENTION: Office of Enforcement
1625 Eye Street, N.W.
Washington D.C. 20006; or

- b. by first-class mail to:

Assistant Director for Enforcement
Consumer Financial Protection Bureau
ATTENTION: Office of Enforcement
1700 G Street, N.W.
Washington D.C. 20552.

63. Unless otherwise directed in writing by the Attorney General, Woodbridge must provide to the Attorney General all submissions, reports, requests, communications, or other documents required by this Order, including specifically, but not limited to, the reports described in paragraph 30 above, in writing, with the subject line *Commonwealth of Virginia v. Woodbridge Coins and Jewelry Exchange, Inc.*, by email to dirvin@oag.state.va.us, and contemporaneously either:

- a. by overnight courier (not the United States Postal Service to:

Office of Attorney General
Consumer Protection Section
Predatory Lending Unit
Attn: David B. Irvin
202 North Ninth Street
Richmond, Virginia 23219; or

- b. by first class mail to:

Office of Attorney General
Consumer Protection Section
Predatory Lending Unit
Attn: David B. Irvin
202 North Ninth Street
Richmond, Virginia 23219.

L. Cooperation with the Bureau and the Attorney General

64. For five years from the Effective Date, Woodbridge must cooperate fully with the Bureau and the Attorney General in this matter and in any investigation related to or associated with the conduct described in the Complaint. Woodbridge must provide truthful and complete information, evidence, and testimony. Woodbridge must require its officers, employees, representatives, or agents to appear for interviews, discovery, hearings, trials, and any other proceedings that the Bureau or Attorney General may reasonably request upon 14 days written

notice, or other reasonable notice, at such places and times as the Bureau or Attorney General may designate, without the service of compulsory process.

M. Compliance Monitoring

65. For five years from the Effective Date, for purposes of compliance monitoring, the Bureau and the Attorney General's Office may communicate directly with Woodbridge and Woodbridge may, at its election, have counsel present during such communications and may consult with counsel prior to responding to such communications.

66. For five years from the Effective Date, Woodbridge must permit Bureau or Attorney General's Office representatives to interview any employee or other person affiliated with Woodbridge who has agreed to such an interview. The person interviewed may have counsel present.

67. Nothing in this Order limits the Bureau's lawful use of compulsory process under 12 U.S.C. § 5526 and 12 C.F.R. § 1080.6 or the Attorney General's use of compulsory process under Virginia Code §§ 59.1-201.1 and 59.1-9.10.

68. For five years from the Effective Date, Woodbridge agrees to be subject to the Bureau's supervisory authority under 12 U.S.C. § 5514. Consistent with 12 C.F.R. § 1091.111, Woodbridge may not petition for termination of supervision under 12 C.F.R. § 1091.113.

69. The Bureau and the Commonwealth, through its Attorney General, release and discharge Woodbridge from all potential liability for law violations that the Bureau or the Commonwealth have or might have asserted based on the practices alleged in the Complaint, to the extent such practices occurred before the Effective Date and the Bureau or Attorney General knew about them as of the Effective Date. Notwithstanding this release, the Bureau or Attorney General may use the practices alleged in the Complaint in future enforcement actions against

Woodbridge or its affiliates to establish a pattern or practice of violations or the continuation of a pattern or practice of violations or to calculate the amount of any penalty. This release does not preclude or affect any right of the Bureau or the Attorney General to determine and ensure compliance with the Order or to seek penalties for any violation of the Order.

N. Retention of Jurisdiction

70. The Court shall retain jurisdiction of this matter for purposes of construction, modification, and enforcement of this Order.

IT IS SO ORDERED.

Dated this 7th day of Feb., 2017.

 _____ /s/
James C. Cacheris
United States District Judge

UNITED STATES DISTRICT JUDGE

Consented and agreed to:

FOR THE CONSUMER FINANCIAL PROTECTION BUREAU:

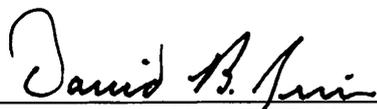
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Assistant Director for Enforcement

JEFFREY PAUL EHRLICH
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