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ACTING ATTORNEY GENERAL OF NEW JERSEY
Division of Law
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FILED

May 19 2022

Division of Consumer Affairs

By: Donna J. Dorgan
Deputy Attorney General
Consumer Fraud Prosecution Section
(973) 648-3546

STATE OF NEW JERSEY
DEPARTMENT OF LAW AND PUBLIC SAFETY
DIVISION OF CONSUMER AFFAIRS

Administrative Action

In the Matter of

GLEN MOTORS, INC.

Respondent.

**ASSURANCE OF VOLUNTARY
COMPLIANCE**

WHEREAS this matter was opened by the New Jersey Division of Consumer Affairs, Office of Consumer Protection ("Division"), as an investigation to ascertain whether violations of the New Jersey Consumer Fraud Act, N.J.S.A. 56:8-1 to -226 ("CFA"), the Regulations Governing Motor Vehicle Advertising Practices, N.J.A.C. 13:45A-26A.1 to -26A.10 ("Motor Vehicle Advertising Regulations"), and the Regulations Governing Automotive Sales Practices, N.J.A.C. 13:45A-26B.1 to -26B.4 ("Automotive Sales Practices Regulations") and the Consumer Protection Leasing Act, N.J.S.A. 56:12-60 to -70 ("Consumer Leasing Act"), have been or are being committed by Glen Motors Inc., as well as by its owners, officers, directors, shareholders, founders, managers, members, agents, servants, employees, representatives, attorneys,

corporations, subsidiaries, affiliates, successors, and/or assigns (collectively, "Respondent") (hereinafter referred to as the "Investigation");

WHEREAS Respondent, with a main business address of 23-07 Maple Avenue, Fair Lawn, New Jersey 07410, is engaged in the Advertisement, offer for Sale, Sale and/or Lease of Motor Vehicles to Consumers in New Jersey;

WHEREAS the Division alleges that Respondent violated the CFA, the Motor Vehicle Advertising Regulations, the Automotive Sales Practices Regulations and the Consumer Leasing Act;

WHEREAS the Division alleges that Respondent failed to list the price of Motor Vehicles on its Sales Documents;

WHEREAS the Division alleges that Respondent failed to itemize Aftermarket Products or Dealer-Installed Options on Sales Documents;

WHEREAS the Division alleges that Respondent failed to provide a copy of all signed Sales Documents to Consumers;

WHEREAS the Division alleges that Respondent misrepresented optional Aftermarket Products and/or Dealer-Installed Options (e.g. window etching, service contracts or tire protection packages) as mandatory by preprinting the items on Sales Documents;

WHEREAS the Division alleges that Respondent failed to obtain Consumer signatures on all Sales Documents;

WHEREAS the Division alleges that Respondent charged Consumers for items which were integrated into its Advertised Prices;

WHEREAS Respondent denies that it has committed violations of the CFA, the Motor Vehicle Advertising Regulations, the Automotive Sales Practices Regulations and/or Consumer Leasing Act;

WHEREAS on March 5, 2020, Respondent attended an Executive Conference with the Division;

WHEREAS Respondent enters into this Assurance of Voluntary Compliance (“Assurance”) without admitting any violation of the CFA, Motor Vehicle Advertising Regulations, and/or Automotive Sales Practices Regulations, and/or Consumer Leasing Act;

WHEREAS the Division and Respondent (collectively, “Parties”) have reached an amicable agreement thereby resolving the issues in controversy, assuring Respondent’s ongoing compliance with the CFA, the Motor Vehicle Advertising Regulations, the Automotive Sales Practices Regulations, and the Consumer Leasing Act while concluding the Investigation without the need for further action, and Respondent has voluntarily cooperated with the Investigation and consented into entry of this within Assurance, and for good cause shown;

IT IS AGREED as follows:

1. EFFECTIVE DATE

1.1 This Assurance shall be effective on the date that it is filed with the Division (“Effective Date”).

2. DEFINITIONS

As used in this Assurance, the following words or terms shall have the following meanings, which meanings shall apply whenever the words and terms appear in the Assurance:

2.1 “Additional Consumer[s]” shall refer to any Consumer who submits to the Division, directly or through CALA or another agency, after the Effective Date, a written complaint concerning Respondent’ business practices.

2.2 “ADR Unit” shall refer to the Alternative Dispute Resolution Unit of the Division.

2.3 “Advertisement” shall be defined in accordance with N.J.S.A. 56:8-1(a), for purposes of the CFA, and in accordance with N.J.A.C. 13:45A-26A.3, for purposes of the Motor

Vehicle Advertising Regulations. These definitions apply to other forms of the word “Advertisement” Including “Advertise.”

2.4 “Affected Consumer” shall refer to any Consumer who has submitted to the Division, directly or indirectly a written complaint concerning Respondent’s business practices prior to the Effective Date, whether identified in Schedule A or identified by the Division after the Effective Date.

2.5 “Aftermarket Contract[s]” shall refer to the contract pursuant to which Respondent Sold Aftermarket Products to a Consumer.

2.6 “Aftermarket Products” shall refer to products or services acquired by a Consumer for an additional charge in connection with a Consumer’s purchase or Lease of a Motor Vehicle and which are listed on the RBO as well as an Aftermarket Contract and includes such things as vehicle service contracts, GAP insurance, vehicle maintenance plans, and tire and wheel protection.

2.7 “Attorney General” shall refer to the Attorney General of the State of New Jersey and the Office of the Attorney General of the State of New Jersey.

2.8 “CALA” shall refer to Consumer Affairs Local Assistance offices located within counties and/or municipalities in the State.

2.9 “Clearly and Conspicuously” shall mean a statement that, regardless of the medium in which it is made, is presented in such size, color, contrast, duration, location and audibility, compared to the other information with which it is presented, that it is readily apparent and understandable and in language and terms used in accordance with their common or ordinary usage and meaning. If such statement modifies, explains or clarifies other information with which it is presented, it must be presented in proximity to the information it modifies, explains or clarifies and in a manner that is readily apparent and understandable

2.10 “Consumer[s]” shall refer to any Person who is offered Merchandise, defined in accordance with N.J.S.A. 56:8-1(c), for Sale, defined in accordance with N.J.S.A. 56:8-1(e).

2.11 “Dealer-Installed Option[s]” shall be defined in accordance with N.J.A.C. 13:45A-26A.3.

2.12 “Include[s]” and “Including” shall be construed as broadly as possible and shall mean “without limitation.”

2.13 “Lease[s]” shall be defined: (1) for purposes of the Consumer Leasing Act in accordance with N.J.S.A. 56:12-61; and (2) for purposes of the Motor Vehicle Advertising Regulations.in accordance with N.J.A.C. 13:45A-26A.3.

2.14 “Merchandise” shall be defined in accordance with N.J.S.A. 56:8-1(c).

2.15 “Misrepresent” shall mean to give a deceptive or misleading representation of fact.

2.16 “Motor Vehicle” shall be defined in accordance with N.J.A.C. 13:45A-26A.3.

2.17 “M.S.R.P.” shall mean the manufacturer’s suggested retail price.

2.18 “New Jersey” and “State” shall refer to the State of New Jersey.

2.19 “Person[s]” shall be defined in accordance with N.J.S.A. 56:8-1(d).

2.20 “Pre-delivery Service” shall be defined in accordance with N.J.A.C. 13:45A-26B.1.

2.21 “Represent” means to present, describe, state or set forth through statements, conduct, graphics, language and/or documents. This definition applies to other forms of the word “Represent” Including “Represented.”

2.22 “RBO” shall refer to the Retail Buyer’s Order which is commonly referred to as the “retail Purchase Order” or the “Retail Order.”

2.23 “Restitution” shall refer to all methods undertaken by Respondent to resolve

Affected Consumer complaints and Additional Consumer complaints Including, but not limited to, the issuance of credits or refunds or the reversal of credit card or debit card charges.

2.24 “Sale” shall be defined in accordance with N.J.S.A. 56:8-1(e), for purposes of the CFA, and in accordance with N.J.A.C. 13:45A-26A.3, for purposes of the Motor Vehicle Advertising Regulations. This definition applies to other forms of the word “Sale,” Including “Sell” and “Sold.”

2.25 “Sales Document[s]” shall be defined in accordance with N.J.A.C. 13:45A-26B.1. and includes RBOs and Retail Installment Contracts.

3. REQUIRED AND PROHIBITED BUSINESS PRACTICES

3.1 Respondent agrees that it will not engage in any unfair or deceptive acts or practices in the conduct of any business in the State and shall comply with all applicable State and/or Federal consumer protection laws, rules and regulations as now constituted or as may hereafter be amended, Including, but not limited to, the CFA, the Motor Vehicle Advertising Regulations, and the Automotive Sales Practices Regulations.

3.2 Respondent shall include and accurately disclose the price of the Motor Vehicle (e.g., “price of unit”) on the RBO.

3.3 Respondent shall itemize all Aftermarket Products on the Leases, Sales Documents and Aftermarket Contracts. Notwithstanding the foregoing, in the event a Lease does not have sufficient space to itemize all Aftermarket Products, or the financial institution to which Respondent intends to assign the Lease does not allow an Aftermarket Product to be itemized on a Lease, Respondent shall be deemed to have satisfied the requirements of this Section 3.3 so long as all Aftermarket Products or Dealer Installed Options are itemized on the RBO or Aftermarket Contract.

3.4 Respondent shall not charge Consumers for Aftermarket Products that are not

reflected in the Leases, Sales Documents, or Aftermarket Contracts as provided in Paragraph 3.3.

35 For any Aftermarket Products purchased by a Consumer, Respondent shall provide an Aftermarket Contract containing a clear statement of the full total price for such Aftermarket Products, including an itemization of the Aftermarket Products.

36 At the time of Sale or Lease, Respondent shall provide Consumers with a full and accurate copy of all Leases, Sales Documents, and Aftermarket Contracts signed by the Consumer, as required by N.J.S.A. 56:8-2.22.

37 Respondent shall not charge Consumers for Dealer-Installed Options that are not reflected in the RBO.

38 Respondent shall not Misrepresent to Consumers that Dealer-Installed Options and/or Aftermarket Products are mandatory when such is not the case, in violation of N.J.S.A. 56:8-2.

39 All Pre-Delivery Services shall be itemized and set forth in writing on the Sales Document as required by N.J.A.C. 13:45A-26B.2.

3.10 Respondent shall not add or charge for Aftermarket Products or Dealer-Installed Options without the Consumers' written authorization.

3.11 Respondent shall honor all Advertised Motor Vehicle prices, terms and/or conditions.

3.12 Respondent shall obtain the Consumers' signatures on all Aftermarket Contracts, Leases, RBOs, Sales Documents, Leases and any other document that requires the Consumers' signatures.

3.13 Respondent shall not sign any Aftermarket Contract, Lease, RBO, Sales Document, or other document on behalf of a Consumer or affix a Consumer's signature to any

document without the consumer's permission; in the event the Respondent affixes a Consumer's signature to a document, then the Respondent will clearly designate on the Document the name and the title of the person who affixed the signature.

4. AFFECTED CONSUMER COMPLAINT RESOLUTION

4.1 The Affected Consumers' complaints shall be forwarded to the ADR Unit to reach a resolution through binding arbitration. Respondent agrees herein to consent to this arbitration process and to be bound by the arbitrator's decision. Contemporaneously with its execution of this Assurance, Respondent shall sign and return to the Division the Agreement to Arbitrate (a copy of which is attached as Exhibit A). Respondent further agrees to be bound by the immunity provisions of the New Jersey Arbitration Act, N.J.S.A. 2A:23B-14, and the New Jersey Tort Claims Act, N.J.S.A. 59:1-1 to -7. Within forty-five (45) days from the Effective Date, the Division shall provide written notification to the Affected Consumers and Respondent of the referral of the Affected Consumers' complaints to the ADR Unit to reach a resolution through binding arbitration. Thereafter, the arbitration shall proceed in accordance with the ADR Guidelines (a copy of which is attached as Exhibit B).

4.2 If Respondent fails or refuses to participate in the ADR program, the arbitrator may enter a default against Respondent. Unless otherwise specified in the arbitration award, Respondent shall pay all arbitration awards within thirty (30) days of the arbitrator's decision. Respondent's failure or refusal to participate in the arbitration process or to pay an arbitration award timely shall constitute a violation of this Assurance.

4.3 If an Affected Consumer fails or refuses to participate in the ADR program, that Affected Consumer's complaint shall be deemed closed for the purposes of this Assurance.

4.4 The Parties may agree in writing to alter any time periods or deadlines set forth in this Section.

5. ADDITIONAL CONSUMER COMPLAINTS

5.1 For a period of two (2) years from the Effective Date, the Division shall forward to Respondent copies of any Additional Consumer complaints received by the Division. The Division shall forward to Respondent the Additional Consumer complaint within thirty (30) days of the Division's receipt thereof.

5.2 After forwarding the complaint to Respondent, the Division shall notify the Additional Consumer, in writing, of the following: (a) that Additional Consumer's complaint has been forwarded to Respondent; (b) that Additional Consumer should expect a response from Respondent within thirty (30) days from the date of this notice; and (c) the right to refer the Additional Consumer's complaint to the ADR Unit for binding arbitration if Respondent disputes the complaint and/or requested relief.

5.3 Within thirty (30) days of receiving the Additional Consumer complaint from the Division, Respondent shall send a written response to the Additional Consumer, with a copy sent by first class mail, fax or email to the following:

New Jersey Division of Consumer Affairs,
Office of Consumer Protection,
Case Initiation and Tracking Unit
124 Halsey Street, P.O. Box
45025 Newark, New Jersey 07101
Fax: (973) 648-3139
E-mail: cmt@dca.lps.state.nj.us

5.4 If Respondent does not dispute the Additional Consumer's complaint and requested relief, Respondent written response to the Consumer shall so inform the Additional Consumer. Respondent shall contemporaneously provide Restitution to the Additional Consumer. Where Restitution concerns the reversal of credit card or debit card charges, Respondent shall include documents evidencing that such adjustments have been made. Where Restitution concerns a refund or other payment, such shall be made to the Additional Consumer

by check or money order made payable to the Additional Consumer.

55 If Respondent disputes the Additional Consumer's complaint and/or requested relief, Respondent's written response to the Consumer shall include copies of all documents concerning Respondent's dispute of the Additional Consumer's complaint.

56 Within forty-five (45) days of receiving from the Division the Additional Consumer's complaint, Respondent shall provide the Division with written notification as to whether the Additional Consumer's complaint has been resolved. Such notification shall include the following:

- (a) The Additional Consumer's name and address;
- (b) Whether or not the Additional Consumer's complaint has been resolved;
- (c) The Restitution provided to the Additional Consumer along with an acknowledgment from the Consumer that their complaint has been resolved;
- (d) Copies of all documents evidencing any Restitution provided to the Additional Consumer;
- (e) Confirmation that Respondent sent all mailings to the Additional Consumer as required by this Section; and
- (f) In the event Respondent written response and/or Restitution to the Additional Consumer was returned as undeliverable, the efforts Respondent have undertaken to locate the Additional Consumer.

57 Following the Division's receipt and verification that an Additional Consumer's complaint has been resolved, the Additional Consumer's complaint shall be deemed closed for purposes of this Assurance.

58 If within sixty (60) days of Respondent's receipt of the Additional Consumer's complaint: (a) Respondent has not notified the Division that the Additional Consumer's complaint has been resolved; (b) Respondent has notified the Division that the Additional Consumer's complaint has not been resolved; or (c) Respondent has notified the Division that

the Additional Consumer refuses Respondent's offer of Restitution, the Division shall forward such Additional Consumer complaint to the ADR Unit for binding arbitration. Respondent agrees herein to consent to this arbitration process and to be bound by the arbitrator's decision. Respondent further agree to be bound by the immunity provisions of the New Jersey Arbitration Act, N.J.S.A. 2A:23B-14, and the New Jersey Tort Claims Act, N.J.S.A. 59:1-1 to -7. The Division shall notify any such Additional Consumer and Respondent of the referral of the complaint to the ADR Unit. Thereafter, the arbitration shall proceed in accordance with the ADR Guidelines (a copy of which is attached as Exhibit B).

59 If Respondent refuses to participate in the ADR program, the arbitrator may enter a default against Respondent. Unless otherwise specified in the arbitration award, Respondent shall pay all arbitration awards within thirty (30) days of the arbitrator's decision.

5.10 Respondent's failure or refusal to comply with the requirements of Sections 3.1 through 3.13, Sections 5.3 through 5.6, to participate in the arbitration process, and/or pay an arbitration award timely shall constitute a violation of this Assurance. Under these circumstances, the Division shall provide written notice to Respondent of any such non-compliance. If Respondent does not cure such non-compliance within ten (10) business days of receipt of the written notice, the Division may unilaterally discontinue the Additional Consumer complaint resolution process upon written notice to Respondent.

5.11 If an Additional Consumer refuses to participate in the ADR program, that Additional Consumer's complaint shall be deemed closed for the purposes of this Assurance.

5.12 The Parties may agree in writing to alter any time periods or deadlines set forth in this Section.

6. SETTLEMENT PAYMENT

6.1 The Parties have agreed to a settlement of the Investigation in the amount of

Ninety Thousand and 00/100 Dollars (\$90,000.00) ("Settlement Payment").

62 The Settlement Payment is comprised of Sixty-Six Thousand Eighty-Eight and 98/100 Dollars (\$66,088.98) in civil penalties, pursuant to N.J.S.A. 56:8-13; One Thousand Two Hundred One and 02/100 Dollars (\$1,201.02) in reimbursement of the Division's investigative costs, pursuant to N.J.S.A. 56:8-11; and Twenty-Two Thousand Seven Hundred Ten and 00/100 Dollars (\$22,710.00) in reimbursement of the Division's attorneys' fees, pursuant to N.J.S.A. 56:8-19.

63 Respondent shall pay the Settlement Payment according to the following schedule:

- (a) Respondent shall pay Three Thousand One Hundred Four and 32/100 (\$3,104.32) of the Settlement Payment contemporaneously with the signing of this Assurance, which is due on or before April 1, 2022; and
- (b) Respondent shall make twenty-three payments of Three Thousand One Hundred Four and 16/100 (\$3,104.16) on the first day of each month from May 1, 2022 through March 1, 2024.

64 Seven Thousand Seven Hundred Fifty and 00/100 (\$7,750.00) of the Settlement Payment shall be suspended and automatically vacated ("Suspended Penalty") at the expiration of one (1) year from the Effective Date, provided:

- (a) Respondent complies in all material respects with the required and prohibited business practices as set forth in Section 3;
- (b) Respondent does not engage in any acts or practices in violation of the CFA, the Motor Vehicle Advertising Regulations, and/or the Automotive Sales Practices Regulations; and
- (c) Respondent makes all of the payments in accordance with Section 6.3.

65 An additional Seven Thousand Seven Hundred Fifty and 00/100 (\$7,750.00) of the Settlement Payment shall be suspended and automatically vacated ("Second Suspended Penalty") at the expiration of two (2) years from the Effective Date, provided:

- (a) Respondent complies in all material respects with the required and prohibited business practices as set forth in Section 3;
- (b) Respondent does not engage in any acts or practices in violation of the CFA, the Motor Vehicle Advertising Regulations, and/or the Automotive Sales Practices Regulations; and
- (c) Respondent makes all of the payments in accordance with Section 6.3.

66 The Settlement Payment shall be by certified or cashier's check, money order, credit card or wire transfer made payable to the "New Jersey Division of Consumer Affairs" and forwarded to:

Case Initiation and Tracking Unit
New Jersey Department of Law and Public
Safety Division of Consumer Affairs
124 Halsey Street – 7th Floor
P.O. Box 45025
Newark, New Jersey 07101
Attention: Van Mallett, Lead Investigator

67 Upon making the Settlement Payment, Respondent shall immediately be fully divested of any interest in, or ownership of, the monies paid. All interest in the monies, and any subsequent interest or income derived therefrom, shall inure entirely to the benefit of the Division pursuant to the terms herein.

68 In the event Respondent fails to comply with the requirements of Section 6.4, the Division shall provide Respondent with notice seeking payment of the Suspended Penalty or Second Suspended Penalty ("Notice of Noncompliance"). Respondent shall be afforded a thirty (30) day period from receipt of the Notice of Noncompliance within which to cure any

noncompliance (“Cure Period”). In the event that Respondent cures the noncompliance within the Cure Period, the Suspended Penalty or Second Suspended Penalty shall return to its suspended status. In the event that Respondent fails to cure the noncompliance within the Cure Period, the Division will file a Certificate of Debt for the Suspended Penalty, the Second Suspended Penalty and/or commence additional enforcement efforts.

69 In the event Respondent subsequently fails to comply with the requirements of Section 6.4, in lieu of issuing another Notice of Noncompliance, the Division may file a Certificate of Debt for the Suspended Penalty, the Second Suspended Penalty and/or commence additional enforcement efforts.

7. GENERAL PROVISIONS

7.1 This Assurance is entered into by the Parties as their own free and voluntary act and with full knowledge and understanding of the obligations and duties imposed by this Assurance.

72 This Assurance shall be governed by, and construed and enforced in accordance with the laws of the State.

73 The Parties have negotiated, jointly drafted and fully reviewed the terms of this Assurance and the rule that uncertainty or ambiguity is to be construed against the drafter shall not apply to the construction or interpretation of this Assurance.

74 This Assurance contains the entire agreement among the Parties. Except as otherwise provided herein, this Assurance shall be modified only by a written instrument signed by or on behalf of the Parties.

75 Except as otherwise explicitly provided in this Assurance, nothing in this Assurance shall be construed to limit the authority of the Attorney General to protect the interests of the State or the people of the State.

76 If any portion of this Assurance is held invalid or unenforceable by operation of law, the remaining terms of this Assurance shall not be affected.

77 This Assurance shall be binding upon Respondent as well as any Person through which they may now or hereafter act, as well as any Persons who have authority to control or who, in fact, control and direct their business.

78 This Assurance shall be binding upon the Parties and their successors in interest. In no event shall assignment of any right, power or authority under this Assurance be used to avoid compliance with this Assurance.

79 This Assurance is entered into by the Parties for settlement purposes only. Neither the fact of, nor any provision contained in this Assurance shall constitute, or be construed as: (a) an approval, sanction or authorization by the Attorney General, the Division or any other governmental unit of the State of any act or practice of the Respondent; and (b) an admission by Respondent that any of its acts or practices described in or prohibited by this Assurance are unfair or deceptive or violate the CFA, the Motor Vehicle Advertising Regulations, or the Automotive Sales Practices Regulations.

7.10 This Assurance is not intended, and shall not be deemed to constitute evidence or precedent of any kind except in: (a) any action or proceeding by one of the Parties to enforce, rescind or otherwise implement or affirm any or all of the terms herein; or (b) any action or proceeding involving a Released Claim (as defined in Section 8) to support a defense of res judicata, collateral estoppel, release or other theory of claim preclusion, issue preclusion or similar defense.

7.11 The Parties represent and warrant that an authorized representative of each has signed this Assurance with full knowledge, understanding and acceptance of its terms and that the representative has done so with authority to legally bind the respective Party.

7.12 Unless otherwise prohibited by law, any signatures by the Parties required for entry of this Assurance may be executed in counterparts, each of which shall be deemed an original, but all of which shall together be one and the same Assurance.

7.13 This Assurance is a public document subject to the New Jersey Open Public Records Act, N.J.S.A. 47:1A-1 to -13.

8. RELEASE

8.1 In consideration of the payments, undertakings, mutual promises and obligations provided for in this Assurance and conditioned on Respondent making the Settlement Payment as specified in Section 6, the Division hereby agrees to release Respondent from any and all civil claims, to the extent permitted by State law, which the Division could have brought prior to the Effective Date against Respondent for violations of the CFA, the Motor Vehicle Advertising Regulations, the Automotive Sales Practices Regulations and/or the Consumer Leasing Act arising out of the Investigation, as well as the matters specifically addressed in this Assurance ("Released Claims").

8.2 Notwithstanding any term of this Assurance, the following do not comprise Released Claims: (a) private rights of action, provided, however, that nothing herein shall prevent Respondent from raising a set-off defense against an Additional Consumer who has received Restitution; (b) actions to enforce this Assurance; and (c) any claims against Respondent by any other agency or subdivision of the State.

9. PENALTIES FOR FAILURE TO COMPLY

9.1 The Attorney General (or designated representative) shall have the authority to enforce the provisions of or to seek sanctions for violations hereof or both.

9.2 The Parties agree that any future violations by Respondent of the provisions of Section 3 of this Assurance, the CFA, the Motor Vehicle Advertising Regulations and/or the

Automotive Sales Practices Regulations shall constitute a second and succeeding violation pursuant to N.J.S.A. 56:8-13, and that Respondent may be liable for enhanced civil penalties.

10. COMPLIANCE WITH ALL LAWS

10.1 Except as provided in this Assurance, no provision herein shall be construed as:

- (a) Relieving Respondent of their obligation to comply with all State and Federal laws, regulations or rules, as now constituted or as hereafter may be amended, or as granting permission to engage in any acts or practices prohibited by such laws, regulations or rules; or
- (b) Limiting or expanding any right the Division may otherwise have to obtain information, documents or testimony from Respondent pursuant to any State or Federal law, regulation or rule, as now constituted or as hereafter may be amended, or limiting or expanding any right Respondent may otherwise have pursuant to any State or Federal law, regulation or rule, to oppose any process employed by the Division to obtain such information, documents or testimony.

9. NOTICES UNDER THIS ASSURANCE

9.1. Except as otherwise provided herein, any notices or other documents required to be sent to the Division or Respondent pursuant to this Assurance shall be sent by United States mail, Certified Mail Return Receipt Requested, or other nationally recognized courier service that provides for tracking services and identification of the Person signing for the documents.

The notices and/or documents shall be sent to the following addresses:

For the Division:

Donna J. Dorgan, Deputy Attorney General
Consumer Fraud Prosecution Section
State of New Jersey
Office of the Attorney General
Department of Law and Public
Safety Division of Law
124 Halsey Street - 5th Floor
P.O. Box 45029
Newark, New Jersey 07101

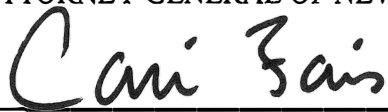
For Respondent: (to both)

Perry A. Pittenger, Esq.
Schiller, Pittenger & Galvin P.C.
1771 Front Street, Suite D Scotch
Plains, New Jersey 07076

Catherine Holtham, President
Glen Motors, Inc.
23-07 Maple Avenue
Fair Lawn, New Jersey 07039

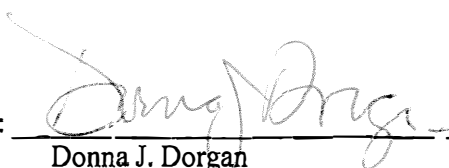
THE PARTIES CONSENT TO THE FORM, CONTENT AND ENTRY OF THIS ASSURANCE ON THE DATES BESIDE THEIR RESPECTIVE SIGNATURES.

MATTHEW J. PLATKIN
ACTING ATTORNEY GENERAL OF NEW JERSEY

By:  Dated: 5/19, 2022
CARI FAIS, ACTING DIRECTOR
DIVISION OF CONSUMER AFFAIRS

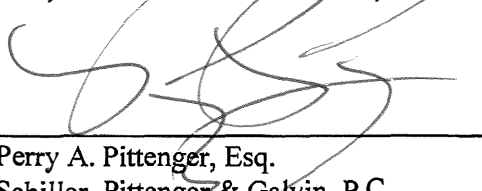
FOR THE DIVISION:

MATTHEW J. PLATKIN
ACTING ATTORNEY GENERAL OF NEW JERSEY

By:  Dated: 4-1-, 2022
Donna J. Dorgan
Deputy Attorney General
Consumer Fraud Prosecution Section
124 Halsey Street - 5th Floor
P.O. Box 45029
Newark, New Jersey 07101

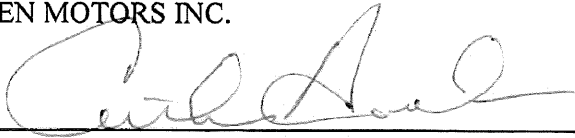
FOR RESPONDENT:

SCHILLER, PITTENGER & GALVIN, P.C.

By:  Dated: MARCH 28, 2022
Perry A. Pittenger, Esq.
Schiller, Pittenger & Galvin, P.C.
1771 Front Street, Suite D
Scotch Plains, New Jersey 07076

GLEN MOTORS INC.

By:



Dated: 3-27, 2022

Catherine Holtham, President
Glen Motors, Inc.
23-07 Maple Avenue
Fair Lawn, NJ 07410

EXHIBIT A

STATE OF NEW JERSEY
DEPARTMENT OF LAW AND PUBLIC SAFETY
DIVISION ON CONSUMER AFFAIRS
ALTERNATIVE DISPUTE RESOLUTION UNIT
153 Halsey Street - Seventh Floor
Newark, New Jersey 07101
(973) 504 - 6100

Arbitration Program

PLEASE REVIEW THIS DOCUMENT. SIGN IT AND RETURN IT TO THIS OFFICE IN THE SELF STAMPED ENVELOPE NO LATER THAN 10 DAYS AFTER RECEIVING THIS AGREEMENT. KEEP A COPY FOR YOUR OWN RECORDS.

INTRODUCTION

In order to resolve a pending dispute that resulted in the filing of a complaint with or against a State agency, you have agreed to participate in an arbitration conducted by the **Alternative Dispute Resolution Unit ("ADR Unit")** of the New Jersey Department of Law and Public Safety's Division of Consumer Affairs.

Arbitration is a process in which a trained volunteer reviews the facts of the case and the issues in question in order to come up with a final decision which will resolve the controversy. Although the arbitrator is not a judge, the decision issued is final and binding on the parties who have agreed to participate in arbitration as a method of settling a dispute.*

There are certain of your rights that may be altered by participating in arbitration and there are certain agreements to which you must be willing to commit in order for this process to be successful in resolving your complaint. Completion of the "Agreement to Arbitrate" is designed to ensure that you understand the process involved, as well as the impact of a completed arbitration.

By signing this form, you agree to comply with its terms and with the terms of any agreed upon resolution, as set forth below.

DISCLOSURE

Before agreeing to participate in arbitration, all parties must be aware that the arbitrator's decision is final and binding and after a decision has been issued the parties cannot use any process, including the court system, to seek further relief for the dispute at hand. Essentially, once an arbitration has been completed and a decision issued, there is no more dispute. Consequently, decisions are issued as conclusions only. There will be no findings of fact, and no opinion or rationale given by the arbitrator. In short, the arbitrator's award is final, binding and prevents either party from looking for further assistance through any other process.

* There are only a very few instances in which an arbitration can be reviewed by a court or reconsidered by the arbitrator. An arbitrator's award is final and usually not subject to review by the courts unless it can be shown that fraud, corruption, or misconduct occurred in the process of arbitration or by the arbitrator. This is not legal advice nor is it a legal interpretation upon which any party can rely. At no time can any member of the ADR Unit, including the arbitrator, offer or provide any form of legal advice to a participant in dispute resolution.

**STATE OF NEW JERSEY
DEPARTMENT OF LAW AND PUBLIC SAFETY
DIVISION ON CONSUMER AFFAIRS
ALTERNATIVE DISPUTE RESOLUTION UNIT**

AGREEMENT TO ARBITRATE

By signing this form and participating in the arbitration process, I hereby state that I understand and agree with the following:

1. I am willingly and voluntarily participating in arbitration;
2. I will participate fully in the arbitration process and participate in good faith at all times;
3. I will not subpoena or ask the arbitrator or any member of the ADR staff and its legal counsel to testify or divulge any records or information from the arbitration process in any judicial, administrative or other proceeding or action;
4. I agree that neither the arbitrator nor the staff of the ADR Unit will be liable in anyway for damages or injunctive relief for any act or omission in connection with the arbitration conducted in accordance with the rules, procedures and guidelines provided to me before the start of the session;
5. I agree that arbitration sessions are to be private and that persons other than the parties, their attorney or other representative, the director of the ADR Unit or an authorized representative and the arbitrator may attend the proceedings only with the permission and agreement of both parties and the arbitrator;
6. I will not record the arbitration session by or with any electronic or other recording or stenographic device;
7. I will comply with all the rules, procedures and guidelines set out in the document and established by the arbitrator at the start of the session;
8. There will be no finding of fact, and no opinion or rationale provided by the arbitrator.

I HAVE READ THIS DOCUMENT CAREFULLY AND UNDERSTAND THE RULES SET FORTH ABOVE. THE ARBITRATION PROCESS HAS BEEN EXPLAINED TO ME AND ALL OF MY QUESTIONS HAVE BEEN ANSWERED. I UNDERSTAND THAT I DO NOT HAVE TO PARTICIPATE IN THIS ARBITRATION PROGRAM AND THAT PARTICIPATION IS NOT A PRECONDITION TO SEEKING ANY OTHER RELIEF PRIOR TO THE BEGINNING OF THE ADR PROCESS. I AM AWARE AND AGREE THAT ONCE I HAVE SIGNED THIS AGREEMENT TO ARBITRATE I MAY NO LONGER WITHDRAW FROM THIS ARBITRATION PROCESS. ALSO, WHEN A DECISION IS REACHED ALL PARTIES ARE BOUND BY THAT DECISION. MOREOVER, THAT DECISION IS BINDING AND PREVENTS EITHER PARTY FROM PURSUING ADDITIONAL RELIEF RELATED TO THIS MATTER IN ANY OTHER FORUM OR THROUGH ANY OTHER PROCESS.

COMPLAINANT

Signature


Print Name

Address

City, State, and Zip Code

Date

RESPONDENT


Signature

CATHERINE HELTHAUS
Print Name

23-07 Maple Cove
Address

Vein Lawn, N.J. 07410
City, State, and Zip Code

5-11-22
Date

EXHIBIT B

**NEW JERSEY OFFICE OF THE ATTORNEY GENERAL
DIVISION OF CONSUMER AFFAIRS
ALTERNATIVE DISPUTE RESOLUTION UNIT**

ADR UNIT GUIDELINES

INTRODUCTION

The Division of Consumer Affairs ("Division") started the Alternative Dispute Resolution ("ADR") Unit in May 1992 as an independent, non-advocacy unit within the Division. It was designed to offer a method of resolving problems without using the court system, thereby avoiding the time and expense of court cases. Two programs are available for settling disputes: mediation and arbitration. In the mediation program, the parties involved work directly with a mediator who, as an uninvolved third party, helps to create an atmosphere that is conducive to resolving the issues. In arbitration, the parties present their problem to a neutral individual who analyzes the presentations and then issues a final decision that all parties must follow. Both approaches use trained volunteers and are generally available to the parties at no cost. Originally, the Division made these services available only for settling disputes between businesses and consumers. Over time, however, the focus has been expanded and this assistance is now available to various State agencies.

I. DEFINITIONS

Listed below are definitions for terms used in these Guidelines and in the various ADR processes:

(1) **"Arbitration"** is a voluntary means of settling a disagreement in which an arbitrator assigned by the ADR Unit reviews the facts of the case, meets with the parties, and issues a final non-reasoned award that is binding on everyone involved. (A "non-reasoned award" means the parties receive the decision reached by the arbitrator but not the rationale that went into reaching that decision.) Once such a decision is issued, the parties' right to seek further review through the court system is very limited. If necessary, however, the terms of the award can be enforced by the courts. (See discussion below). For the purposes of these Guidelines, an arbitration begins at the time the parties sign the arbitration agreement. (See section VI below.)

(2) An **"arbitrator"** is a volunteer trained by the Division who reviews the facts of the case, meets with the parties and issues a final and binding decision.

(3) A **"complaint"** is a dispute arising out of an interaction between a business and a consumer or between an individual and a State agency, as well as from cases referred by a State agency.

(4) A **"complainant"** is the person who brings the dispute to the attention of the Division or the Unit.

(5) **"Mediation"** is the process by which a mediator works with the parties in an effort to help them craft and agree upon a solution to the dispute. For the purposes of these Guidelines, a mediation begins at the time the parties agree to mediate. That settlement, once reached, is binding on the parties. (See section VI below.)

(6) A **"mediation document"** is any written material prepared before or during the mediation for purposes of the mediation. Such papers may include, but are not limited to, memoranda, notes, files and records.

(7) A **"mediator"** is a volunteer trained by the Division to serve as a neutral third party to help settle disputes brought to the ADR Unit. The mediator does not have the authority to impose a resolution upon the parties.

(8) A **"party"** is a complainant or respondent and may be an individual, corporation, association or other legal entity.

(9) A **"respondent"** is the party against whom the complaint is filed.

II. WHAT IS MEDIATION?

In mediation, through one or more sessions, the mediator encourages the parties to explain their positions about the dispute and helps them develop a solution that is acceptable to them. This is a voluntary procedure that, when successful, quickly turns a dispute into a winning situation for both parties; as a result, long and costly litigation can be avoided.

The mediator may conduct joint and separate meetings with the parties and may propose oral and written suggestions for settlement. (At the discretion of the mediator, the mediation may be conducted by telephone.) The mediator determines when each party may speak during a mediation conference. The mediator may also decide whether the party's representative may speak during the conference. If necessary, the mediator may obtain expert advice concerning technical aspects of the dispute. When appropriate, and when they agree, the parties will jointly pay for such advice. Arrangements for obtaining that input will be made by the mediator or by agreement of all parties.

It is important to note that although mediation is non-binding, once a resolution is reached and agreed upon by the parties, it is binding on all involved, as would any agreed upon contract.

III. WHAT IS ARBITRATION?

The arbitration process also uses trained volunteers to resolve disputes. The arbitrator reviews the facts and issues of the dispute, hears testimony, accepts evidence and evaluates the positions of the parties. Unlike mediation where the parties have agreed to a resolution, in arbitration the arbitrator issues a binding decision. That decision is in the form of a non-reasoned award; that is, no findings of fact and no opinion or rationale are provided by the arbitrator. Additionally, arbitration is not as formal as a court

proceeding. For example, evidence often unacceptable in a court proceeding may be admissible in an arbitration. The parties are bound by and must follow the decision. This process is also faster and less costly than taking a case to court, and the arbitrator's award is viewed as an end to the case. Arbitration awards cannot be challenged in court except under very limited circumstances. For example, in order to overturn a decision, there must be a showing of favoritism, prejudice, fraud, misconduct, or blatant disregard of the rules and procedures in relation to the process of the arbitration. Once a dispute has been submitted for arbitration and an award is issued, neither party can later choose to resolve the dispute again in any other manner, including use of the court system. Please note that if any party to the dispute fails to comply with the arbitrator's decision, the offended party may apply to a court of appropriate jurisdiction to have the decision enforced pursuant to N.J.S.A. 2A:23B-22.

IV. GENERAL GUIDELINES FOR DISPUTE RESOLUTION

Standard for Participation

The Director of the ADR Unit accepts referrals from State agencies for mediation or arbitration of complaints that are appropriate for those types of dispute resolution. Such complaints include, among others, requests for restitution, replacements or exchanges of merchandise, warranty claims, and specific performance under a contract.

The Director of the Unit may, in his discretion, decline to accept matters for dispute resolution if the matter is not suitable for arbitration or mediation. In making that determination, the Director shall consider the nature of the relief sought by the complainant (money damages or other relief that can be awarded) and whether the responding party continues to exist or has the resources to address the complaint (for example, the company is bankrupt). If the referral is made pursuant to a Consent Order from a State Agency, any decision to decline to attempt dispute resolution shall be promptly conveyed to that agency along with the reasons for the decision.

Complaint Review

The ADR Unit reviews the complaints it receives to determine their suitability for the Unit's dispute resolution processes. If the Unit finds that a complaint is appropriate for resolution, either through mediation or arbitration, it will offer those services to the parties involved. Though the ADR Unit and/or the parties decide if mediation or arbitration will be used, generally, unless otherwise required by consent order, matters will be mediated.

If the ADR Unit considers a complaint inappropriate for its dispute resolution procedures, it will return the complaint to the agency that initially referred it to the Unit.

Beginning the Process

Once a complaint has been accepted by the ADR Unit, a letter is sent to all parties. When

mediation is the proposed process, the letter to the complainant says that the complaint has been received and that the other party, the respondent, is being contacted. The letter to the respondent offers a brief description of the complaint. The letters to both parties name the neutral third party appointed and state how to best contact that person.

In matters to be arbitrated, both parties will be informed of the date of the hearing through ADR Unit staff. In arbitration, ex parte communication, that is contact by one party without the presence of the other, is strictly prohibited. Once the parties agree to participate in dispute resolution, the process is started. Should an arbitrator or mediator become unwilling or unable to serve, the ADR Unit will appoint an alternate.

Representation

Any party may be represented by an attorney during dispute resolution proceedings. In mediation, any individual designated by a party may accompany the party to and participate in a mediation.

Date, Time and Place of Mediation or Arbitration

The mediator shall set the date and time of each conference. In the case of an arbitration, the ADR Unit staff, will fix the date and time of the hearing. Unless the parties are notified otherwise, sessions are held at the offices of the ADR Unit, located at 153 Halsey Street, 7th floor, Newark, New Jersey. In mediation, the mediator and the parties may decide that the sessions will be conducted over the telephone. In arbitration, telephone hearings will only be conducted under extenuating circumstances. The Unit attempts to arrange convenient dates and times for all sessions. In the case of an arbitration, if necessary, the date and time of the hearing may be imposed by the ADR Unit staff. Parties failing to cooperate in setting a date and time or failing to appear when required, may forfeit the ability to present their case to the arbitrator and a decision may be rendered without their ability to offer testimony or evidence beyond those documents submitted to the Unit in advance of the arbitration.

Identification of Matters in Dispute

A) Mediation

During an initial telephone conference, the mediator and the parties will discuss what information should be provided, including a brief description of the facts, issues and positions in dispute and the parties' desired outcome. That information and copies of any supporting documents must be produced at least five days before the first session. Documents may be exchanged between the parties if everyone expressly agrees to that process. The mediator may ask that additional information be provided before, during or after the sessions.

B) Arbitration

The ADR Unit will assign an arbitrator who will hear the matter. Once an arbitrator has been selected to hear the case, the arbitrator's curriculum vitae will be sent to each party to the dispute. (Please

see the **Disclosure** section - **D**, below, for the process used to challenge the selection of that arbitrator.) An ADR staff member will then contact the parties to establish a schedule. At least ten days before the first session, each party must provide the arbitrator, through the Unit staff, a brief written description of the facts and issues in dispute, all appropriate documents and background information that are relevant to the dispute and a statement of the relief sought through the arbitration process. Arbitration, through the ADR Unit will not award punitive or consequential damages. At any time during the process, the arbitrator may compel the production of additional information through documents or witnesses by way of subpoena.

Parties will be given the opportunity to present their case in its entirety, including all necessary documentation. However, unless otherwise expressly stated by the arbitrator, no evidence or testimony will be accepted by the arbitrator once the hearing has been concluded.

C) Written Requirements

Before starting a face-to-face mediation or an arbitration, parties must agree to certain terms. There are agreement forms that must be read, understood and signed before anyone can participate. Copies of those forms are provided to the parties prior to the initial mediation or arbitration session but are signed only in the presence of the mediator or arbitrator. (Generally parties who participate in telephone mediation are not required to sign the form. They will, however, be required to indicate acceptance of the terms governing the mediation during the telephone conference.)

D) Disclosure

A person appointed as an arbitrator shall disclose to the ADR staff and to the parties any circumstance likely to raise any question as to the arbitrator's impartiality or independence, including any bias or financial interest or past or present relationship with parties or their representatives. This shall remain a continuing obligation of the arbitrator. Notice of any challenge to the impartiality or independence of the arbitrator shall be made within five (5) days of becoming aware of circumstances giving rise to the challenge. This notice shall be in writing to the ADR Unit and shall set forth the facts and circumstances giving rise to the challenge.

V Privacy

All sessions are private and confidential. Only parties and their designated representatives may attend conferences and/or hearings. Other persons may attend only with the permission of the parties and with the consent of the mediator or arbitrator and the Unit Director.

VI CONFIDENTIALITY OF DISPUTE RESOLUTION SESSIONS

All information provided by parties during the mediation process is confidential. Success of mediation depends in large part on a free exchange of information, so it is important that parties feel free to discuss issues openly. Information provided by one party will not be revealed to the opposing party without the explicit authorization of the revealing side. Mediators cannot be forced to release any

information or to testify about the mediation in a lawsuit or court proceeding. All mediation documents are considered confidential. (For a full description of these rights and responsibilities please see N.J.S.A. 2A:23C-4, 5 and 6.)

In arbitrations, information provided to the arbitrator must also be given to the opposing party. Parties must maintain the confidentiality of the arbitration and may not disclose information except to the staff of the ADR Unit. Confidentiality as discussed in this section, takes effect upon the parties' agreement to participate in the ADR process. The following documents related to the arbitration proceeding are **not** considered confidential and may be available upon request to persons or entities:

- a) The complaint, with all its attachments, that initiated the arbitration;
- b) The response to the initial complaint, with all its attachments; and
- c) The arbitrator's award.

All other documents submitted in the course of the arbitration are considered confidential and not available to any person or entity except the parties involved, the staff of the ADR Unit and its counsel.

No taped or stenographic record may be made of any dispute resolution process.

VII TERMINATION

A mediation will be concluded in one of the following ways:

- 1) the signing of a written settlement agreement by the parties;
- 2) an oral agreement between the parties;
- 3) a written or oral statement of the mediator saying that further efforts at mediation will not be productive; or
- 4) a statement by a party or parties withdrawing from the mediation proceedings.

An arbitration will be concluded in one of the following ways:

- 1) upon the issuance of a decision by the arbitrator;
- 2) a written agreement between the parties resolving the dispute; or
- 3) a written statement by all parties that they no longer wish to continue the arbitration.

VIII EXCLUSION OF LIABILITY

Neither the staff of the ADR Unit nor any mediator or arbitrator is a necessary party in a judicial proceeding related to the dispute that is being resolved. Parties to an arbitration expressly agree to be bound by the immunity provisions of the New Jersey Arbitration Act, N.J.S.A. 2A:23B-14 and the New Jersey Tort Claims Act, N.J.S.A. 59:10A-1 et seq. Parties to a mediation or arbitration shall be deemed to have consented that neither the staff of the ADR Unit nor any mediator or arbitrator shall be liable to any party in any way for damages or for injunctive relief for any act or omission in connection with any mediation or arbitration conducted under these rules.

IX INTERPRETATION AND APPLICATION OF RULES

Mediators and arbitrators shall interpret and apply these rules as they relate to their duties and responsibilities. All other rules shall be interpreted and applied by the Director of the ADR Unit.

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