

insurance policy, annuity, health care plan, financial service plan, estate plan or living trust plan.

III. PARTIES SUBJECT TO INJUNCTION

3. IT IS FURTHER ORDERED, ADJUDGED AND DECREED that this Agreed Final Judgment and Permanent Injunction shall apply to, bind and be enforceable against: (1) LEAD CONCEPTS, INC., and (2) all of its owners, directors, officers, agents, servants, employees and others acting on its behalf.

IV. INJUNCTIVE RELIEF

4. IT IS FURTHER ORDERED, ADJUDGED AND DECREED that this permanent injunction is effective until five (5) years from the date this Judgment is signed.

5. IT IS FURTHER ORDERED, ADJUDGED and DECREED that each of the Enjoined Parties is hereby enjoined for a period of five (5) years from engaging in any of the following acts or practices regarding lead card solicitations to Texas residents:

- a. creating, processing, or mailing lead card solicitations to residents of the State of Texas that have not been approved by a licensed agent or insurance company with a specific representation that the lead card solicitations comply with the Texas Insurance Code and Texas Department of Insurance's regulations for lead card solicitations; and
- b. Lead Concepts, Inc. shall as part of the injunction maintain records for a period of five (5) years of all such approvals and upon thirty (30) days written notice shall produce the appropriate approvals to the attorney general of the State of Texas for any such lead card solicitations to Texas residents.

6. IT IS FURTHER ORDERED, ADJUDGED AND DECREED that LEAD CONCEPTS, INC. is hereby enjoined for a period of five (5) years from using the assumed

name Regional Reply Office, Information Request Center and/or Consumer Response Center.

V. CIVIL PENALTIES

7. IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the STATE OF TEXAS, Plaintiff, have judgment against and recover from LEAD CONCEPTS, INC., the sum of \$5,000 as civil penalties authorized by the Texas Deceptive Trade Practices-Consumer Protection Act Section 17.47(c) and that these civil penalties constitute civil fines and penalties payable to and for a governmental unit and are not compensation for actual pecuniary loss.

VI. ATTORNEYS' FEES AND COSTS

8. IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the STATE OF TEXAS, Plaintiff, have judgment against and recover from LEAD CONCEPTS, INC., \$10,000.00 as reasonable and necessary attorney's fees and investigative costs payable to the Office of the Texas Attorney General and that these attorney's fees and costs are necessary elements of recovery of the civil fines and penalties payable to and for the State of Texas and the Office of the Texas Attorney General, respectively, and are not compensation for actual pecuniary loss.

9. IT IS FURTHER ORDERED, ADJUDGED AND DECREED that costs of court shall be paid by the party who incurred the costs.

VII. GENERAL PROVISIONS

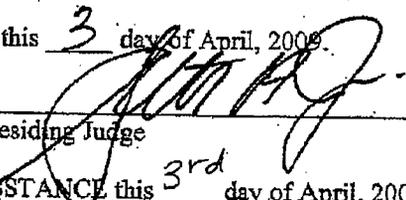
10. IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Clerk of the Court shall issue a writ of injunction in conformity with the law and the terms of this Permanent Injunction and that no bond is required pursuant to the Texas Deceptive Trade Practice-Consumer Protection Act, Texas Bus. & Comm. Code § 17.47(b) and the Texas Insurance Code § 541.203(b).

11. IT IS FURTHER ORDERED that post-judgment interest shall accrue on amounts of monetary awards set forth above at the rate prescribed by law from the date of the Judgment until the date paid.

12. IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Clerk of the Court shall issue writs of execution and other writs authorized for the enforcement and collection of the monetary awards, if not duly paid. This agreed judgment is res judicata for all conduct occurring prior to the date hereof.

13. IT IS FURTHER ORDERED, ADJUDGED AND DECREED that this Agreed Final Judgment and Permanent Injunction shall be completely final for all purposes upon signing and will not and cannot be appealed and/or otherwise subject to any appellate review authorized by the Texas Rules of Appellate Procedure. This injunction shall be in effect for a period of 5 years from the date this Judgment is signed.

SIGNED this 3 day of April, 2009.



Presiding Judge

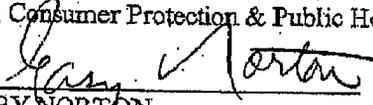
APPROVED AS TO FORM AND SUBSTANCE this 3rd day of April, 2009.

GREG ABBOTT
Attorney General of Texas

C. ANDREW WEBER
First Assistant Attorney General

JEFF L. ROSE
Deputy First Assistant Attorney General

PAUL CARMONA
Chief, Consumer Protection & Public Health Division

By 

GARY NORTON
State Bar No. 15105000
Assistant Attorney General
Consumer Protection & Public Health Division
P.O. Box 12548

4 of 5

Austin, Texas 78711-2548
(512) 475-3081 voice direct dial
(512) 463-1267 fax

ATTORNEYS FOR THE STATE OF TEXAS

APPROVED AS TO FORM AND SUBSTANCE this 2nd day of April, 2009.

TAYLOR DUNHAM AND BURGESS LLP
301 Congress Avenue, Suite 1050
Austin, Texas 78701

By [Signature]
DONALD R. TAYLOR
State Bar No. 1968800
Telephone (512) 473-2257
Fax (512) 478-4409

ATTORNEYS FOR DEFENDANTS, LEAD
CONCEPTS, INC., and CHRISTOPHER WEIR

AGREED TO this 2nd day of April, 2009.

LEAD CONCEPTS, INC.

By [Signature]
CHRISTOPHER WEIR, PRESIDENT

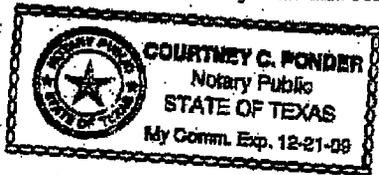
ACKNOWLEDGMENT

STATE OF TEXAS

COUNTY OF Tarrant

Before me, the Notary Public named below, on this day, personally appeared Christopher Weir who is known to me to be the person whose name is subscribed to the foregoing Agreed Final Judgment and Permanent Injunction and acknowledged to me that he executed the Agreed Final Judgment and Permanent Injunction in his authorized capacity of President of Lead Concepts, Inc., for the purposes and consideration therein expressed.

Given under my hand and seal of office on this 2 day of April, 2009.



[Signature]
Notary Public, State of Texas
My Commission expires 12-21-2009