

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



**CONSENT ORDER NO. 24-56336-30,25C-376M**

|                                  |   |                      |
|----------------------------------|---|----------------------|
| In the Matter of                 | ) | <b>CONSENT ORDER</b> |
| Javier Castro                    | ) |                      |
| 100 Schindler Ct., Apt. 101      | ) |                      |
| East Rutherford, NJ 07073-2178   | ) |                      |
| and                              |   |                      |
| 808 17 <sup>th</sup> Street, LLC | ) |                      |
| 100 Schindler Ct., Apt. 101      | ) |                      |
| East Rutherford, NJ 07073-2178   | ) |                      |
| 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, Javier Castro and 808 17<sup>th</sup> Street, LLC, both conducting business at 100 Schindler Court, Apartment 101, East Rutherford, New Jersey 07073-2178, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Javier Castro and 808 17<sup>th</sup> Street, LLC, did knowingly provide a falsified ACORD Evidence of Property Insurance form to a third party dated July 8, 2022, when, in fact, proper insurance was not maintained; 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 \$1,500.00, and surcharge in the amount of \$75.00 against Javier Castro, Individually, and surcharge in the amount of \$75.00 against 808 17<sup>th</sup> Street, LLC, Individually, the total amount of \$1,650.00 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, Dana Basile, Bureau of Fraud Deterrence, Department of Banking and Insurance, PO Box 326, Trenton, New Jersey 08625; 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 15 day of August, 2025 4th September 2025 (GK)

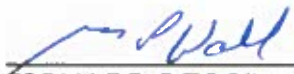
ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$1,500.00 is imposed on Respondents, Javier Castro and 808 17<sup>th</sup> Street, 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 \$75.00 each, such amount to be in addition to the civil administrative penalty.

3. This Consent Order shall not be binding until it is signed by the Assistant Commissioner, Bureau of Fraud Deterrence.

4. 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.).

JUSTIN ZIMMERMAN  
COMMISSIONER  
DEPARTMENT OF BANKING AND INSURANCE

By:   
~~RICHARD BESSER~~ George Way  
ASSISTANT COMMISSIONER Chiet  
BUREAU OF FRAUD DETERRENCE

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

  
Javier Castro, Respondent

08/15/25  
Dated:

  
808 17<sup>th</sup> Street, LLC, Respondent  
By: Javier Castro

08/15/25  
Dated: