

**IN THE CIRCUIT COURT OF THE
FOURTH JUDICIAL CIRCUIT IN AND
FOR DUVAL COUNTY, FLORIDA**

**OFFICE OF ATTORNEY GENERAL,
DEPARTMENT OF LEGAL AFFAIRS,
STATE OF FLORIDA**

**Case no.:2005-CA-000564
Division: CV-C**

Petitioner,

v.

**ELLIS CROSBY & ASSOCIATES, INC.,
a Florida corporation, and
TED ELLIS CROSBY, individually,
and as an officer of Ellis Crosby & Associates, Inc.,**

Defendants.

FINAL JUDGMENT

A hearing on damages was had on this matter on April 4, 2008. Based upon the evidence presented, along with the default and final judgments previously entered in this matter, the Court hereby **ORDERS AND ADJUDGES** as follows:

1. This Court entered an order on March 3, 2008 which declared and determined that:
 - a. Defendants ELLIS CROSBY AND ASSOCIATES, INC. and TED ELLIS CROSBY engaged in deceptive and unfair business practices in violation of the provisions of the Florida Unfair and Deceptive Trade Practices Act, Chapter 501, Part II, Fla. Stat., as well as violations of the Florida Consumer Collection Practices Act and the Federal Fair Debt Collection Practices Act; and
 - b. Defendants ELLIS CROSBY AND ASSOCIATES, INC. and TED ELLIS CROSBY along with their officers, agents, successor entities, servants, and employees, and those persons in active concert or participation with them are permanently enjoined from engaging in any activity within the State of Florida which is related in any way to the ownership, processing, administration or collection of consumer debts; and
 - c. Defendants ELLIS CROSBY AND ASSOCIATES, INC. and TED ELLIS

CROSBY are jointly and severally liable for civil penalties in the amount of Ten Thousand Dollars (\$10,000) per violation of the Deceptive and Unfair Trade Practices Act pursuant to Section 501.2075, Fla. Stat.

- d. Defendants ELLIS CROSBY AND ASSOCIATES, INC. and TED ELLIS CROSBY are jointly and severally liable for the attorney's fees and costs expended by the State of Florida, Office of the Attorney General in this matter.
 - e. The Defendants are jointly and severally liable for consumer restitution and damages in the amount of \$1,000 for each consumer victim.
2. The evidence presented establishes that 388 (Three hundred and eighty-eight) consumers have been victimized by the acts and practices of Defendants. This court finds that the consumer victims are entitled to statutory damages in the amount of \$1,000 each for a total damages award of \$388,000 (Three hundred and eighty-eight thousand dollars). These victims are due this amount as restitution from Defendants, Ted Ellis Crosby and Ellis Crosby and Associates, Inc. jointly and severally.
 3. The evidence presented also supports a determination of 70 (Seventy) willful violations. Accordingly, the court assesses a civil penalty of \$10,000.00 per willful violation pursuant to Chapter 501.2075, Florida Statutes for a total award of civil penalties in the amount of \$700,000.00 (Seven hundred thousand dollars) against Defendants Ted Ellis Crosby and Ellis Crosby and Associates, Inc. jointly and severally.
 4. The evidence presented also supports the fact that Plaintiff, State of Florida, Department of Legal Affairs, incurred costs in prosecuting this matter in the amount of \$89,062.47 (Eighty nine thousand sixty-two dollars and forty-seven cents). Plaintiff is entitled to recover these costs as the prevailing party pursuant

to Florida Statutes Section 501.2105. Accordingly, the court assesses this amount in judgment against Defendants Ted Ellis Crosby and Ellis Crosby and Associates, Inc. jointly and severally.

5. The evidence presented also supports the fact that Plaintiff State of Florida, Department of Legal Affairs expended numerous hours of attorney time in prosecuting its case. Plaintiff is entitled to recover reasonable fees as the prevailing party pursuant to Florida Statutes Section 501.2105. The evidence submitted supports a finding and award of \$164,300 (One hundred sixty-four thousand three hundred dollars) in attorney's fees. Accordingly, the court assesses this amount in judgment against Defendants Ted Ellis Crosby and Ellis Crosby and Associates, Inc. jointly and severally.

ACCORDINGLY, IT IS FURTHER ORDERED AND ADJUDGED that,

6. The Defendants, Ted Ellis Crosby and Ellis Crosby and Associates, Inc. are hereby ordered to pay to the Plaintiff, State of Florida, Department of Legal Affairs, the total sum of \$1,341,322.47 (One million, three hundred and forty-one thousand, three hundred and twenty-two dollars and forty-seven cents), to accrue at the statutory rate of 11% per annum, for which sum let execution issue.

DONE AND ORDERED at Jacksonville, Duval County, Florida this 4 day of April, 2008.

ORDER ENTERED

APR 04 2008

/s/ L. HALDANE TAYLOR

L. HALDANE TAYLOR
CIRCUIT JUDGE

Copies mailed to:
James Young, Assistant Attorney General
Ted Crosby, Pro se