
IN THE MATTER OF:
DOULOS MULTIPLE
SERVICES, LLC
(“Doulos”)

SAMMY IRIZARRY
(“Irizarry”)
(collectively, “Respondents”)

TEMPORARY ORDER TO
CEASE AND DESIST

ORDER TO MAKE RESTITUTION

NOTICE OF INTENT TO ISSUE
ORDER TO CEASE AND DESIST

NOTICE OF INTENT TO IMPOSE
CIVIL PENALTY

AND

NOTICE OF RIGHT TO HEARING

I. LEGAL AUTHORITY AND JURISDICTION

The Banking Commissioner (“Commissioner”) is charged with the administration of Sections 36a-671 to 36a-671f, inclusive, of the Connecticut General Statutes contained in Part II of Chapter 669 of the Connecticut General Statutes, “Debt Adjusters and Debt Negotiation”.

Pursuant to the authority granted by Section 36a-17 of the Connecticut General Statutes, as amended by Public Act 18-173, the Commissioner, through the Consumer Credit Division (“Division”) of the Department of Banking (“Department”), has investigated the activities of Respondents to determine if they have violated, are violating or are about to violate the provisions of the Connecticut General Statutes within the jurisdiction of the Commissioner.

Section 36a-17(a) of the Connecticut General Statutes, as amended, provides, in pertinent part, that:

The commissioner, in the commissioner’s discretion and as often as the commissioner deems necessary to carry out the purposes of applicable law and the duties of the commissioner, may, subject to the provisions of section 36a-21 and the Freedom of Information Act, as defined in section 1-200: (1) Make, within or outside this state, such public or private investigations . . . concerning any person subject to the jurisdiction of the

commissioner; (2) require or permit any person to testify, produce a record or file a statement in writing, under oath, or otherwise as the commissioner determines, as to all the facts and circumstances concerning the matter to be investigated or about which an action or proceeding is pending

Section 36a-52 of the 2018 Supplement to the General Statutes provides, in pertinent part, that:

(a) Whenever it appears to the commissioner that any person has violated, is violating or is about to violate any provision of the general statutes within the jurisdiction of the commissioner, . . . the commissioner may send a notice to such person by registered or certified mail, return receipt requested, or by any express delivery carrier that provides a dated delivery receipt The notice shall be deemed received by the person on the earlier of the date of actual receipt, or seven days after mailing or sending Any such notice shall include: (1) A statement of the time, place, and nature of the hearing; (2) a statement of the legal authority and jurisdiction under which the hearing is to be held; (3) a reference to the particular sections of the general statutes . . . alleged to have been violated; (4) a short and plain statement of the matters asserted; and (5) a statement indicating that such person may file a written request for a hearing on the matters asserted within fourteen days of receipt of the notice. If a hearing is requested within the time specified in the notice, the commissioner shall hold a hearing upon the matters asserted in the notice, unless the person fails to appear at the hearing. After the hearing, the commissioner shall determine whether an order to cease and desist should be issued against the person named in the notice. If the person does not request a hearing within the time specified in the notice or fails to appear at the hearing, the commissioner shall issue an order to cease and desist against the person. No such order shall be issued except in accordance with the provisions of chapter 54.

(b) If the commissioner finds that the public welfare requires immediate action, the commissioner may incorporate a finding to that effect in the notice sent in accordance with subsection (a) of this section and issue a temporary order requiring the person to cease and desist from the activity which constitutes such alleged violation and to take or refrain from taking such action as in the opinion of the commissioner will effectuate the purposes of this section. Such temporary order shall become effective on receipt and, unless set aside or modified by a court, shall remain in effect until the effective date of a permanent order or dismissal of the matters asserted in the notice.

Section 36a-50 of the 2018 Supplement to the General Statutes provides, in pertinent part, that:

(a)(1) Whenever the commissioner finds as the result of an investigation that any person has violated any provision of the general statutes within the jurisdiction of the commissioner . . . , the commissioner may send a notice to such person by registered or certified mail, return receipt requested, or by any express delivery carrier that provides a dated delivery receipt The notice shall be deemed received by the person

on the earlier of the date of actual receipt or seven days after mailing or sending Any such notice shall include: (A) A statement of the time, place, and nature of the hearing; (B) a statement of the legal authority and jurisdiction under which the hearing is to be held; (C) a reference to the particular sections of the general statutes . . . alleged to have been violated; (D) a short and plain statement of the matters asserted; (E) the maximum penalty that may be imposed for such violation; and (F) a statement indicating that such person may file a written request for a hearing on the matters asserted not later than fourteen days after receipt of the notice.

(2) If a hearing is requested within the time specified in the notice, the commissioner shall hold a hearing upon the matters asserted in the notice unless such person fails to appear at the hearing. After the hearing, if the commissioner finds that the person has violated any such provision, . . . the commissioner may, in the commissioner's discretion and in addition to any other remedy authorized by law, order that a civil penalty not exceeding one hundred thousand dollars per violation be imposed upon such person. If such person does not request a hearing within the time specified in the notice or fails to appear at the hearing, the commissioner may, as the facts require, order that a civil penalty not exceeding one hundred thousand dollars per violation be imposed upon such person.

(3) Each action undertaken by the commissioner under this subsection shall be in accordance with the provisions of chapter 54. . . .

(c) Whenever the commissioner finds as the result of an investigation that any person has violated any provision of the general statutes within the jurisdiction of the commissioner, . . . the commissioner may, in addition to any other remedy authorized by law, order such person to (1) make restitution of any sums shown to have been obtained in violation of any such provision . . . plus interest at the legal rate set forth in section 37-1 After the commissioner issues such an order, the person named in the order may, not later than fourteen days after the receipt of such order, file a written request for a hearing. The order shall be deemed received by the person on the earlier of the date of actual receipt or seven days after mailing or sending. Any such hearing shall be held in accordance with the provisions of chapter 54.

II. MATTERS ASSERTED

1. At all times relevant hereto, Doulos is a domestic limited liability company with a principal of business at 1729 Bedford Street, Stamford, Connecticut. Pursuant to the Secretary of State Commercial Recording Division, Carlos H. Irizarry is the President of Doulos.

2. On or about June 8, 2015, a Connecticut consumer ("Mortgagor") consulted Irizarry, an employee of Doulos, for assistance with and preparation of a residential mortgage loan modification

package in connection with the Mortgagor's residential mortgage loan that was subject to foreclosure proceedings commenced by the mortgagee.

3. At the direction of and with the Mortgagor's consent, Irizarry agreed to review and prepare the mortgage modification package for submission to the mortgagee.

4. In furtherance of the agreement between the Mortgagor and Irizarry, a fee in the amount of \$2,400.00 was agreed upon and fully paid to Respondents by the Mortgagor in two installments.

5. No written contract was executed by the parties enumerating the terms of the agreement or the rights and obligations of the parties in connection with the residential mortgage loan modification.

6. On or about June 19, 2015, Irizarry prepared the first modification package for the Mortgagor's review, signature and submission to the mortgagee.

7. At some later date, the Mortgagor notified Irizarry that the mortgage was assigned to a successor mortgagee.

8. On or about February 2016, Irizarry reviewed the modification package based on that assignment and amended the modification package. Shortly thereafter, the Mortgagor returned to Doulos' office with a modification package offer from the successor mortgagee and requested that Irizarry prepare the package according to the current mortgagee.

9. On or about March 4, 2016, Irizarry prepared a second modification package along with a letter containing an explanation of changes in the Mortgagor's financial circumstances for the Mortgagor's review, approval and signature.

10. On or about March 7, 2016, Respondents and the Mortgagor entered into a "Third Party Authorization" authorizing Irizarry to directly contact the mortgagee and negotiate the terms of the residential mortgage modification on the Mortgagor's behalf, including, but not limited to, terms regarding any and all payment plans, forbearance agreements, modifications or other loss mitigation solutions.

11. Between March 2016 and May 2016, Irizarry engaged in direct communications with the mortgagee, involving substantive discussions of the Mortgagor's mortgage modification package and the terms included in the same.

12. On or about May 2016, the mortgage was again assigned to a second successor mortgagee. On or about June 2, 2016, Irizarry prepared a third modification package on behalf of the Mortgagor pursuant to the assignment of the mortgage to the second successor mortgagee.

13. On or about December 21, 2016, the second successor mortgagee denied the Mortgagor's modification request.

14. The sum the Mortgagor paid to Respondents is in excess of the amount that debt negotiators may charge for services related to secured debt pursuant to the Schedule of Maximum Fees established by the Commissioner on or about October 1, 2009 ("Schedule of Maximum Fees").

15. The Schedule of Maximum Fees provides, in pertinent part, that "[a] debt negotiator of secured debt, including Short Sales and Foreclosure Rescue Services, may impose a fee upon the mortgagor or debtor for performing debt negotiation services not to exceed five hundred dollars (\$500). Such fee shall only be collectable upon the successful completion of all services stated in the debt negotiation service contract".

16. At no time relevant hereto has either Respondent been licensed to engage in or offer to engage in debt negotiation in this state, nor did either Respondent qualify for an exemption from such licensure. At no time relevant hereto was Irizarry licensed as a mortgage loan originator.

17. On or about November 6, 2017, the Department sent a certified letter to Carlos Irizarry, regarding possible unlicensed debt negotiation activity requesting a response to further evaluate the need for licensure.

18. On or about November 15, 2017, the Department received a response from an attorney representing Carlos Irizarry.

19. The November 15, 2017, correspondence included a copy of a June 6, 2017, letter sent to the Mortgagor's attorney in response to a complaint made directly against Doulos in which the attorney

purports to represent Doulos. Said correspondence also included Irizarry's summary of the actions he took on behalf of the Mortgagor in his professional capacity at Doulos.

20. On or about February 7, 2018, the Department received further correspondence from the same attorney stating that he represents both Irizarry and Doulos and, once again, denies engaging in unlicensed debt negotiation activities.

III. STATUTORY BASIS FOR ORDER TO MAKE RESTITUTION, ORDER TO CEASE AND DESIST AND IMPOSITION OF CIVIL PENALTY

Section 36a-671 of the Connecticut General Statutes, in effect prior to October 1, 2017, provided, in pertinent part, that:

(a) As used in this section and sections 36a-671a to 36a-671e, inclusive, (1) "debt negotiation" means, for or with the expectation of a fee, commission or other valuable consideration, assisting a debtor in negotiating or attempting to negotiate on behalf of a debtor the terms of a debtor's obligations with one or more mortgagees or creditors of the debtor, including the negotiation of . . . foreclosure rescue services; (2) "debtor" means any individual who has incurred indebtedness or owes a debt for personal, family or household purposes; (3) "mortgagee" means the original lender under a mortgage loan secured by residential property or its agents, successors or assigns; (4) "mortgagor" means a debtor who is an owner of residential property, including, but not limited to, a single-family unit in a common interest community, who is also the borrower under a mortgage encumbering such residential property; . . . (6) "foreclosure rescue services" means services related to or promising assistance in connection with (A) avoiding or delaying actual or anticipated foreclosure proceedings concerning residential property, or (B) curing or otherwise addressing a default or failure to timely pay with respect to a mortgage loan secured by residential property, and includes, but is not limited to, the offer, arrangement or placement of a mortgage loan secured by residential property or other extension of credit when those services are advertised, offered or promoted in the context of foreclosure related services; and (7) "residential property" means one-to-four family owner-occupied real property.

(b) No person shall engage or offer to engage in debt negotiation in this state without a license issued under this section for each location where debt negotiation will be conducted. . . . A person is engaging in debt negotiation in this state if such person: . . . (2) has a place of business located outside of this state and the debtor is a resident of this state who negotiates or agrees to the terms of the services in person, by mail, by telephone or via the Internet; or (3) has its place of business located outside of this state and the services concern a debt that is secured by property located within this state.

Section 36a-671e of the Connecticut General Statutes provides, in pertinent part, that:

(b) No individual shall engage or offer to engage in debt negotiation of a residential mortgage loan on behalf of a mortgagor for compensation or gain or with the expectation of compensation or gain without first obtaining and maintaining annually a license as a mortgage loan originator under section 36a-489 unless such individual is exempt from such licensure under subdivision (2) of subsection (b) of section 36a-486.

(c) Any individual required to obtain and annually maintain a license as a mortgage loan originator under subsection (b) of this section shall comply with all requirements imposed on a mortgage loan originator licensee under chapter 668.

Section 36a-671a(b) of the Connecticut General Statutes, as amended by Public Act 18-173, provides, in pertinent part, that:

Whenever it appears to the commissioner that (1) any person has violated, is violating or is about to violate the provisions of sections 36a-671 to 36a-671f, inclusive, . . . the commissioner may take action against such person . . . in accordance with sections 36a-50 and 36a-52. For purposes of sections 36a-671 to 36a-671f, inclusive, each engagement and each offer to engage in debt negotiation shall constitute a separate violation.

1. Doulos' engaging in debt negotiation in this state without obtaining the required license, as more fully described in paragraphs 1 through 20, inclusive, of the Matters Asserted, constitutes a violation of Section 36a-671(b) of the Connecticut General Statutes in effect prior to October 1, 2017. Such violation forms the basis to issue an order to cease and desist pursuant to Section 36a-671a(b) of the Connecticut General Statutes, as amended, and Section 36a-52(a) of the 2018 Supplement to the General Statutes, issue an order to make restitution pursuant to Section 36a-671a(b) of the Connecticut General Statutes, as amended, and Section 36a-50(c) of the 2018 Supplement to the General Statutes, and impose a civil penalty pursuant to Section 36a-671a(b) of the Connecticut General Statutes, as amended, and Section 36a-50(a) of the of the 2018 Supplement to the General Statutes. Section 36a-50(a) of the 2018 Supplement to the General Statutes authorizes the Commissioner to impose a civil penalty upon Doulos in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation.

2. Irizarry's engaging in debt negotiation in this state without obtaining the required license, as more fully described in paragraphs 1 through 20, inclusive, of the Matters Asserted, constitutes a violation

of Section 36a-671(b) of the Connecticut General Statutes in effect prior to October 1, 2017. Such violation forms the basis to issue an order to cease and desist pursuant to Section 36a-671a(b) of the Connecticut General Statutes, as amended, and Section 36a-52(a) of the 2018 Supplement to the General Statutes, issue an order to make restitution pursuant to Section 36a-671a(b) of the Connecticut General Statutes, as amended, and Section 36a-50(c) of the 2018 Supplement to the General Statutes, and impose a civil penalty pursuant to Section 36a-671a(b) of the Connecticut General Statutes, as amended, and Section 36a-50(a) of the of the 2018 Supplement to the General Statutes. Section 36a-50(a) of the 2018 Supplement to the General Statutes authorizes the Commissioner to impose a civil penalty upon Irizarry in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation.

3. Irizarry's engaging in debt negotiation of a residential mortgage loan on behalf of a mortgagor for compensation or gain in this state without obtaining the required license, as more fully described in paragraphs 1 through 20, inclusive, of the Matters Asserted, constitutes a violation of subsections (b) and (c) of Section 36a-671e of the Connecticut General Statutes. Such violation forms the basis to issue an order to cease and desist pursuant to Section 36a-671a(b) of the Connecticut General Statutes, as amended, and Section 36a-52(a) of the 2018 Supplement to the General Statutes, issue an order to make restitution pursuant to Section 36a-671a(b) of the Connecticut General Statutes, as amended, and Section 36a-50(c) of the 2018 Supplement to the General Statutes, and impose a civil penalty pursuant to Section 36a-671a(b) of the Connecticut General Statutes, as amended, and Section 36a-50(a) of the of the 2018 Supplement to the General Statutes. Section 36a-50(a) of the 2018 Supplement to the General Statutes authorizes the Commissioner to impose a civil penalty upon Irizarry in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation.

IV. FINDING AND STATUTORY BASIS FOR TEMPORARY ORDER TO CEASE AND DESIST

The Commissioner finds that public welfare requires immediate action to issue a temporary order requiring Respondents to cease and desist from violating Section 36a-671(b) of the Connecticut General Statutes and to take such action as set forth herein to effectuate the purposes of Section 36a-52(b) of the

2018 Supplement to the General Statutes in that the interests of Connecticut debtors are being materially prejudiced by Respondents engaging in debt negotiation in Connecticut while not being duly licensed, performing debt negotiation services without written contracts and receiving monies in excess of the Schedule of Maximum Fees from at least one (1) Connecticut debtor who was already struggling financially.

**V. TEMPORARY ORDER TO CEASE AND DESIST, ORDER TO MAKE RESTITUTION,
NOTICE OF INTENT TO ISSUE ORDER TO CEASE AND DESIST,
NOTICE OF INTENT TO IMPOSE CIVIL PENALTY
AND NOTICE OF RIGHT TO HEARING**

WHEREAS, the Commissioner has reason to believe that Respondents have engaged in acts or conduct which forms the basis to issue an order to cease and desist pursuant to Section 36a-671a(b) of the Connecticut General Statutes, as amended, and Section 36a-52(a) of the 2018 Supplement to the General Statutes, issue an order to make restitution pursuant to Section 36a-671a(b) of the Connecticut General Statutes, as amended, and Section 36a-50(c) of the 2018 Supplement to the General Statutes, and impose a civil penalty pursuant to Section 36a-671a(b) of the Connecticut General Statutes, as amended, and Section 36a-50(a) of the 2018 Supplement to the General Statutes;

AND WHEREAS, the Commissioner has made the finding required under Section 36a-52(b) of the 2018 Supplement to the General Statutes.

THE COMMISSIONER THEREFORE ORDERS, pursuant to Section 36a-52(b) of the 2018 Supplement to the General Statutes, that Doulos Multiple Services, LLC immediately **CEASE AND DESIST** from violating Section 36a-671(b) of the Connecticut General Statutes. This Temporary Order to Cease and Desist shall become effective upon receipt by Doulos Multiple Services, LLC, and, unless set aside or modified by a court, shall remain in effect until the effective date of a permanent order or dismissal of the matters asserted in this Temporary Order to Cease and Desist.

THE COMMISSIONER THEREFORE ORDERS, pursuant to Section 36a-52(b) of the 2018 Supplement to the General Statutes, that Sammy Irizarry immediately **CEASE AND DESIST** from violating Section 36a-671(b) and subsections (b) and (c) of Section 36a-671e of the Connecticut General

Statutes. This Temporary Order to Cease and Desist shall become effective upon receipt by Sammy Irizarry and, unless set aside or modified by a court, shall remain in effect until the effective date of a permanent order or dismissal of the matters asserted in this Temporary Order to Cease and Desist.

THE COMMISSIONER FURTHER ORDERS, pursuant to Section 36a-17(a) of the Connecticut General Statutes, as amended, and Section 36a-52(b) of the 2018 Supplement to the General Statutes, that: Not later than fourteen (14) days from receipt of this Temporary Order to Cease and Desist, Order to Make Restitution, Notice of Intent to Issue Order to Cease and Desist, Notice of Intent to Impose Civil Penalty and Notice of Right to Hearing, Doulos Multiple Services, LLC and Sammy Irizarry shall provide to Carmine Costa, Director, Consumer Credit Division, Department of Banking, 260 Constitution Plaza, Hartford, Connecticut 06103-1800, or carmine.costa@ct.gov, a list of all Connecticut debtors with whom Doulos Multiple Services, LLC and Sammy Irizarry have entered into agreements for debt negotiation services on and after October 1, 2009. Such submission shall include: (a) a copy of each agreement, and (b) a list of each debtor's name and address and full itemization of each debtor's payments made pursuant to the agreement, specifying the dates, amounts and to whom such payments were made.

THE COMMISSIONER FURTHER ORDERS, pursuant to Section 36a-50(c) of the 2018 Supplement to the General Statutes, that Doulos Multiple Services, LLC and Sammy Irizarry **MAKE RESTITUTION** of any sums obtained as a result of Doulos Multiple Services, LLC and Sammy Irizarry violating Section 36a-671(b) of the Connecticut General Statutes, in effect prior to October 1, 2017, plus interest at the legal rate set forth in Section 37-1 of the Connecticut General Statutes. Specifically, the Commissioner **ORDERS** that: Not later than thirty (30) days from the date this Order to Make Restitution becomes permanent, Doulos Multiple Services, LLC and Sammy Irizarry shall:

1. Repay \$2,400 to the Connecticut debtor identified in Exhibit A attached hereto plus interest and repay to any other Connecticut debtor who entered into an agreement for debt negotiation services with Doulos Multiple Services, LLC or Sammy Irizarry on and after October 1, 2009, any fees paid by such Connecticut debtor to Doulos Multiple Services, LLC or Sammy Irizarry, plus interest. Payments shall be made by cashier's check, certified check or money order; and

2. Provide to Carmine Costa, Director, Consumer Credit Division, Department of Banking, 260 Constitution Plaza, Hartford, Connecticut 06103-1800, or carmine.costa@ct.gov, evidence of such repayments.

NOW THEREFORE, notice is hereby given to Doulos that the Commissioner intends to issue an order requiring Doulos to **CEASE AND DESIST** from violating Section 36a-671(b) of the Connecticut General Statutes, and impose a **CIVIL PENALTY** upon Doulos as set forth herein, subject to Doulos' right to a hearing on the allegations set forth above.

FURTHER, notice is hereby given to Irizarry that the Commissioner intends to issue an order requiring Irizarry to **CEASE AND DESIST** from violating Section 36a-671(b) and subsections (b) and (c) of Section 36a-671e of the Connecticut General Statutes, and impose a **CIVIL PENALTY** upon Irizarry as set forth herein, subject to Irizarry's right to a hearing on the allegations set forth above.

A hearing will be granted to each Respondent if a written request for a hearing is received by the Department of Banking, Consumer Credit Division, 260 Constitution Plaza, Hartford, Connecticut 06103-1800 within fourteen (14) days following each Respondent's receipt of this Temporary Order to Cease and Desist, Order to Make Restitution, Notice of Intent to Issue Order to Cease and Desist, Notice of Intent to Impose Civil Penalty and Notice of Right to Hearing as set forth in Sections 36a-52(a), 36a-50(a) and 36a-50(c) of the 2018 Supplement to the General Statutes. This Temporary Order to Cease and Desist, Order to Make Restitution, Notice of Intent to Issue Order to Cease and Desist, Notice of Intent to Impose Civil Penalty and Notice of Right to Hearing shall be deemed received on the earlier of the date of actual receipt, or seven days after mailing or sending. To request a hearing, complete and return the enclosed Appearance and Request for Hearing Form to the above address. If any Respondent will not be represented by an attorney at the hearing, please complete the Appearance and Request for Hearing Form as "pro se". Once a written request for a hearing is received, the Commissioner may issue a notification of hearing and designation of hearing officer that acknowledges receipt of a request for a hearing, designates a hearing officer and sets the date of the hearing in accordance with Section 4-177 of the Connecticut General Statutes and Section 36a-1-21 of the Regulations of Connecticut State Agencies.

If a hearing is requested, the hearing will be held on February 14, 2019, at 10 a.m., at the Department of Banking, 260 Constitution Plaza, Hartford, Connecticut.

If a hearing is requested, it will be held in accordance with the provisions of Chapter 54 of the Connecticut General Statutes, unless any Respondent fails to appear at the requested hearing. At such hearing, Respondents will have the right to appear and present evidence, rebuttal evidence and argument on all issues of fact and law to be considered by the Commissioner.

If Doulos does not request a hearing within the time period prescribed or fails to appear at any such hearing, the allegations herein will be deemed admitted. Accordingly, the Order to Make Restitution shall remain in effect and become permanent against Doulos, and the Commissioner will issue an order that Doulos cease and desist from violating Section 36a-671(b) of the Connecticut General Statutes, and may order a civil penalty in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation be imposed upon Doulos.

If Irizarry does not request a hearing within the time period prescribed or fails to appear at any such hearing, the allegations herein will be deemed admitted. Accordingly, the Order to Make Restitution shall remain in effect and become permanent against Irizarry, and the Commissioner will issue an order that Irizarry cease and desist from violating Section 36a-671(b) of the Connecticut General Statutes, and may order a civil penalty in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation be imposed upon Irizarry.

So ordered at Hartford, Connecticut,
this 26 day of December 2018.

_____/s/_____
Jorge L. Perez
Banking Commissioner

CERTIFICATION

I hereby certify that on this 27th day of December 2018, I caused to be mailed by certified mail, return receipt requested, the foregoing Temporary Order to Cease and Desist, Order to Make Restitution, Notice of Intent to Issue Order to Cease and Desist, Notice of Intent to Impose Civil Penalty and Notice of Right to Hearing to Carlos H. Irizarry, Agent for Service for Doulos Multiple Services, LLC, 78 Myano Lane, Stamford, Connecticut 06902-4510, Certified Mail No. 7016 2710 0000 5896 9285; Sammy Irizarry, Doulos Multiple Services, LLC, 1729 Bedford Street, Stamford, Connecticut 06905, Certified Mail No. 7016 2710 0000 5896 9278; and Bruce J. Corrigan, Jr., Esq., Law Offices of Bruce J. Corrigan, Jr., 1853 Post Road East, Westport, Connecticut 06880, Certified Mail No. 7016 2710 0000 5896 9292.

_____/s/_____
Tina M. Daigle
Paralegal