

STATE OF NEW JERSEY



DEPARTMENT OF BANKING AND INSURANCE DIVISION OF BANKING

CONSENT ORDER NO. E16-016839

IN THE MATTER OF:
DOM'S AUTO CLINIC
REF. NO. N/A

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CONSENT ORDER

DOM'S AUTO CLINIC
ATTN: DOMINIC MARESE
1255 DELSEA DR.
WESTVILLE, NJ 08093

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This matter having been opened to the Office of Consumer Finance within the Division of Banking of the New Jersey Department of Banking and Insurance ("Department") upon information that Dom's Auto Clinic, an unlicensed motor vehicle installment seller pursuant to the Retail Installment Sales Act of 1960 (the "Act"), N.J.S.A. 17:15A-30 et seq. (the "Act"), may have violated certain provisions of the Act and its corresponding regulations; and

WHEREAS IT APPEARS that Dom's Auto Clinic may have violated the following provisions:

1. N.J.S.A. 17:16C-2 Necessity of license "No person shall hereafter engage in or continue to engage in the business of a...motor vehicle installment seller in this State without first obtaining a license from the commissioner..."

AND WHEREAS, in the event that the Commissioner issued an administrative Order to Show Cause to Dom's Auto Clinic addressing the above-referenced apparent violations, Dom's Auto Clinic would be entitled to request a hearing of the matter as a contested case in accordance with the Administrative Procedure Act, N.J.S.A. 52:14B-1 et seq.; and

WHEREAS Dom's Auto Clinic understands these rights and has voluntarily waived the right to a hearing on the matters addressed in this Consent Order; and

WHEREAS, without making any admission of liability with respect to any of the apparent violations cited in this Consent Order, Dom's Auto Clinic has agreed for purposes of settlement to undertake the following actions:

1. Dom's Auto Clinic shall cease engaging in the business of a motor vehicle installment seller without the appropriate license issued by the commissioner under the Act or any successor statute; and

WHEREAS, without making any admission of liability with respect to any of the apparent violations cited in this Consent Order, Dom's Auto Clinic has agreed for purposes of settlement to pay civil administrative penalties in the amount of \$500.00 and

WHEREAS the provisions of this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and regulations and the protection of the public health, safety and welfare, and are not intended to constitute debts which may be limited or discharged in bankruptcy proceedings; and

WHEREAS the parties to this Consent Order have determined that this matter is suitable for resolution upon the consent of the parties and that Dom's Auto Clinic and the Commissioner desire to resolve this matter without a hearing or litigation, and for further good cause appearing;

NOW, THEREFORE, IT IS on this 9 day of 13 2016, ORDERED AND AGREED as follows: 13¹² SEPTEMBER (Yink)

1. Dom's Auto Clinic shall cease engaging in the business of a motor vehicle installment seller without the appropriate license issued by the commissioner under the Act or any successor statute; and
2. Dom's Auto Clinic shall pay civil administrative penalties in the amount of \$500.00. Payment shall be made as follows. The amount of said penalties is due in full upon entry into this Consent Order by means of a certified check, bank check or money order made payable by means of a certified check, bank check or money order made payable to the "Treasurer, State of New Jersey" and forwarded with the original and the second payment a copy of this Consent Order duly signed by an authorized representative of Dom's Auto Clinic to:

Department of Banking and Insurance
Division of Anti-Fraud Compliance
P.O. Box 325
Trenton, New Jersey 08625
Attention: Jan Allen

3. Dom's Auto Clinic consents to the entry of this Consent Order as a Final Administrative Order, and Dom's Auto Clinic understands 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.

Consented to with respect to
both form and content:

Dom's Auto Clinic

By: DOMINIC MGIESE
Print Name: DOMINIC MGIESE
Title: DOM AUTO CLINIC
Date: 9-18-10

It is so ordered:

RICHARD J. BADOLATO, COMMISSIONER
NEW JERSEY DEPARTMENT OF
BANKING AND INSURANCE

By: Thomas M. Hunt
Thomas M. Hunt, Assistant Division Director
Office of Consumer Finance, Division of Banking