

Additional Defendants in Student Debt Relief Schemes Agree to Settle FTC Charges

One defendant ordered to pay more than \$11 million as part of settlement

FOR RELEASE

July 31, 2019

Additional defendants involved with student loan debt relief schemes have been permanently banned from selling debt relief services pursuant to settlements with the Federal Trade Commission. The FTC alleged that they tricked consumers into paying illegal upfront fees in hopes of reducing or eliminating their student loan debt.

One of the defendants, Brenda Avitia-Pena, has been ordered to pay \$11 million as part of her settlement with the Commission.

Both Avitia-Pena, president of Impetus Enterprise, Inc., and Jimmy Calderon, manager of Capital Sun Investments, LLC, conducted student loan debt relief operations associated with recidivist [Tuan Duong](#), who settled with the Commission earlier this year. The FTC alleged the defendants bilked millions of dollars from student loan borrowers by deceptively promoting debt relief services and charging illegal advance fees.

The \$11 million settlement to be paid by Avitia-Pena represents gross revenues of Impetus Enterprise Inc.'s student loan debt relief operation. The [order against Calderon and Capital Sun Investments](#) contains a suspended judgment for \$1.3 million, the gross revenues of Capital Sun Investments, LLC's operations.

The Commission vote approving the stipulated final order against Avitia-Pena was 5-0. The FTC filed the proposed order in the U.S. District Court for the Central District of California on July 30, 2019.

The Commission vote approving the stipulated final order against Calderon and Capital Sun Investments LLC was 5-0. The U.S. District Court for the Central District of California entered that order on June 18, 2019.

NOTE: Stipulated final orders or injunctions have the force of law when approved and signed by the District Court judge.

The Federal Trade Commission works to promote competition, and [protect and educate](#) consumers. You can learn more about [consumer topics](#) and file a [consumer complaint online](#) or by calling 1-877-FTC-HELP (382-4357). Like the FTC on [Facebook](#), follow us on Twitter, read our [blogs](#), and [subscribe to press releases](#) for the latest FTC news and resources.

PRESS RELEASE REFERENCE:

Ringleader of Student Loan Debt Relief Scheme Liable for \$11 Million in Settlement of FTC Charges