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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - PASSAIC COUNTY
DOCKET NO. PAS-DC-2936-19

MARLENE CARIDE, COMMISSIONER THE NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE,	OF	Civil Action)
Plaintiff,)) STIPULATION OF SETTLEMENT
°v.	72) STIPOLATION OF SETTLEMENT)
HAMDAN QUDAH,)
Defendant.	;) %

WHEREAS, Plaintiff Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance ("Plaintiff"), initiated the instant civil action pursuant to the New Jersey

Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30, against Defendant Hamdan Qudah ("Defendant"); and

WHERAS, Plaintiff and Defendant have reached an amicable agreement resolving the issues in controversy and consented to the entry of the within Stipulation of Settlement; and

IT IS HEREBY STIPULATED AND AGREED, that Defendant admits that he violated N.J.S.A. 17:33A-4a(4)(b) as pleaded in the Complaint; and

shall pay a total sum of \$3,075 to the Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$1,500 in civil penalties for one violation of N.J.S.A. 17:33A-4a(4)(b), attorneys' fees of \$1,500 pursuant to N.J.S.A. 17:33A-5(b), and \$75 constituting the statutory surcharge pursuant to N.J.S.A. 17:33A-5.1; and

IT IS FURTHER HEREBY STIPULATED AND AGREED, that upon execution of this Stipulation of Settlement, Defendant shall remit to the attorney for the Commissioner payment in the amount of \$3,075 by certified check, official bank check, or money order made payable to the "Commissioner, New Jersey Department of Banking and Insurance" and sent to:

Ryan S. Schaffer, Deputy Attorney General Banking and Insurance Section R.J. Hughes Justice Complex

25 Market Street P.O. Box 117 Trenton, New Jersey 08625

IT IS FURTHER HEREBY STIPULATED AND AGREED, that upon final execution of this Settlement, Plaintiff agrees to dismiss this civil action.

CONSENTED AS TO FORM, CONTENT AND ENTRY OF ORDER:

GURBIR S. GREWAL ATTORNEY GENERAL OF NEW JERSEY Attorney for Plaintiff

Ryan S. Schaffer

Deputy Attorney General

Hamdan Qudah, Defendant

Attorney for Defendant