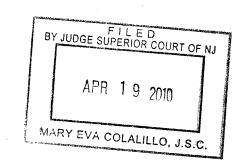
PAULA T. DOW
ATTORNEY GENERAL OF NEW JERSEY
Division of Law
124 Halsey Street
P.O. Box 45029
Newark, New Jersey 07102
Attorney for Plaintiffs

By:

Lisa D. Kutlin

Deputy Attorney General

(973) 648-3540



SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION CAMDEN COUNTY DOCKET NO. CAM-C-40-09

PAULA T. DOW, Attorney General of the State of New Jersey, SHARON JOYCE, Acting Director of the New Jersey Division of Consumer Affairs, and THOMAS B. CONSIDINE, Commissioner of the New Jersey Department of Banking and Insurance, Plaintiffs,

v.

NEW HOPE PROPERTY, LLC d/b/a NEW HOPE, NEW HOPE MODIFICATIONS, NEW HOPE MODIFICATIONS, LLC and NEW HOPE PROPERTIES, LLC; DONNA FISHER; BRIAN MAMMOCCIO; JANE and JOHN DOES 1-10, individually and as owners, officers, directors, shareholders, founders, managers, agents, servants, employees, representatives and/or independent contractors of NEW HOPE PROPERTY, LLC d/b/a NEW HOPE, NEW HOPE MODIFICATIONS, NEW HOPE MODIFICATIONS, LLC and/or NEW HOPE PROPERTIES, LLC; and XYZ CORPORATIONS 1-10, Defendants.

Civil Action

CONSENT JUDGMENT

WHEREAS, the parties to this Action are Plaintiffs PAULA T. DOW, Attorney

General of the State of New Jersey ("Attorney General"), SHARON JOYCE, Acting

Director ("Director") of the New Jersey Division of Consumer Affairs, ("Division"), and THOMAS B. CONSIDINE, Commissioner ("Commissioner") of the New Jersey Department of Banking and Insurance (collectively "Plaintiffs"), and NEW HOPE PROPERTY, LLC d/b/a NEW HOPE, NEW HOPE MODIFICATIONS, NEW HOPE MODIFICATIONS, LLC and NEW HOPE PROPERTIES, LLC; DONNA FISHER; and BRIAN MAMMOCCIO (collectively "Defendants"); and whereas, a parallel action was filed in federal court, FTC v. New Hope et al., Civil No. 09-1203 (D.N.J); and as evidenced by their signatures below, Plaintiffs and Defendants (collectively "Parties") consent to the entry of this Consent Judgment ("Consent Judgment") and its provisions as to Defendants without trial of any issue of fact or law, and without an admission of any liability or wrongdoing of any kind;

WHEREFORE, IT IS HEREBY ORDERED, ADJUDGED AND AGREED AS FOLLOWS:

PART ONE: DEFINITIONS

- 1. Unless otherwise specified, the following definitions shall apply to this Consent Judgment:
- a. "And" and "or" shall be construed conjunctively or disjunctively as necessary to make the meaning inclusive rather than exclusive.
 - b. "Consent Judgment" means this Consent Judgment.
 - c. "Effective Date" means the date this Consent Judgment is entered by the Court.
 - d. "Including" means without limitation.
 - e. The use of the singular form of any word includes the plural and vice versa.
 - f. "Consumer" shall refer to any Person who is offered Merchandise for Sale.

- g. "Person[s]" shall be defined in accordance with N.J.S.A. 56:8-1(d).
- h. "Debt Adjustment" means acting or offering to act for a consideration as an intermediary between a debtor and the debtor's creditors for the purpose of settling, compounding, or otherwise altering the terms of payment of any debts of the debtor, including a home mortgage, or receiving money or other property from a debtor, or on behalf of a debtor, for payment to, or distribution among, the creditors of the debtor pursuant to N.J.S.A 17:16G-1.
- i. "Mortgage Loan Modification or Foreclosure Relief Service" means any good, service, plan, or program that is represented, expressly or by implication, to assist a Consumer in any manner to (A) stop, prevent, or postpone any home mortgage or deed of trust foreclosure sale; (B) obtain or arrange a modification of any term of a home loan, deed of trust, or mortgage; (C) obtain any forbearance from any mortgage loan holder or servicer; (D) exercise any right of reinstatement of any mortgage loan; (E) obtain, arrange, or attempt to obtain or arrange any extension of the period within which the owner of property sold at foreclosure may cure his or her default or reinstate his or her obligation; (F) obtain any waiver of an acceleration clause contained in any promissory note or contract secured by a deed of trust or mortgage on a residence in foreclosure or contained in that deed of trust; (G) obtain a loan or advance of funds that is connected to the Consumer's home ownership; (H) avoid or ameliorate the impairment of the Consumer's credit record credit history, or credit rating that is connected to the Consumer's home ownership; (I) save the Consumer's residence from foreclosure; (J) assist the Consumer in obtaining proceeds from the foreclosure sale of the Consumer's residence; (K) obtain or arrange a pre-foreclosure sale, short sale, or deed-in-lieu of

foreclosure; (L) obtain or arrange a refinancing, recapitalization, or reinstatement of a home loan, deed of trust, or mortgage; (M) audit or examine a Consumer's mortgage or home loan application; (N) obtain, arrange, or attempt to obtain or arrange any extension of the period within which the renter of property sold at foreclosure may continue to occupy the property; or (O) the purchase of a residence and subsequent lease of that residence back to the original homeowner with the intent to forestall or avoid foreclosure. The foregoing shall include any manner of claimed assistance, including, but not limited to, debt, credit, budget, or financial counseling; receiving money for the purpose of distributing it to creditors; contacting creditors or servicers on behalf of the Consumer; and giving advice of any kind with respect to filing for bankruptcy.

- j. "FTC" shall refer to the Federal Trade Commission.
- k. "FTC Action" shall refer to the action titled <u>Federal Trade Commission v. New Hope et al.</u>, Civil No. 09-1203 (D.N.J) pending in the United States District Court for the District of New Jersey.
- 1. "Merchandise" shall be defined in accordance with N.J.S.A. 56:8-1(c) and/or N.J.A.C. 13:45A-9.1 and includes, but is not limited to, mortgage loan modification assistance or foreclosure relief services.
 - m. "New Jersey" shall refer to the State of New Jersey.
- n. "Represent" means to state or imply through claims, statements, questions, conduct, graphics, symbols, lettering, formats, devices, language, documents, messages or any other manner of means by which meaning might be conveyed.

- o. "Restitution" shall refer to all methods undertaken to resolve Consumer complaints, in accordance with N.J.S.A. 56:8-8 and N.J.S.A. 17:16G-1 et seq., including any payments made through the FTC action.
 - p. "Sale" shall be defined in accordance with N.J.S.A. 56:8-1(e).
- q. "Servicer" means any beneficiary, mortgagee, trustee, loan servicer, loan holder, or other entity that performs loan or credit account administration or processing services and/or its authorized agents

PART TWO: INJUNCTIVE RELIEF

- 2. Pursuant to the Debt Adjustment and Credit Counseling Act ("DACCA"), N.J.S.A. 17:16G-1 et seq., Defendants shall cease and desist from engaging in debt adjustment, mortgage loan modification or foreclosure relief services in or from New Jersey.
- 3. Pursuant to the New Jersey Consumer Fraud Act, N.J.S.A. 56:8-1 et seq. ("CFA"), Defendants are permanently enjoined from engaging in debt adjustment, mortgage loan modification or foreclosure relief services in or from New Jersey.
- 4. Pursuant to the CFA, Defendants are permanently enjoined from the Advertisement of debt adjustment, mortgage loan modification or foreclosure relief services in or from New Jersey.
- 5. Defendants shall not engage in any unfair or deceptive acts or practices in the conduct of any business and shall comply with such State and/or Federal laws, rules and regulations as now constituted or as may hereafter be amended, including all Federal and State banking and mortgage lending laws, including DACCA and the CFA, and all regulations of the New Jersey Department of Banking and Insurance.

- 6. Defendants shall not violate the New Jersey Racketeer Influenced and Corrupt Organizations Act ("RICO"), N.J.S.A. 2C:41-1 to -6.2.
- 7. Defendants shall cooperate with the FTC to facilitate Consumer Restitution as provided for in the Stipulated Final Order for Permanent Injunction and Settlement of Claims in the FTC Action.
- 8. In any Advertisement or Sale of Merchandise, Defendants shall not Represent or in any other manner lead Consumers to believe that they are affiliated with or are in fact the Hope Now Alliance ("Hope Now") or any other government assistance program, and shall not:
 - a. Use a name that is easily confused with "Hope Now";
- b. Use the New Hope Modifications Website or any other website that is easily confused with the Hope Now Website;
- c. Use a toll-free number that is easily confused with the toll-free telephone number of Hope Now, "1-888-995-HOPE";
- d. Use any video, in any website, Advertisement, or elsewhere that concerns or references Hope Now;
- e. Use links in any website, Advertisement or elsewhere that link to any press release concerning Hope Now;
- f. Use links in any website, Advertisement or elsewhere that link to any articles concerning Hope Now;
- g. Forward to Consumers any documents that are identical or similar to documents used by Hope Now, such as any "Mission Statement" that is the same as the "Alliance Statement" used by Hope Now;

- h. Answer telephone calls with the statement "Hope Now";
- i. Tell Consumers that Defendants are working with the United States Government;
- j. Tell Consumers that Defendants are administering a program set up by the United States Government or were set up by the United States Government;
- k. Tell Consumers that Defendants handled matters on behalf of the United States Government, including the United States Department of Housing and Urban Development;
- 1. Tell Consumers that Defendants are a non-profit organization affiliated with Hope Now;
- m. Tell Consumers that Defendants are the same "Hope Now" covered in the media; and
- n. Include in e-mails, Advertisements, or any other communications or other documents the terms "Hope Now Alliance," "Hope Loan Modification Counselor," "Hope Now Modification Counselor," and/or "Hope Now Loan Modification Counselor."
 - 9. Defendants shall not accept payment from Consumers and then fail to provide Consumers with the contracted-for Merchandise.
 - 10. Defendants shall not instruct or advise Consumers to stop paying their mortgages.
 - 11. Defendants shall not Represent that they will modify a Consumer's mortgage.
 - 12. Defendants shall not fail to provide Consumers with refunds when Defendants have failed to provide the contracted-for Merchandise.

- 13. Defendants shall not Represent that they will provide a Consumer with a refund and then fail to do so.
- 14. Defendants shall not fail to respond to Consumer complaints, inquiries, and/or requests for refunds in a timely manner or at all.

PART THREE: LICENSE REVOCATION

- 15. Defendant Donna Fisher, having the right to notice and an opportunity for an administrative hearing to contest alleged violations of the Licensed Lenders Act, N.J.S.A. 17:11C-1 et seq., and having knowingly and voluntarily waived same, hereby consents to the Commissioner's revocation of her individual lender license and mortgage solicitor registration and further consents never to apply again to the New Jersey Department of Banking and Insurance for any license, registration or authority, and in consideration thereof the Commissioner releases Donna Fisher from any potential regulatory actions under the Licensed Lenders Act arising out of the actions alleged in this Verified Complaint.
- 16. Defendant Brian Mammoccio, having the right to notice and an opportunity for an administrative hearing to contest alleged violations of the Licensed Lenders Act, N.J.S.A. 17:11C-1 et seq., and having knowingly and voluntarily waived same, hereby consents to the Commissioner's revocation of his mortgage solicitor registration and further consents never to apply again to the New Jersey Department of Banking and Insurance for any license, registration or authority, and in consideration thereof the Commissioner releases Brian Mammoccio from any potential regulatory actions under the Licensed Lenders Act arising out of the actions alleged in this Complaint.

PART FOUR: RESTITUTION

17. Any Restitution for Consumers shall be paid, to the extent available, from the assets frozen in the FTC action. In the event that Restitution is not provided for affected Consumers in disposition of the FTC Action, Plaintiffs reserve all rights and authority under the CFA and DACCA to provide Restitution for affected Consumers.

PART FIVE: SETTLEMENT AMOUNT

- 18. The Parties have agreed to settle Plaintiffs' claims in the Verified Complaint along with any claims Plaintiffs could have brought prior to the Effective Date relating to mortgage loan modification or foreclosure relief services for a settlement in the amount of Eleven Million Four Hundred Fifty Thousand Dollars (\$11,450,000.00) ("the Total Settlement Amount"), as follows:
- a. The Parties have agreed to the entry of a judgment in the amount of Ten Million Dollars (\$10,000,000.00) against New Hope Property, LLC, Eight Million Dollars (\$8,000,000) of which shall be payable to the New Jersey Division of Consumer Affairs and forwarded to Lisa D. Kutlin, Deputy Attorney General, at the address below and Two Million Dollars (\$2,000,000) of which shall be payable to the State of New Jersey, General Treasury, and forwarded to Gregory McHugh, Deputy Attorney General, at the address below;
- b. The Parties have agreed to settle the claims against Donna Fisher for Two Hundred and Fifty Thousand Dollars (\$250,000) ("Defendant Fisher's Settlement Amount");
- i. Donna Fisher shall make a settlement payment of \$20,000 within 365 days of the Effective date, \$10,000 of which shall be payable to the New Jersey Division of

Consumer Affairs and forwarded to Lisa D. Kutlin, Deputy Attorney General at the address below and \$10,000 of which shall be payable to the State of New Jersey, General Treasury, and forwarded to Gregory McHugh, Deputy Attorney General at the address below;

- ii. Any payment from the FTC's escrow agent in the FTC Action to the State of New Jersey in satisfaction of Defendant Fisher's Settlement Amount shall offset Defendant Fisher's Settlement Amount dollar for dollar:
- Donna Fisher's Settlement Amount, Two Hundred and Thirty Thousand Dollars (\$230,000), shall be suspended and automatically vacated at the end of that period, provided Defendant Fisher complies with all other terms of this Consent Judgment, including timely making the payment agreed to in Paragraph 18(b)(i) and complying with all injunctive relief agreed to in Part Two;
- c. The Parties have agreed to settle the claims against Brian Mammoccio for One Million and Two Hundred Thousand Dollars (\$1,200,000) ("Defendant Mammoccio's Settlement Amount");
- i. Defendant Brian Mammoccio shall make a settlement payment of Ten Thousand Dollars (\$10,000) ("Defendant Mammoccio's Initial Settlement Payment") within 365 days of the Effective date, Five Thousand Dollars (\$5,000) of which shall be payable to the New Jersey Division of Consumer Affairs and forwarded to Lisa D. Kutlin, Deputy Attorney General at the address below and Five Thousand Dollars (\$5,000) of which shall be payable to the State of New Jersey, General Treasury, and forwarded to Gregory McHugh, Deputy Attorney General, at the address below;

- ii. Any payment from the FTC's escrow agent in the FTC Action to the State of New Jersey in satisfaction of Defendant Mammoccio's Initial Settlement Payment shall offset Brian Mammoccio's obligation on that Initial Settlement Payment dollar for dollar;
- iii. The remainder of the Brian Mammoccio's Settlement Amount, One Million One Hundred Ninety-Thousand Dollars (\$1,190,000.00), shall be immediately due and owing individually by Brian Mammoccio to the State of New Jersey and judgment shall be entered in that amount;
- d. Upon the making of any settlement payment, Defendants shall be immediately and fully divested of any interest in, or ownership of, the monies paid and all interest in the monies paid, and any subsequent interest or income derived therefrom, shall inure entirely to the benefit of the Plaintiffs pursuant to the terms herein; and
- e. In the event any Defendant fails to materially comply with any portion of this Consent Judgment, the entire Settlement Amount as to that Defendant, including any suspended portion of that Defendant's Settlement Amount, shall be immediately due and payable upon notice by Plaintiffs as provided in Paragraph 43.

PART SIX: REPRESENTATIONS

19. Defendants Represent and warrant that New Hope Modifications and New Hope Property, LLC are no longer operating and that their websites are presently and will permanently remain disabled and inactive.

PART SEVEN: JURISDICTION AND OTHER PROVISIONS

20. Pursuant to the CFA and DACCA, jurisdiction of this Court over the subject matter and over the Defendants for purposes of entering into and enforcing this Consent

Judgment is admitted. Jurisdiction is retained by this Court for such further orders and directions as may be necessary or appropriate for the construction and modification of the injunctive provisions herein, or execution of this Consent Judgment, including punishment for any violation of this Consent Judgment. Pursuant to the CFA and DACCA, venue is proper in this Court.

- 21. The Parties consent to the entry of this Consent Judgment for the purposes of settlement only and this Consent Judgment does not constitute any admission of liability or wrongdoing, either express or implied, by Defendants or any other party.
- 22. The entry of this Consent Judgment has been consented to by Defendants upon advice of counsel as their own free and voluntary acts and with full knowledge and understanding of the nature of the proceedings and the obligations and duties imposed upon them by this Consent Judgment, and they consent to its entry without further notice, and aver that no offer, agreement or inducements of any nature whatsoever have been made to them by the Plaintiffs or Plaintiffs' employees to procure this Consent Judgment.
- 23. This Consent Judgment shall be governed by, and construed and enforced in accordance with, the laws of New Jersey.
- 24. The Parties have negotiated, jointly drafted and fully reviewed the terms of this Consent Judgment and the rule that uncertainty or ambiguity is to be construed against the drafter shall not apply to the construction or interpretation of this Consent Judgment.

- 25. This Consent Judgment contains the entire agreement among the Parties. Except as otherwise provided herein, this Consent Judgment shall be modified only by a written instrument signed by or on behalf of the Plaintiffs and Defendants.
- 26. Defendants waive their right to argue, submit, propose, seek to establish or otherwise contend before any court or tribunal that Plaintiffs' claims against them or any of their bankruptcy estates, including claims or debt based on this Consent Judgment, are dischargeable debt or claims under the United States Bankruptcy Code (including under 11 U.S.C. § 523, including 11 U.S.C. § 523 (a)(7), (a)(19)) or any other federal or state law. This waiver is limited solely to Plaintiffs and does not constitute a waiver of any rights in bankruptcy that Defendants may possess against third parties, even if those claims are based in whole or in part upon the claims brought by Plaintiffs in this litigation.
- 27. Defendants waive their right to argue, submit, propose, seek to establish or otherwise contend before any court or tribunal that Plaintiffs are precluded, estopped or otherwise barred, by the entire controversy doctrine or in any way whatsoever, from asserting claims against them related to practices not alleged in the Verified Complaint, regardless of whether those claims arose before or after the Effective Date. This waiver is limited solely to Plaintiffs and does not constitute a waiver of any defenses that Defendants may possess against third parties, even if those claims are based in whole or in part upon the claims brought by Plaintiffs in this litigation.
- 28. In the event that the Court shall not enter this Consent Judgment, this proposed Consent Judgment shall be of no force and effect against the Attorney General of New Jersey, the Director, the Commissioner or Defendants.

- 29. This Consent Judgment shall bind Defendants, their officers, directors, agents, representatives, and employees, and shall be binding on any and all successors and assigns, future purchasers, acquired parties, acquiring parties, successors-in-interest, shareholders, and their officers, agents, representatives, and employees, directly or indirectly or through any corporation or anyone acting directly or indirectly on their behalf.
- 30. Defendants have, by their signatures and the signatures of their respective counsel hereto, waived any right to appeal, petition for certiorari, move to reargue or rehear or be heard in connection with entry of this Consent Judgment concerning past conduct addressed in this Consent Judgment.
- 31. In exchange for the consideration set forth herein, Plaintiffs agree to release Defendants from civil claims or Consumer-related administrative claims, to the extent permitted by New Jersey law, which the Plaintiffs brought or could have brought prior to the Effective Date against Defendants for violations of the CFA or DACCA that relate to mortgage loan modification or foreclosure relief services. The release language in this paragraph is not intended to apply to any private right of action brought by any individual or entity, or to any Federal authority, or to any other State authority for conduct not described in the Verified Complaint, including the transaction of any other business by Defendants.
- 32. Notwithstanding any term of this Consent Judgment, the following do not comprise released claims: (a) private rights of action, provided however, that nothing herein shall prevent Defendants from raising the defense of set-off against a Consumer who has received Restitution; (b) actions by the Commissioner to enforce any other

banking or licensing laws of the State including, but not limited to, the Licensed Lenders Act, N.J.S.A. 17:11C-1 et seq., and corresponding regulations; (c) actions to enforce this Consent Judgment; (d) any claims against Defendants by any other agency or subdivision of the State, including the Division of Criminal Justice; (e) claims, enforcement actions or prosecutions by any person or entity not a party to this Consent Judgment.

- 33. If any portion of this Consent Judgment is held invalid or unenforceable by operation of law, the remaining terms of this Consent Judgment shall not be affected.
- 34. This Consent Judgment shall be binding upon the Parties and their successors in interest. In no event shall assignment of any right, power or authority under this Consent Judgment avoid compliance with this Consent Judgment.
- 35. This Consent Judgment, when fully executed and performed by Defendants to a reasonable expectation of the Attorney General, will resolve all claims against Defendants that were raised in the Verified Complaint filed by the Attorney General in this action. However, nothing in this Consent Judgment is intended to, nor shall, limit the Attorney General's investigatory or compliance review powers otherwise provided by law.
- 36. Notwithstanding any provision of this Consent Judgment to the contrary, the Attorney General or the Commissioner may, in their discretion, grant written extensions of time for Defendants to comply with any provision of this Consent Judgment.
- 37. The signatories to this Consent Judgment warrant and represent that they have read and understand this Consent Judgment, that they are duly authorized to execute

this Consent Judgment, and that they have the authority to take all appropriate action required to be taken pursuant to the Consent Judgment to effectuate its terms.

- 38. This Consent Judgment may be executed in multiple counterparts, each of which shall be deemed a duplicate original.
- 39. This Consent Judgment is final and binding on the Parties, including all principals, agents, representatives, successors in interest, assigns, and legal representatives thereof. Each party has a duty to so inform any such successor in interest of the terms of this Consent Judgment. No assignment by any party thereto shall operate to relieve such party of its obligations herewith.
- 40. All of the terms of this Consent Judgment are contractual and not merely recitals and none may be amended or modified except by a writing executed by all Parties hereto approved by the Court.
- 41. The above captioned lawsuit shall be dismissed without prejudice. However, the Court shall retain jurisdiction over the Parties and the matter and retain the power to order all applicable equitable remedies to ensure compliance with this Consent Judgment, including, but not limited to, contempt as provided in Paragraph 43.
- 42. This Consent Judgment supersedes and renders null and void any and all written or oral prior undertakings or agreements between the Parties regarding the subject matter hereof.
- 43. Failure to comply with any provision of this Consent Judgment shall be considered a violation of this Consent Judgment. Upon such a violation, Plaintiffs may take any and all steps available to enforce this Consent Judgment, including seeking an order of contempt. However, in the event of a dispute among the Parties regarding

any issue arising hereunder, the Parties shall attempt in good faith to resolve the dispute before seeking the Court's intervention, Plaintiffs shall provide Defendants with the specific details of the alleged noncompliance, and Defendants shall be afforded a fifteen (15) day period within which to cure any such noncompliance. In the event of Defendants' failure to cure any such noncompliance, Plaintiffs may move on notice or by Order to Show Cause to have a judgment entered for the entire Settlement Amount, including any suspended portion of that Settlement Amount. Defendants shall have the right to submit opposition to any motion or Order to Show Cause application filed by Plaintiffs and to contest same on any return date. Upon being presented with evidence that any of the Defendants have failed to materially comply with this Consent Judgment, the Court will enter judgment for the entire balance of that Defendant's Settlement Amount and for Plaintiffs' costs associated with investigating and litigating that noncompliance, including reasonable attorneys' fees.

- 44. Failure by any party to seek enforcement of this Consent Judgment pursuant to its terms with respect to any instance or provision shall not be construed as a waiver to such enforcement with regard to other instances or provisions.
- 45. Nothing in this Consent Judgment shall preclude a right of action by any person not a party to this Consent Judgment and nothing in this Consent Judgment shall preclude Defendants from asserting any defense to any action brought by a person not a party to this Consent Judgment.

46. All communications and notices regarding this Consent Judgment shall be sent by first class mail and facsimile, if twenty-five (25) pages or less in length, to:

Office of the Attorney General

Lisa D. Kutlin
Deputy Attorney General
Division of Law
124 Halsey Street, 5th Floor
P.O. Box 45029
Newark, NJ 07101
FAX 973-648-3879
Attorney for Plaintiffs

Gregory McHugh
Deputy Attorney General
State of New Jersey
Office of the Attorney General
Department of Law and Public Safety
Division of Law
Banking and Insurance Section
P.O. Box 117
Trenton, NJ 08625
FAX 609-777-3503
Attorney for Commissioner

Defendants

Colin G. Bell, Esq.
HANKIN SANDMAN & PALLADINO
30 South New York Ave.
Atlantic City, NJ 08401
FAX: 609-344-7913
Attorney for Defendants

IT IS ON THIS /9 DAY OF April,

, 2010 SO ORDERED, ADJUDGED

AND DECREED.

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Jointly Approved and Submitted for Entry:

PAULA T. DOW ATTORNEY GENERAL OF NEW JERSEY

12 P N	Lisa D. Kutlin Deputy Attorney General 24 Halsey Street - 5th Floor 2.O. Box 45029 ewark, New Jersey 07101 ttorney for Plaintiffs	Dated:	4/15/10		
FOR DEFENDANTS:					
Ву:	Colin Bell, Esq. for Defendants	Dated:			
By:	Donna Fisher	Dated:			
By:	Brian Mammoccio	Dated:			
Ву:	Brian Mammoccio, President and CEO of For New Hope Property, LLC d/b/a New Hope Modifications, LLC and New Hope I	Hope, Nev	w Hope Modifications,	New	

Jointly Approved and Submitted for Entry:

PAULA T. DOW ATTORNEY GENERAL OF NEW JERSEY

By:		Dated:
	Lisa D. Kutlin	
	Deputy Attorney General	
1	124 Halsey Street - 5th Floor P.O. Box 45029 Newark, New Jersey 07101 Attorney for Plaintiffs	
FOR	DEFENDANTS:	
Ву:	Colin Bell, Esq. for Defendants	Dated: 4/14/16
Ву:	Donna Fisher	Dated: UNITO
By:	Brian Mammoccio	Dated: 4/14/10
Ву:	Brian Mammoccio, President and CEO of Nor New Hope Property, LLC d/b/a New Hope Modifications, LLC and New Hope P	Hone New Hone Made