

**STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE  
BUREAU OF FRAUD DETERRENCE**



**CONSENT ORDER NO. 21-53846-10, 25C-500N**

In the Matter of	)	<b>CONSENT ORDER</b>
Mohammad H. Nazzal	)	
228 8th Street	)	
Fairview, NJ 07022-1304	)	
and		
EYAD Realty LLC	)	
228 8th Street	)	
Fairview, NJ 07022-1304	)	
Respondents.	)	

THIS MATTER having been opened by the Bureau of Fraud Deterrence, Department of Banking and Insurance of the State of New Jersey, upon information indicating that Respondents, Mohammad H. Nazzal and EYAD Realty LLC, both conducting business at 228 8<sup>th</sup> Street, Fairview, New Jersey 07022-1304, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Mohammad H. Nazzal and EYAD Realty LLC, knowingly provided false and misleading information to the West Guard Insurance Company/North American Risk Services on October 13, 2021, when pursuing a homeowners' property damage claim. Specifically, Mr. Nazzal and EYAD Realty LLC submitted a fictitious invoice dated March 21, 2021, indicating the purchase of an appliance, when in fact, the appliance had not been purchased; and

WHEREAS, the above conduct constitutes multiple violations of N.J.S.A. 17:33A-1 et seq., and any future violation of N.J.S.A. 17:33A-1 et seq., shall be considered to be a subsequent offense; and

WHEREAS, Respondents have been informed that they have a right to notice and to request a hearing, in accordance with the Administrative Procedure Act (N.J.S.A. 52:14B-1 et seq.), on the violation alleged herein before a civil and administrative penalty is imposed; and

WHEREAS, Respondents understand these rights and have voluntarily waived the right to notice and to a formal legal proceeding in this matter; and

WHEREAS, Respondents consent to pay, jointly and severally, a civil administrative penalty in the amount of \$4,000.00, and surcharge in the amount of \$200.00 against Mohammad H. Nazzal, Individually, and surcharge in the amount of \$200.00 against EYAD Realty LLC, Individually, the total amount of \$4,400.00 being due immediately by certified check, bank check or money order made payable to the "Commissioner, Department of Banking and Insurance". This signed order and the payment shall be returned to Managing Investigator, Ronald Dellanno, Bureau of Fraud Deterrence, Department of Banking and Insurance, Four Century Drive, Suite 330, Parsippany, New Jersey 07054; and

WHEREAS, the penalties of this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and the 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; and

IT FURTHER APPEARING that the matter is suitable for resolution upon the consent of the parties and that Respondents and the Bureau of Fraud Deterrence desire to terminate this matter without further hearing or litigation, and for further good cause appearing;

NOW, THEREFORE, IT IS ON THIS 25<sup>th</sup> day of February, 2026 ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$4,000.00 is imposed on Respondents, Mohammad H. Nazzal and EYAD Realty LLC, jointly and severally.

2. Pursuant to N.J.S.A. 17:33A-5.1, Respondents shall each pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$200.00 each, such amount to be in addition to the civil administrative penalty.

3. Respondents consent to the entry of this final administrative order. Respondents understand that this final administrative order may be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law (N.J.S.A. 2A:58-10 et seq.).

4. This Consent Order shall not be binding until it is signed by the Chief of Investigations, Bureau of Fraud Deterrence.

5. This Consent Order may be used against Respondents in any civil or administrative proceeding related to a violation of N.J.S.A. 17:33A-1 et seq., including a license suspension or revocation proceeding.

6. Pursuant to N.J.S.A. 17:33A-10(c), a copy of this Consent Order shall be provided to the appropriate licensing authority.

*Acting* JUSTIN ZIMMERMAN *Susan Ochs*  
COMMISSIONER  
DEPARTMENT OF BANKING AND INSURANCE

By: *George P. Wall*  
GEORGE WALL  
CHIEF OF INVESTIGATIONS  
BUREAU OF FRAUD DETERRENCE

CONSENTED TO AS TO FORM, CONTENT  
AND ENTRY OF ORDER:

*Mohammad H. Nazzal*  
Mohammad H. Nazzal, Respondent

1-27-26  
Dated:

*Mohammad H. Nazzal*  
EYAD Realty LLC, Respondent  
By: Mohammed H. Nazzal

1-27-26  
Dated: