

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
TAMPA DIVISION

In re:

Case No. 8:10-bk-21350-MGW  
Chapter 7

Christina M. Hunter,

Debtor.

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Donald F. Walton,  
United States Trustee for Region 21,

Adv. No. 8:11-ap-00283-MGW

Plaintiff,

v.

Jeffrey Giordano,  
Jeffrey Giordano d/b/a Debt Consulting,  
Debt Consulting, Inc.,  
Best Debt Consulting. com,  
Jeffrey Giordano d/b/a RHG Services,  
Unknown Defendants A-Z,

J.B. Vol. 15, #2223

Defendants.

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**FINAL JUDGMENT BY DEFAULT**

THIS CASE came on for consideration upon the granting of the United States Trustee's Motion for Entry of Final Judgment by Default in the above-referenced matter. The Court, having considered the record, finds that:

1. On March 18, 2011, the United States Trustee filed his Complaint to Enforce a Nationwide Injunction and Seek Fines and Other Relief pursuant to 11 U.S.C. §§ 110(b)(1), (b)(2)(A), (c), (e)(2)(A), (h)(2), (h)(3), (l)(1), (l)(2) and (j)(2)(A).
2. The Defendants (collectively ""Jeffrey Giordano" hereinafter) failed to timely answer

the complaint.

3. The United States Trustee moved for entry of Default which was contemporaneously entered on May 16, 2011.
4. The United States Trustee properly submitted declarations, made in accordance with 28 U.S.C. § 1746, having the evidentiary effect of affidavits establishing the factual record necessary to support the requested relief.
5. The Court finds and concludes that Jeffrey Giordano has violated Section 110 as follows:
  - a. Jeffrey Giordano failed to sign or print his name and address on the petition, schedules, or statements in violation of 11 U.S.C. § 110(b)(1);
  - b. Jeffrey Giordano failed to provide the Debtor with notice as set forth on official Form 19 and to sign and file the same in violation of 11 U.S.C. § 110(b)(2)(A);
  - c. Jeffrey Giordano failed to provide his Social Security number on any of the documents prepared for filing in violation of 11 U.S.C. § 110(c);
  - d. Jeffrey Giordano offered legal advice to the Debtor including advising the Debtor whether to file a petition under this title, whether commencing a case under chapter 7, 11, 12, 13 is appropriate, and instructed the Debtor to not disclose her student loan debt on her schedule in violation of 11 U.S.C. § 110(e)(2)(A);
  - e. Jeffrey Giordano did not file a declaration disclosing any and all fees received from or on behalf of the Debtor within twelve months immediately prior to

the filing of the case in violation of 11 U.S.C. § 110(h)(2);

- f. Jeffrey Giordano failed to comply with a Nationwide Permanent Injunction entered against the Defendant by the United States Bankruptcy Court in the Eastern District of New York on February 10, 2009. By conducting the above described actions, Jeffrey Giordano engaged in conduct in violation of Section 110 and engaged in other fraudulent, unfair, or deceptive conduct in violation of 11 U.S.C. § 110(j)(2)(A).

Accordingly, upon the foregoing and for good cause found, it is **ORDERED**:

1. The Motion for Entry of Final Judgment by Default filed by the United States Trustee be and is hereby GRANTED.
2. This Final Default Judgment, Permanent Injunction, and Monetary Awards be and are hereby entered in favor of the Plaintiff, the United States Trustee for Region 21, and against Jeffrey Giordano his agents, employees, shareholders, principals, officers, directors, servants, attorneys, corporations, subsidiaries, affiliates, associates, assigns, successors, all persons or entities in active concert and participation with the Jeffrey Giordano, all other entities or persons directly or indirectly under the Jeffrey Giordano's control.
3. That Jeffrey Giordano be and is hereby ordered to pay unto the United States Trustee as monetary fines, fees, and costs under Section 110, a total amount of \$7,500 (Seven Thousand Five Hundred and 00/100 U.S. Dollars). This monetary award shall be paid by certified check or money order, payable to the order of the United States Trustee, and delivered to 501 E. Polk Street, Suite 1200, Tampa, Florida 33602.

4. The Monetary Sanctions in the total amount of \$7,500 as ordered supra pursuant to Section 110(l)(1) are delineated as follows:
  - a. Sanctions for failure to comply with provisions of 11 U.S.C. § 110(b)(1) totaling \$500;
  - b. Sanctions for failure to comply with provisions of 11 U.S.C. § 110(b)(2)(A) totaling \$500;
  - c. Sanctions for failure to comply with provisions of 11 U.S.C. § 110(c) totaling \$500;
  - d. Sanctions for failure to comply with provisions of 11 U.S.C. § 110(e)(2)(A) totaling \$500;
  - e. Sanctions for failure to comply with provisions of 11 U.S.C. § 110(h)(2) totaling \$500;
  - f. Pursuant to Section 110(l)(2), the above monetary sanctions under Section 110(l)(1) shall be tripled, totaling \$7,500.
5. Jeffrey Giordano be and is hereby ordered to pay unto the Debtor, Christina M. Hunter, all fees charged by the Defendant, totaling \$425.00 (Four Hundred Twenty-Five and 00/100 U.S. Dollars) pursuant to Section 110(h)(3)(B). This monetary award shall be paid by separate certified check or money order, payable to the order of Christina M. Hunter, and delivered to the United States Trustee, 501 E. Polk Street, Suite 1200, Tampa, Florida 33602 for delivery by the U.S. Trustee unto the *pro se* Debtor.
6. That the monetary judgments and payments are to be delivered to the respective recipients no later than thirty (30) days from the entry date of this order.

7. The Court further finds and concludes pursuant to 11 U.S.C. § 110(j)(2)(A) that Jeffrey Giordano, be and is hereby **PERMANENTLY ENJOINED AND RESTRAINED** from:
- a. Acting as a Bankruptcy Petition Preparer in the United States of America;
  - b. Engaging in fraudulent, deceptive, and/or unfair conduct including, but not limited to, falsely representing himself to be able to quickly and cost effectively prepare acceptable bankruptcy documents for filing with a court in the United States of America;
  - c. Acting or engaging by any means, including but not limited to in-person, telephonically, via United States Postal Service (or other mail services, couriers, facsimile, or express delivery), over the internet, via e-mail, computer software, or any other electronic transmission, in any conduct in violation of Section 110, title 11, United States Code, in the United States of America;
  - d. Acting or engaging by any means, including but not limited to in-person, telephonically, via United States Postal Service (or other mail services, couriers, facsimile, or express delivery) over the internet, via e-mail, computer software, or any other electronic transmission, in any conduct in violation of the Bankruptcy Code and Rules or the Local Rules of the Bankruptcy Court in the United States of America.
8. Any court within the Federal Judicial System has jurisdiction to consider or enforce the provisions of this Nationwide Permanent Injunction Judgment. In the event that Jeffrey Giordano violates this judgment, injunction, and restraining order, he may be subject to sanctions and/or discipline as the Court deems proper. Failure to comply with the

terms of this judgment, injunction, and restraining order may result in a finding that the individual(s) and/or entity(ies) are in civil contempt, which could result in the assessment of additional fines, penalties, sanctions, or further relief.

**DONE** and **ORDERED** in Chambers on June 02, 2011



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Michael G. Williamson  
United States Bankruptcy Judge

Copies furnished to:

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