

PAULA T. DOW
Attorney General of New Jersey
Attorney for Plaintiff
R.J. Hughes Justice Complex
P. O. Box 083
Trenton, New Jersey 08625

By: Brian M. Brennan
Deputy Attorney General
(609) 896-8824

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - ESSEX COUNTY
DOCKET NO. ESX-L-3380-09

STATE OF NEW JERSEY,)	
)	Civil Action
Plaintiff,)	
)	STIPULATION OF SETTLEMENT
v.)	
NEWARK PAIN MANAGEMENT, &)	
REHABILITATION CENTER INC.,)	
DANIEL ENEMUO and DELORES)	
ENSLEY, D.C.,)	
Defendants.)	

The claim in this action having been settled and resolved by the parties, plaintiff, State of New Jersey, and defendants, Newark Pain Management & Rehabilitation Center, Inc. and Daniel Enemuo (together, the "Defendants"):

IT IS HEREBY STIPULATED AND ACKNOWLEDGED by defendants, Newark Pain Management & Rehabilitation Center, Inc. and Daniel Enemuo that they caused false and/or misleading claims to be submitted to insurance companies by failing to disclose that Newark

Pain Management & Rehabilitation Center, Inc. was not authorized to provide chiropractic services to patients.

IT IS HEREBY STIPULATED AND AGREED that this conduct constitutes a violation of N.J.S.A. 17:33A-1 et seq., and that any future violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 et seq., shall be considered a subsequent violation; and

IT IS HEREBY STIPULATED AND AGREED that the Defendants shall pay \$88,517.00, jointly and severally, in settlement of the above referenced action (hereinafter "Settlement Amount"). The Settlement Amount shall be comprised of a civil penalty in the amount of \$75,000.00, reimbursement of the State's attorneys fees in the amount of \$7,347.00, and restitution to State Farm Insurance in the amount of \$6,170.00; and

IT IS HEREBY STIPULATED AND AGREED that the Defendants shall pay the Settlement Amount upon the following terms and conditions:

1. Upon execution of this Stipulation of Settlement, the Defendant shall remit to the attorney for the State an initial payment in the amount of \$8,017.00, which shall be paid in two (2) separate checks in accordance with the following instructions:

(a) One (1) certified check or money order in the amount of \$6,170.00 that is payable to State Farm Insurance; and

(b) The remaining first month's payment shall be a certified check or money order in the amount of \$1,847.00 that is payable to Commissioner, New Jersey Department of Banking and Insurance.

2. Beginning June 1, 2010, and continuing thereafter on the first day of each consecutive month until such time as the Settlement Amount is paid in full, the Defendant shall pay the amount of two thousand three hundred dollars 00/100 cents (\$2,300.00) to the Commissioner, New Jersey Department of Banking and Insurance.

3. All payments are to be made via cashier's check, money order or other certified funds, made payable to "Commissioner, New Jersey Department of Banking and Insurance". After the initial payment as directed above, all subsequent payments shall be addressed to, "Commissioner, New Jersey Department of Banking and Insurance, Division of Anti-Fraud Compliance, 20 West State Street, P.O. Box 325, Trenton, New Jersey 08625". The OIFP File Number, 05-25931-02, shall be entered on all payments and any other communications.

4. In conjunction with the execution of this Stipulation of Settlement, the parties shall also enter into a Consent Judgment for the entire amount owed.

5. If Defendant fails to make any scheduled payment within ten (10) days of its due date, Plaintiff can, without further notice to Defendants, commence collection proceedings pursuant to the Consent Judgment or may undertake such other judicial process as may be appropriate; and

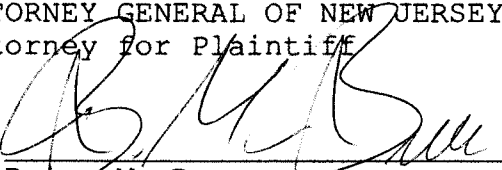
IT IS HEREBY STIPULATED AND AGREED that this Stipulation of Settlement may be used against Defendants in any civil or administrative proceeding related to a violation of N.J.S.A. 17:33A-1 et seq., including a license suspension or revocation proceeding;

IT IS HEREBY STIPULATED AND AGREED that pursuant to N.J.S.A. 17:33A-10(c), a copy of this Stipulation of Settlement shall be provided to any appropriate licensing authority;

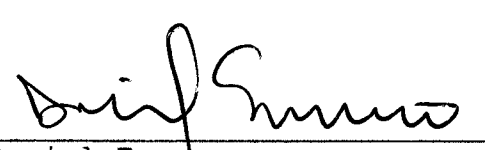
IT IS HEREBY STIPULATED AND AGREED that Defendants are obligated to pay the Department of Banking & Insurance its surcharge of \$3,750.00 in accordance with N.J.S.A. 17:33A-5.1, which is separate and apart from the Settlement Amount; and

IT IS FURTHER STIPULATED AND AGREED that the penalties of this Stipulation of Settlement are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and 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.

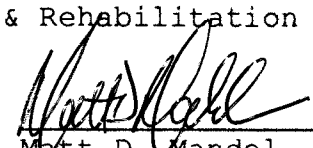
PAULA T. DOW
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff

By: 
Brian M. Brennan
Deputy Attorney General

Dated: 5/5/10

By: 
Daniel Enemu
Defendant
President, Newark Pain Management
& Rehabilitation Center, Inc.
On behalf of himself and on behalf of
Newark Pain Management
& Rehabilitation Center, Inc.

Dated: _____

By: 
Matt D. Mandel, Esq.
Attorney for Defendants

Dated: 4-30-10

PAULA T. DOW
Attorney General of New Jersey
Attorney for Plaintiff
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P. O. Box 083
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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - ESSEX COUNTY
DOCKET NO. ESX-L-3380-09

STATE OF NEW JERSEY,)	
)	Civil Action
Plaintiff,)	
)	ORDER FOR ENTRY OF JUDGMENT
v.)	BY CONSENT
)	AS TO DEFENDANTS NEWARK
NEWARK PAIN MANAGEMENT, &)	PAIN MANAGEMENT &
REHABILITATION CENTER INC.,)	REHABILITATION CENTER INC.,
DANIEL ENEMUO and DELORES)	AND DANIEL ENEMUO ONLY
ENSLEY, D.C.,)	
)	
Defendants.)	

This matter having been brought before the Court by Brian M. Brennan, Deputy Attorney General, Attorney for Plaintiff, State of New Jersey, and the undersigned parties having consented to the form of this Order;

IT IS ON THIS day of , 2010,

ORDERED that Judgment shall be and hereby is entered against the defendants, Newark Pain Management & Rehabilitation

Center, Inc., and Daniel Enemuo, jointly and severally, in favor of the Plaintiff, State of New Jersey, in the amount of \$88,517.00, comprising a civil penalty in the amount of \$75,000.00, reimbursement of the State's attorneys fees in the amount of \$7,347.00, and restitution to State Farm Insurance in the amount of \$6,170.00; and

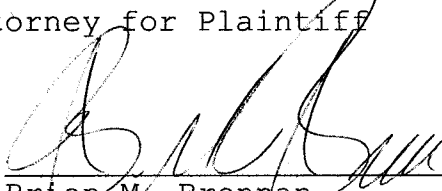
IT IS FURTHER ORDERED that a copy of this Order shall be served on all parties within _____ days from the date thereof.

J.S.C.

CONSENTED AS TO FORM, CONTENT
AND ENTRY OF ORDER:

PAULA T. DOW
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff


By: _____


Brian M. Brennan
Deputy Attorney General

Dated: _____

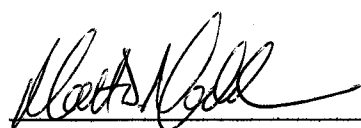
5/5/10

By: _____


Daniel Enemuo
Defendant
President, Newark Pain Management
& Rehabilitation Center, Inc.
On behalf of himself and on behalf of
Newark Pain Management
& Rehabilitation Center, Inc.

Dated: _____

By: _____


Matt D. Mandel, Esq.
Attorney for Defendants

Dated: _____

4-30-10