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ATTORNEY GENERAL OF NEW JERSEY
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FILED
MAR 10 2009
Division of Consumer Affairs

STATE OF NEW JERSEY
DEPARTMENT OF LAW AND PUBLIC SAFETY
DIVISION OF CONSUMER AFFAIRS

**IN THE MATTER OF AN INVESTIGATION
BY THE NEW JERSEY DIVISION OF
CONSUMER AFFAIRS**

of

**Four Brothers Moving & Storage, Inc.
and Gerard Nicholson
299 Aycrigg Avenue, Passaic, NJ 07055
and Dawn Lovell
37 Isabella Avenue, Newark, NJ 07106**

Respondents

Administrative Action
I No. 08100218

CONSENT ORDER

This matter was opened to the Division of Consumer Affairs, Office of Consumer Protection (hereinafter referred to as "Consumer Affairs" or the "Division"), on its own initiative as an investigation into whether Four Brothers Moving & Storage, Inc. and Gerard Nicholson and Dawn Lovell, individually, (hereinafter referred to collectively as the "Respondents") were in violation of the New Jersey Consumer Fraud Act, N.J.S.A. 56:8-1 et seq. (the "CFA"), and the Public Movers and Warehousemen Licensing Act, N.J.S.A. 45:14D-1 et seq.

The Division and Respondents (collectively referred to as the "Parties") have reached an amicable agreement resolving the issues in controversy and concluding this matter without the need for further actions. Respondents, while neither admitting nor denying any statements of fact or violations of law, have voluntarily cooperated and consented to the entry of the within order (the "Consent Order"). Therefore, and for good cause shown:

IT IS on this 10th day of March, 2009

ORDERED and AGREED as follows:

BUSINESS PRACTICES

1. Respondents shall cease and desist from the following violation of the Public Movers and Warehousemen Licensing Act (N.J.S.A. 45:14D-9 et seq.): the intra-state moving of household goods within New Jersey without a license.

PAYMENT TO THE STATE

2. Respondents shall pay to the Division of Consumer Affairs the sum of \$2,000.00, as a civil monetary penalty pursuant to N.J.S.A. 56:8-13.

3. The payment required by Paragraph 2 shall be made by certified check, attorney trust account check, or other guaranteed funds, made payable to the "New Jersey Division of Consumer Affairs," and shall be delivered within (10) ten days of the issuance of this Consent Order to the following address:

**Attention: Supervisor
Case Management Tracking
New Jersey Department of Law and Public Safety
Division of Consumer Affairs
124 Halsey Street
P.O. Box 45025
Newark, New Jersey 07101**

5. If, after the signing of this Consent Order, Respondents engage in any acts or practices which constitute a violation of the CFA, the Public Movers and Warehousemen Licensing Act, or this Consent Order, Respondents shall be subject to the imposition of enhanced penalties pursuant to N.J.S.A. 56:8-13 and/or N.J.S.A. 45:14D-16, without prejudice to Respondents' right to present evidence in mitigation and affirmative defenses.

DUTY TO COOPERATE

6. Respondents shall have a continuing duty to provide assistance and/or information as requested by the Division in connection with its public moving and/or storage activities. Respondents shall also have a continuing duty to cooperate in any inquiry, investigation or hearing conducted by the Division in connection with the advertising, moving or storage of household goods within this State.

7. Failure by Respondents to comply with any of the requirements of this Consent Order, including, but not limited to, the payment provisions of Paragraph 2, should they become activated, shall constitute grounds for the Division to deny Respondents' application to become or to remain licensed as a public mover.

GENERAL PROVISIONS

8. Nothing contained in this Consent Order shall be construed to limit or affect the rights of any persons or entities who are not parties to this Consent Order with respect to any of the matters contained herein.

9. Nothing contained herein shall in any manner or fashion be construed to limit or affect any position that the parties may take in any future or pending action not specifically encompassed herein.

10. If any provision of this Consent Order or the application thereof to any person or circumstances shall to any extent be invalid or unenforceable, the remainder of this Consent Order, or the application of such provision to persons or circumstances other than those as to which it is held invalid or unenforceable shall not be affected thereby, and each provision of this Consent Order shall be valid and enforced to the fullest extent permitted by law.

11. This Consent Order resolves all claims and causes of action against Respondents for violations of the CFA and the Public Movers and Warehousemen Licensing Act that were known by the Division's Office of Consumer Protection through January 1, 2007.

12. The Parties represent that an authorized representative of each has signed this Consent Order with full knowledge, understanding, and acceptance of its terms; and that this person has done so with the authority to bind legally the respective parties.

13. This Consent Order constitutes the entire agreement between the Parties and shall bind the Parties and their representatives, officers, directors, agents, employees, successors and assigns.

14. Respondents shall not represent or imply that any advertising procedure or other act or practice hereinafter used or engaged in by Respondents have been required or approved, in whole or part, by the Attorney General or the Division or any of the State's agencies or agents.

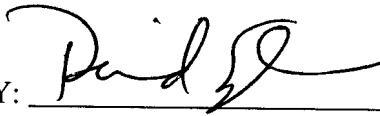
15. The Parties acknowledge that for purposes of enforcement of this Consent Order, New Jersey law shall govern the terms and provisions herein.

16. Respondents acknowledges that this Consent Order is a public document subject to the New Jersey Open Public Records Act.

17. This Consent Order constitutes a final agency action, and shall be effective upon filing.

ANNE MILGRAM
ATTORNEY GENERAL OF NEW JERSEY


DATED: 3/10/09

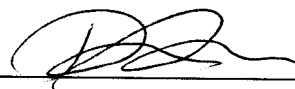
BY: 
David Szuchman, Director
New Jersey Division of Consumer Affairs

FOR RESPONDENTS

The undersigned have read this Consent Order, understand it, and agree to be bound by its terms. Consent is hereby given as to the form and entry of this Order.

DATED: 2/26/09

BY: 
Gerard Nicholson,
as Owner and President of Four Brothers
Moving & Storage, Inc., and Individually

BY: 
Dawn Lovell,
as Owner and Vice-President of Four Brothers
Moving & Storage, Inc.