

insurance application she was the only operator of a vehicle, to wit, a 2003 Nissan Altima ("Altima"), when in fact, the Altima was used by someone else. The Defendant also failed to identify her true residence on the CURE application, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 et seq. ("Fraud Act"), as alleged in the above-captioned matter; and

IT IS FURTHER STIPULATED AND AGREED that this conduct constitutes violations of the Fraud Act and that any future violation of the Fraud Act will be considered a subsequent violation; and

IT IS FURTHER STIPULATED AND AGREED that Defendant shall pay a total sum of \$1,050.00 to the New Jersey Department of Banking and Insurance and various insurers, consisting of: \$1,000.00 in civil penalties and N.J.S.A. 17:33A-5b, and an insurance surcharge of \$50.00.

IT IS FURTHER STIPULATED AND AGREED that defendants shall pay the total sum of \$1,050.00 upon the following terms and conditions:

Upon the execution of the Stipulation of Settlement, Defendants shall remit to the attorney for the Commissioner, \$100.00 by certified checks, bank checks or money orders made

payable in monthly installments of \$100.00 until such time as the entire amount is paid in full.

The payment shall be sent to:

Anna M. Lascurain, Deputy Attorney General
Division of Law - R.J. Hughes Justice Complex
25 Market Street, P. O. Box 117
Trenton, NJ 08625

Defendant further consents to the entry and docketing of a Consent Judgment against Defendant in favor of the Commissioner in the amount of \$1,050.00 in conjunction with this Stipulation of Settlement; and

If Defendant fails to make any scheduled payments within ten (10) days of its due date, Plaintiff may, upon notice to Defendant, declare the entire balance outstanding to be immediately due and payable. Thereafter, Plaintiff may take any action available under the laws of this State to collect the amount outstanding at that time, plus post-judgment interest from the date of the judgment, attorney's fees and other remedies available under the law.

IT IS FURTHER STIPULATED AND AGREED that the Stipulation of Settlement resolves all issues in controversy between Plaintiff, the Department of Banking and Insurance, and Defendants related only to civil penalties for violations of the

Fraud Act for the claims alleged in the complaint docketed as MER-L-371-16; and

IT IS FURTHER STIPULATED AND AGREED that pursuant to N.J.S.A. 17:33A-10c, a copy of this Stipulation of Settlement shall be provided to any appropriate licensing authority and this settlement shall not in any way otherwise bind any State or Federal agency;

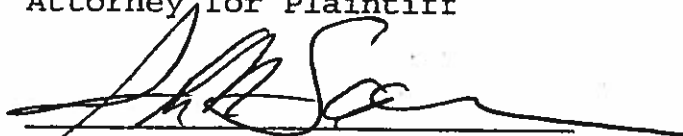
IT IS FURTHER HEREBY STIPULATED AND AGREED that the penalties of this Stipulation of Settlement and Consent Judgment are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and protection of the public health, safety and welfare, and are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding.

CONSENTED AS TO FORM, CONTENT AND ENTRY:

CHRISTPHER S. PORRINO
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff

Dated: 10-13-16

By:



Arina M. Lascurain
Deputy Attorney General



Shaude Ebanks
Defendant Pro Se

Dated: 10-13-2016