

SO ORDERED



Nancy V. Alquist
NANCY V. ALQUIST
U. S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

(Baltimore Division)

In re

Andreana Angela Castle,

Debtor

W. Clarkson McDow, Jr.
United States Trustee
for Region Four

Plaintiff

v.

Max Fortune
f/k/a Kasim Nasir

and

Platinum Agency, LLC
a/k/a Platinum Agency, Inc.

Defendants

Bankruptcy Case No.:

12-17201-NVA

Chapter 7

Adversary Proceeding No:

12-00435

**STIPULATION AND CONSENT ORDER ENJOINING
MAX FORTUNE AND PLATINUM AGENCY, LLC
FROM ACTING AS A BPP
AND GRANTING OTHER RELIEF**

WHEREAS, on April 17, 2012, Adreana Angel Castle (the “Debtor”), with the assistance of Max Fortune (f/k/a Kasim Nasir) (hereinafter “Mr. Fortune”) and Platinum Agency, LLC (a/k/a Platinum Agency, Inc.) (hereinafter “Platinum”), filed a *pro se* voluntary petition under chapter 7 of the Bankruptcy Code, commencing this case;

WHEREAS, Mr. Fortune who operates Platinum, a bankruptcy petition preparation business charged the Debtor \$299.00 for assisting the Debtor in the filing of Debtor’s case;

WHEREAS, Mr. Fortune and Platinum failed to include the printed name and social security number required by 11 U.S.C. §110 on the documents prepared for the Debtor;

WHEREAS, Mr. Fortune and Platinum were the subjects of a 2005 injunction which specifically required Mr. Fortune and Platinum to include the printed name and social security number of the individual preparer;

WHEREAS, on June 28, 2012, the United States Trustee filed a Complaint for Disgorgement of Compensation, Fines and Injunction against Mr. Fortune and Platinum for the above noted violations of 11 U.S.C. §110 as well as for other violations alleged therein; and

WHEREAS, Mr. Fortune and Platinum have certified to the United States Trustee that they have refunded Two Hundred Ninety Nine Dollars (\$299.00) to debtor Andreana Angela Castle prior to April 30, 2013

WHEREAS, Mr. Fortune and Platinum deny each and every allegation made by the United States Trustee; and

WHEREAS, Mr. Fortune, Platinum and the United States Trustee desire to resolve the request for relief prayed by the U.S. Trustee's Complaint for Disgorgement of Compensation, Fines and Injunction by the terms and conditions of this Stipulation and Consent Order.

NOW THEREFORE, Mr. Fortune, Platinum and the United States Trustee hereby agree, stipulate, and consent as follows:

1. The foregoing recitals are true and correct;
2. Within thirty (30) days after entry of this Order, Mr. Fortune shall pay fines to the United States Trustee in the amount of \$5,500 (\$2,500 for his violation of the 2005 Injunction in this case and \$3,000 for his violation of subparagraphs (b) and (c) of Section 110);
3. That Mr. Fortune and Platinum be, and hereby are, enjoined from acting in any jurisdiction of the United States as a Bankruptcy Petition Preparer, as defined in 11 U.S.C. § 110;
4. That Mr. Fortune and Platinum be, and hereby are enjoined from accepting any compensation for acting as a Bankruptcy Petition Preparer, as defined in 11 U.S.C. § 110, in connection with a case under Title 11 of the United States Code;
5. That Mr. Fortune and Platinum be, and hereby are enjoined from participating in any form or fashion in any jurisdiction of the United States in the rendering of legal advice and/or preparation of any petition or document which is contemplated to be filed as or in a case under Title 11 of the United States Code;

6. That neither Mr. Fortune nor Platinum shall use or direct any agent, representative, entity, corporation, partnership, association or structure of any kind or any name, fictitious or otherwise, to act as a Bankruptcy Petition Preparer, as defined in 11 U.S.C. §110;

7. That Mr. Fortune shall not assist any person or entity in drafting or preparing any petition, schedule, motion, pleading or other document to be submitted to any court on a debtor's behalf, or under a debtor's signature. For purposes of this paragraph, the term "assist" includes, in addition to any other action that would constitute assistance under the ordinary usage of the term: (i) the gathering of information for the purpose of drafting or preparing any petition, schedule, motion, pleading or document to be filed in any bankruptcy court; (ii) the provision to a debtor of a completed petition, schedule, motion, pleading or document for the purpose filing the petition, schedule motion, pleading or document in any court; and/or (iii) the provision to any person of a form petition, schedule, motion, pleading of document, obtained via the internet, form book, data bank, or other similar source;

8. That nothing in this Order shall be deemed or interpreted to prohibit, limit or otherwise abridge Mr. Fortune's rights to proceed *pro se* in any legal proceeding;

9. The entry of this Stipulation and Consent Order does not constitute a finding or admission of any liability or wrongdoing on the part of Mr. Fortune and/or Platinum of the allegations made the U.S. Trustee;

10. That nothing in this Stipulation and Consent Order shall supersede, replace or amend any prior injunction entered against Mr. Fortune or Platinum. To the contrary,

ANY PRIOR INJUNCTION ENTERED BY ANY COURT AGAINST Mr. Fortune and or Platinum REMAINS IN FULL FORCE AND EFFECT TO THE SAME EXTENT AS IF THIS ORDER DID NOT EXIST;

11. That in addition to any sanction or remedy generally applicable to the violation of an injunction, if Mr. Fortune or Platinum is determined by a court of appropriate jurisdiction to have violated the injunction terms of this Order, then Mr. Fortune consents to entry of a judgment imposing a fine against him in the amount of \$5,000 for each and every infraction of the injunction terms of this Order.

The fines provided for by this Paragraph:

- (i) shall be payable to the United States Trustee;
- (ii) shall be in addition to any other fines, damages, sanctions or remedies otherwise imposed or for which Mr. Fortune or Platinum is found liable; and
- (iii) shall not reduce any damages, fines or other remedies that Mr. Fortune or Platinum is ordered to pay or for which Mr. Fortune or Platinum is found liable.

12. The Baltimore Office of the United States Trustee (the "Office") represents (and shall so advise all members of the Office) that the entry of this Stipulation and Consent Order will serve to close all investigations currently open in the Office relating to Mr. Fortune and Platinum nor will the Office file any complaints against Mr. Fortune or Platinum stemming from currently open investigations and those stemming from any bankruptcy cases filed by the individuals listed on Exhibit A hereto, provided that Mr.

Fortune or Platinum provide refunds to the individuals listed on Exhibit A hereto of all fees received by Mr. Fortune or Platinum in excess of \$150.00. The Office further represents that it shall not file any complaints against Mr. Fortune or Platinum for violations of 11 U.S.C. §110 (b)(c) or (g) which violations relate to bankruptcy cases filed prior to the date of this Stipulation and Consent Order. However, the U.S. Trustee reserves the right to litigate in any manner it deems appropriate relating to actions taken by Mr. Fortune or Platinum prior to the date of this Stipulation and Consent Order beyond the administrative violations noted in this paragraph.

Having reviewed the terms and conditions of this Stipulation and Consent Order and finding the terms and conditions contained herein to be reasonable, it is by the United States Bankruptcy Court for the District of Maryland, **SO ORDERED.**

SEEN AND CONSENTED TO:

SEEN AND CONSENTED TO:

/s/ Aryeh E. Stein
Aryeh E. Stein
Meridian Law, LLC
600 Reisterstown Road, Suite 700
Baltimore, MD 21208
(443) 326-6011

Attorney for Max Fortune and Platinum
Agency, LLC

/s/ Katherine A. Levin
Katherine A. Levin
Trial Attorney
Federal Bar. No. 10916
101 W. Lombard Street, Suite 2625
Baltimore, Maryland 21201
(410) 962-4300

Attorney for W. Clarkson McDow, Jr.
United States Trustee, Region 4

I HEREBY CERTIFY that the terms of this copy of the consent order submitted to the Court are identical to those set forth in the original consent order; and that signatures represented by the /s/_____ on this copy reference the signatures of consenting parties on the original consent order.

/s/ Katherine A. Levin

Katherine A. Levin
Attorney for the U.S. Trustee

cc: Katherine A. Levin
Aryeh E. Stein
Debtor

{End of Order}

Platinum Agency Client Files list

Clients First Name	Clients Last Name	Address	City	State	Zip
Clarence	Allen	3927 Glen Hunt Road	Baltimore	MD	21229
Hugh	Anglin	8322 Scotts Level Road	Pikesville	MD	21208
Mary	Bennett	3739 Manchester Ave	Baltimore	MD	21215
LaTonya	Blue	2703 Claflin Ct	Baltimore	MD	21225
Shantel	Braxton	106 Green Pine Court Apt. 3B	Windsor Mill	MD	21244
Nishele	Burnett	213 S Fulton Ave	Baltimore	MD	21223
Raina	Cook	26 B Hollaway Road	Glen Burnie	MD	21060
Jeffrey	Davis	2526 E. Eager Street	Baltimore	MD	21205
Francois	Deseriee	1338 N Freemont Ave	Baltimore	MD	21217
Walter	Dickey	1800 Hollins St Apt E	Baltimore	MD	21223
Sharae	Durant	4103 Kenny Green Courtt	Randallstown	MD	21133
Karen	Eaddy	750 Grantley St	Baltimore	MD	21229
Charmaine	Epps	7206 Chalkstone Drive Apt T2	Baltimore	MD	21208
Princess	Evans	2624 Mura Street	Baltimore	MD	21213
Shantell	Hardy	3306 Brendan Ave	Baltimore	MD	21213
Marshell	Hargrove	35 N Bernice Ave	Baltimore	MD	21229
James	Haynes	3538 Orchard Shade Road	Randallstown	MD	21133
Ajeenh	Jeter	1024 Punjab Drive	Essex	MD	21221
Nicholas	Jones	7507 Fairbrook Road Apt 1A	Windsor Mill	MD	21244
April	Johnson	906 N Payson Street	Baltimore	MD	21217
Ramsey-Williams	Marie	17 Richmar Rd	Owings Mills	MD	21117
Jenise	Martin	4718 Frederick Avenue	Baltimore	MD	21229
Tiaire	Moore	142 Hamilton Avenue	York	PA	17401
Tia	Myers	7925 Bridge Avenue	Rosedale	MD	21237
Ewell	Nneka	2156 W Patpsco Ave	Baltimore	MD	21230
Tarsha	Peterson	1050 Bayner Road	Essex	MD	21221
Florence	Redd	600 Light Street #503	Baltimore	MD	21230
Lenita	Ryce	212 Evans St	Glenn Burnie	MD	21060
Tamel	Saunders	4708 Sayer Avenue Apt. A	Baltimore	MD	21229
Darrrell	Savoy	810 W. Lexington St. Apt 6	Baltimore	MD	21201
Vivian	Smith	2812 Rueckert Avenue	Baltimore	MD	21214
LaKeisha	Stamper	8189 Meade Village Rd	Severn	MD	21144
Whitney	Starks	2906 Reisterstown Road Apt 2E	Baltimore	MD	21215
Terry	Stokes	2 Rambling Oaks Way Apt.L	Catonsville	MD	21228
Jasmine	Stones	1002 W Mosher St	Baltimore	MD	21217
Mardell	Wallace	7009 Dunman Way	Dundalk	MD	21222