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SUPERIOR COURT OF NEW JERSEY

SPECIAL CIVIL PART - MERCER COUNTY

DOCKET NO. MER-DC-011310-25

SUSAN OCHS ¹ , ACTING	)	
COMMISSIONER OF THE	)	<u>CivilAction</u>
NEW JERSEY DEPARTMENT OF	)	
BANKING AND INSURANCE,	)	ORDER FOR FINAL JUDGMENT
	)	BY DEFAULT
Plaintiff,	)	
	)	
v.	)	
	)	SPECIAL CIVIL PART: STATUTORY
HERMIONE JOSEPH,	)	PENALTIES
	)	AMOUNT IN CONTROVERSY: \$8,518.50
Defendant.	)	

THIS MATTER HAVING BEEN opened to the Court on the Application of Jennifer Davenport, Attorney General of New Jersey, (by Chandra M. Arkema, Deputy Attorney General, appearing), attorney for Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

FINAL JUDGMENT is on July 24, 2026 entered in the amount of \$8,518.50 against Defendant and in favor of Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey

¹ Pursuant to R. 4:34-4, the caption has been revised to reflect the current Acting Commissioner of the Department.

Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for one (1) violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,518.50 pursuant to N.J.S.A. 17:33A-5(b); and a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1.

The party receiving this order shall serve all parties within 10 days. Attorneys are served by uploading to eCourts.

Unopposed /s/William Anklowitz, J.S.C.

OPINION: The motion is granted for being unopposed.