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 *
IN THE MATTER OF: *
 *
PEDROSO LEGAL SERVICES LLC *
a/k/a ELAWNJ.COM *
(“Legal Services”) *
 *
FILIPE PEDROSO *
(“Pedroso”) *
 *
(collectively, “Respondents”) *
 *
 * * * * *

ORDER TO CEASE AND DESIST

AND

ORDER IMPOSING CIVIL PENALTY

I. PRELIMINARY STATEMENT

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

WHEREAS, the Commissioner, through the Consumer Credit Division of the Department of Banking, conducted an investigation of the activities of Respondents, pursuant to the authority granted by Section 36a-17 of the Connecticut General Statutes, to determine if they had violated, were violating or were about to violate the provisions of the Connecticut General Statutes within the jurisdiction of the Commissioner;

WHEREAS, as a result of such investigation, on November 19, 2020, the Commissioner issued an 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 (collectively “Order and Notice”) against Respondents, which Order and Notice is incorporated herein by reference;

WHEREAS, on November 20, 2020, the Order and Notice was caused to be mailed by certified mail, return receipt requested, to Legal Services (Certified Mail Nos. 70191640000015848617 and 70191640000015848501) and Pedroso (Certified Mail No. 70191640000015848624);

WHEREAS, the Order and Notice provided Respondents with the opportunity for a hearing, and stated that if a hearing was not requested by any Respondent within 14 days of its receipt or if any Respondent failed to appear at any such hearing, the allegations would be deemed admitted, the Order to Make Restitution shall remain in effect and become permanent against Respondents, and the Commissioner would issue an order that Respondents 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 each Respondent;

WHEREAS, on November 24, 2020, Respondents received the Order and Notice;

WHEREAS, Respondents failed to request a hearing within the prescribed time period;

WHEREAS, the Commissioner alleged in the Order and Notice, with respect to the activity described therein, that Legal Services' engaging or offering to engage in debt negotiation in this state without obtaining the required license 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 against Legal Services pursuant to Sections 36a-671a(b) and 36a-52(a) of the Connecticut General Statutes, issue an order to make restitution against Legal Services pursuant to Sections 36a-671a(b) and 36a-50(c) of the Connecticut General Statutes, and impose a civil penalty upon Legal Services pursuant to Sections 36a-671a(b) and 36a-50(a) of the Connecticut General Statutes;

WHEREAS, the Commissioner alleged in the Order and Notice, with respect to the activity described therein, that Pedroso's engaging or offering to engage in debt negotiation in this state without obtaining the required license 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 against Pedroso pursuant to Sections 36a-671a(b) and 36a-52(a) of the Connecticut General Statutes, issue an order to make restitution against Pedroso pursuant to Sections 36a-671a(b) and

36a-50(c) of the Connecticut General Statutes, and impose a civil penalty upon Pedroso pursuant to Sections 36a-671a(b) and 36a-50(a) of the Connecticut General Statutes;

WHEREAS, also in the Order and Notice, the Commissioner ordered, pursuant to Section 36a-50(c) of the Connecticut General Statutes, that not later than 30 days from the date the Order to Make Restitution becomes permanent, Respondents shall repay \$8,200 plus interest to an identified Connecticut debtor and repay to any other Connecticut mortgagor who entered into an agreement for debt negotiation services with Respondents on and after October 1, 2009, any fees paid by such Connecticut debtor to Respondents, plus interest, and provide evidence of such repayments to the Director of the Consumer Credit Division;

WHEREAS, Section 36a-52(a) of the Connecticut General Statutes provides, in pertinent part, that “[i]f 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”;

WHEREAS, Section 36a-50(a)(2) of the Connecticut General Statutes provides, in pertinent part, that “[i]f 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”;

WHEREAS, Section 36a-50(a)(3) of the Connecticut General Statutes provides that “[e]ach action undertaken by the commissioner under this subsection shall be in accordance with the provisions of chapter 54”;

AND WHEREAS, Section 36a-1-31(a) of the Regulations of Connecticut State Agencies provides, in pertinent part, that “[w]hen a party fails to request a hearing within the time specified in the notice, the allegations against the party may be deemed admitted. Without further proceedings or notice to the party, the commissioner shall issue a final decision in accordance with section 4-180 of the Connecticut General Statutes and section 36a-1-52 of the Regulations of Connecticut State Agencies”.

II. FINDINGS OF FACT AND CONCLUSIONS OF LAW

1. The Commissioner finds that the matters asserted, as set forth in paragraphs 7 through 14, inclusive, of Section II of the Order and Notice, shall constitute findings of fact within the meaning of Section 4-180(c) of the Connecticut General Statutes, and that the conclusions, as set forth in paragraphs 1 and 2 of Section III of the Order and Notice, shall constitute conclusions of law within the meaning of Section 4-180(c) of the Connecticut General Statutes and Section 36a-1-52 of the Regulations of Connecticut State Agencies.

2. The Commissioner finds that Respondents have engaged in acts or conduct which, pursuant to Sections 36a-671a(b) and 36a-52(a) of the Connecticut General Statutes, forms the basis to issue an order to cease and desist against Respondents, and, pursuant to Sections 36a-36a-671a(b) and 36a-50(a) of the Connecticut General Statutes, forms the basis to impose a civil penalty upon Respondents.

3. The Commissioner finds that the Order and Notice was given in compliance with Sections 36a-52(a), 36a-50(a), 36a-50(c) and 4-177 of the Connecticut General Statutes.

III. ORDER

Having read the record, **I HEREBY ORDER**, pursuant to Sections 36a-671a(b), 36a-52(a) and 36a-50(a) of the Connecticut General Statutes, that:

1. Pedroso Legal Services LLC a/k/a ELAWNJ.COM **CEASE AND DESIST** from violating Section 36a-671(b) of the Connecticut General Statutes;
2. A **CIVIL PENALTY** of One Hundred Thousand Dollars (\$100,000) be imposed upon Pedroso Legal Services LLC a/k/a ELAWNJ.COM, to be remitted to the Department of Banking by wire transfer, cashier's check, certified check or money order, made payable to "Treasurer, State of Connecticut", no later than thirty (30) days from the date this Order is mailed;
3. Filipe Pedroso **CEASE AND DESIST** from violating Section 36a-671(b) of the Connecticut General Statutes;
4. A **CIVIL PENALTY** of One Hundred Thousand Dollars (\$100,000) be imposed upon Filipe Pedroso, to be remitted to the Department of Banking by wire transfer, cashier's check, certified check or money order, made payable to "Treasurer, State of Connecticut", no later than thirty (30) days from the date this Order is mailed;

5. The **ORDER TO MAKE RESTITUTION** issued on November 19, 2020, remains in effect and became permanent against Pedroso Legal Services LLC a/k/a ELAWNJ.COM and Filipe Pedroso on December 9, 2020; and
6. This Order shall become effective when mailed.

Dated at Hartford, Connecticut,
this 12th day of January 2021.

/s/

Jorge L. Perez
Banking Commissioner

This Order was sent by certified mail,
return receipt requested, to
Respondents on January 13, 2021.

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