

STATE OF NEW JERSEY



DEPARTMENT OF BANKING AND INSURANCE DIVISION OF BANKING

ORDER NO. E16-017862

IN THE MATTER OF:

Century Union Services LLC,)
Reference No. 1100793; and)
Robes Barboza, NMLS ID 908878)

FINAL ORDER

To:

CENTURY UNION SERVICES, LLC
107 Wilson Ave.,
Newark, New Jersey 07105

CENTURY UNION SERVICES, LLC
30 Ferry Street,
Newark, New Jersey 07105

CENTURY UNION SERVICES, LLC
597 West Sample Road, Suite B,
Pompano Beach, Florida 33060

CENTURY UNION SERVICES, LLC
9 Checkerberry Lane,
Chelmsford, Massachusetts 01824

ROBES BARBOZA
107 Wilson Ave.,
Newark, New Jersey 07105

ROBES BARBOZA
30 Ferry Street,
Newark, New Jersey 07105

ROBES BARBOZA
597 West Sample Road, Suite B,
Pompano Beach, Florida 33060

ROBES BARBOZA
9 Checkerberry Lane,
Chelmsford, Massachusetts 01824

This matter, having been opened by the Commissioner of Banking and Insurance ("Commissioner"), State of New Jersey, upon issuance of Order to Show Cause No. E16-017862, alleging that Century Union Services, LLC ("Century Union"), and Robes Barboza ("Barboza"), (collectively, "Respondents") may have violated certain provisions of the New Jersey Money Transmitters Act ("Money Transmitters Act"), N.J.S.A. 17:15C-1 et seq.; and

WHEREAS, Century Union is a Massachusetts limited liability company with a branch location at 107 Wilson Avenue, Newark, New Jersey and is actively licensed by the New Jersey Department of Banking and Insurance (“Department”) as a foreign money transmitter pursuant to N.J.S.A. 17:15C-4; and

WHEREAS, Barboza is the managing member and sole owner of Century Union; and

WHEREAS, Barboza is a “controlling person” of Century Union pursuant to N.J.A.C. 3:27-1.2; and

WHEREAS, pursuant to N.J.S.A. 17:15C-16b, the Commissioner may suspend or revoke a license if the Commissioner finds that any fact or condition exists that, if it had existed at the time when the licensee applied for its license, would have been grounds for denying the application; and

WHEREAS, pursuant to N.J.S.A. 17:15C-16d, the Commissioner may suspend or revoke a license if the Commissioner finds that the licensee knowingly violates any material provision of the Money Transmitters Act or any rule or order validly promulgated by the Commissioner under authority of the Money Transmitters Act; and

WHEREAS, pursuant to N.J.S.A. 17:15C-16e, the Commissioner may suspend or revoke a license if the Commissioner finds that the licensee is conducting its business in an unsafe or unsound manner; and

WHEREAS, pursuant to N.J.S.A. 17:15-16g, the Commissioner may suspend or revoke a license if the Commissioner finds that the licensee has suspended payment of its obligations, has made an assignment for the benefit of its creditors, or has admitted in writing its inability to pay its debts as they become due; and

WHEREAS, pursuant to N.J.S.A. 17:15C-8a(1), a foreign money transmitter shall obtain and maintain a security bond, an irrevocable letter of credit, or a similar security device (“security device”) acceptable to the Commissioner in an amount prescribed by the Commissioner by regulation of not less than \$25,000 and not more than \$1,000,000. The security device shall be in a form satisfactory to the Commissioner and shall run to the State for the benefit of any person injured by a wrongful act, default, fraud or misrepresentation of the licensee, including its directors, officers, authorized delegates and employees, to secure the faithful performance of the obligations of the licensee with respect to the receipt, handling, transmission, and payment of money in connection with the sale and issuance of payment instruments, transmission of money, or both; and

WHEREAS, pursuant to N.J.S.A. 17:15C-8c, the security device shall remain in effect until cancellation, which may occur only after thirty days' written notice to the Commissioner. Cancellation shall not affect any liability incurred or accrued during that period; and

WHEREAS, pursuant to N.J.S.A. 17:15C-22a, if, after notice and a hearing, the Commissioner finds that a person has violated any provision of the Money Transmitters Act or a rule adopted under the Money Transmitters Act, the Commissioner may order the person to pay the Commissioner a civil penalty in an amount specified by the Commissioner, not to exceed \$5,000 for each violation; and

WHEREAS, on December 16, 2016, the Commissioner issued Order to Show Cause No. E16-017862, alleging that the Respondents violated the Money Transmitters Act as follows:

COUNT ONE

IT FURTHER APPEARING that a New Jersey consumer, A.B., complained to the Department that on or about September 9, 2016, she delivered the sum of \$3,000 to Respondents at the Newark location with instructions to transmit the money to a designated recipient; and

IT FURTHER APPEARING that Respondents accepted the sum of \$3,000 from A.B., issued a receipt, and charged A.B. a fee for the promised service of money transmission; and

IT FURTHER APPEARING that Respondents failed to transmit the sum of \$3,000 to A.B.'s designated recipient and fulfil its payment obligations as required by N.J.S.A. 17:15C-16g; and

IT FURTHER APPEARING that Respondents refused to return the sum of \$3,000 to A.B.; and

...

IT FURTHER APPEARING that Respondents failed to transmit money on at least 18 other occasions, which are now known to the Department and which are listed in Exhibit A of this Order to Show Cause; and

IT FURTHER APPEARING that Respondents failed to transmit the aggregate amount of \$82,208.00; and

...

IT FURTHER APPEARING that, at all relevant times, Century Union maintained a security bond in the amount of \$100,000 issued by Platte River Insurance Company running to the Department "for the benefit of any person injured by a wrongful act, default, or misrepresentation" of Century Union, as required by N.J.S.A. 17:15C-8a(1); and

IT FURTHER APPEARING that on October 28, 2016, Platte River Insurance Company sent to the Department a notice of cancellation of the insurance bond effective December 2, 2016, pursuant to a request for cancellation submitted by Century Union; and

IT FURTHER APPEARING that, by misappropriating its customers' money, by failing to pay its obligations, by failing to transmit its customers' money on at least 19 occasions, and by failing to refund these customers their money, Respondents violated N.J.S.A. 17:15C-16b, N.J.S.A. 17:15C-16d, N.J.S.A. 17:15C-16e, and N.J.S.A. 17:15C-16g, and as such Century Union's money transmitter license is subject to revocation and Respondents are jointly subject to civil penalties and other remedies under N.J.S.A. 17:15C-122a; and

IT FURTHER APPEARING that, pursuant to N.J.S.A. 17:15C-22a, each act of failing to transmit customers' money or failing to refund customers with the money constitutes a separate violation of the Act.

WHEREAS, the Order to Show Cause No. E16-017862 referred to 19 occasions on which Respondents failed to transmit money that had been provided to Respondents by consumers, and each of those 19 matters is summarized in the list attached to this Final Order as Exhibit A; and

WHEREAS, on December 16, 2017, the Department served a copy of Order to Show Cause No. E16-017862 by certified and regular mail on Respondents at their last known addresses on file with the Department, as documented in the Certification of DAG Garen Gazaryan, attached to this Final Order as Exhibit B; and

WHEREAS, on May 25, 2017, the Department obtained additional addresses for Respondents and served a copy of Order to Show Cause No. E16-017862 by certified and regular mail on Respondents at these additional addresses, as documented in the Certification of DAG Garen Gazaryan, attached to this Final Order as Exhibit B; and

WHEREAS, Respondent Barboza personally signed for the certified mail sent to him and Respondent Century Union at the additional address, as documented in the Certification of DAG Garen Gazaryan, attached to this Final Order as Exhibit B; and

WHEREAS, Respondents were given notice in writing of the aforesaid charges and an opportunity to contest the charges at a hearing; and

WHEREAS, Respondents have failed to respond to the Commissioner's allegations contained in Order to Show Cause No. E16-017862; and

WHEREAS, pursuant to N.J.S.A. 17:1-15g, the Commissioner may institute the legal proceedings and processes necessary to enforce properly and give effect to any of the Commissioner's powers and duties; and

NOW, THEREFORE, IT IS on this 14th day of July 2017,

ORDERED, that the foreign money transmitter license of Century Union is hereby **REVOKED**, effective upon the execution of this Final Order; and

IT IS FURTHER ORDERED, that, pursuant to N.J.S.A. 17:15C-22a, Respondents shall be jointly and severally liable for the payment of civil penalties in the amount of \$95,000.00 for 19 violations of the Money Transmitters Act. This amount consists of a civil penalty of \$5,000.00 for each of the 19 violations; specifically, for failing to transmit money to designated recipients or to return money to customers on at least 19 separate occasions, as documented in Exhibit A of this Final Order; and

IT IS FURTHER ORDERED, that, pursuant to N.J.S.A. 17:15C-22a, Respondents shall be jointly and severally liable for the payment of restitution in the amount of \$82,208.00 to the 19 affected consumers, as documented in Exhibit A; and

IT IS FURTHER ORDERED, that, pursuant to N.J.S.A. 17:15C-8a(1), the Commissioner may collect any restitution due from Respondents by exercising any and all rights the Commissioner may have against the security device maintained by Century Union; and

IT IS FURTHER ORDERED, that Respondents shall pay in full the above penalties and restitution totaling \$177,208.00 by remitting payment to the Commissioner of Banking and Insurance, State of New Jersey, 20 West State Street, P.O. Box 040, Trenton, New Jersey 08625, Attention: Paul Giraldi, Chief of Investigations, by certified check, cashier's check or money order made payable to the "State of New Jersey, General Treasury," within ten days from the date of service of this Order; and

IT IS FURTHER ORDERED, that in the event full payment of the fines and costs are not made, the Commissioner may exercise any and all remedies available by law, including but not

limited to recovery of any unpaid penalties, in accordance with the Penalty Enforcement Law, N.J.S.A. 2A:58-10 et seq.; an

IT IS FURTHER ORDERED, that the fines in this Final Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and the protection of the public health, safety and welfare, and are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding; and

IT IS FURTHER ORDERED, that the provisions of this Final Order represent a final agency decision and constitute a final resolution of the allegations as contained in Order to Show Cause No. E16-017862.

RICHARD J. BADOLATO, COMMISSIONER
DEPARTMENT OF BANKING AND INSURANCE

By: *Thomas M. Hunt*
THOMAS M. HUNT
ASSISTANT DIRECTOR
OFFICE OF CONSUMER FINANCE

Exhibit A
List of Affected Consumers

	NJ Consumer Name	Transaction Date	Amount of Transaction
1	A.B.	9/9/2016	\$3,000.00
2	A.C.C	10/13/2016	\$800.00
3	C.C.T.	8/2/2016	\$1,500.00
4	C.B.	9/3/2016	\$3,500.00
5	D.S.	10/7/2016	\$350.00
6	D.T.C.	10/3/2016	\$1,976.00
7	G.P.S.	9/16/2016	\$12,000.00
8	I.B.O.	9/10/2016	\$1,900.00
9	I.I.M.	8/2/2016	\$3,000.00
10	J.L.O.	9/20/2016	\$1,545.00
11	L.O.	Not known	\$1,600.00
12	M.T.C.	8/31/2016	\$3,000.00
13	M.I.B.	8/15/2016	\$1,000.00
14	M.I.B.	8/15/2016	\$3,000.00
15	M.D.	9/21/2016	\$1,037.00
16	N.T.B.	9/1/2016	\$5,000.00
17	R.O.C.	9/17/2016	\$30,005.00
18	T.M.D.	9/4/2016	\$1,295.00
19	W.P.M	9/23/2016	\$6,700.00

TOTAL **\$82,208.00**

Exhibit B

IN THE MATTER OF:

Century Union Services LLC,)
Reference No. 1100793; and)
Robes Barboza, NMLS ID 908878)
_____)

**CERTIFICATION OF DEPUTY
ATTORNEY GENERAL GAREN
GAZARYAN**

I, Garen Gazaryan, of full age, do of my own personal knowledge make the following statements by way of certification in lieu of affidavit pursuant to R. 1:4-4(b):

1. I am a Deputy Attorney General assigned as counsel for the Commissioner of the Department of Banking and Insurance, State of New Jersey, ("Department"), in the above-captioned matter. I make this certification in support of the Final Order in the above-captioned case against Century Union Services LLC ("Century Union") and Robes Barboza ("Barboza").

2. On December 16, 2016, the Department issued Order to Show Cause No. E16-017862 against Respondents Century Union and Barboza charging them with violations of the New Jersey Money Transmitters Act, N.J.S.A. 17:15C-1 et seq.

3. On December 16, 2016, the Department sent a copy of Order to Show Cause E16-017862 by certified and regular mail to Respondent Century Union at its last known mailing address on file with the Department - 107 Wilson Avenue, Newark, New Jersey 07105.

4. Both the regular and certified mailings were returned to the Department with the notation "Return to Sender. Unable to Forward" from the Postal Service. (A true and exact copy of the returned mailings is attached as Exhibit 1.)

5. Additionally, on December 16, 2016, the Department sent a copy of Order to Show Cause E16-017862 by certified and regular mail to Respondent Century Union's alternative mailing address on file with the Department - 597 West Sample Road, Suite B, Pompano Beach, Florida 33060.

6. Both the regular and certified mailings were returned to the Department with the notation "Return to Sender. Unable to Forward" from the Postal Service. (A true and exact copy of the returned mailings is attached as Exhibit 2.)

7. On December 16, 2016, the Department sent Order to Show Cause E16-017862 by certified and regular mail to Barboza at his last known mailing address on file with the Department - 107 Wilson Avenue, Newark, New Jersey 07105.

8. Both the regular and certified mailings were returned to the Department with the notation "Return to Sender. Unable to Forward" from the Postal Service. (A true and exact copy of the returned mailings is attached as Exhibit 3.)

9. Additionally, on December 16, 2016, the Department sent a copy of Order to Show Cause E16-017862 by certified and regular mail to Barboza's alternative mailing address on file with the Department - 597 West Sample Road, Suite B, Pompano Beach, Florida 33060.

10. Both the regular and certified mailings were returned to the Department with the notation "Return to Sender. Unable to Forward" from the Postal Service. (A true and exact copy of the returned mailings is attached as Exhibit 4.)

11. During the course of the investigation, the Department searched for an updated current address for Respondents and identified potential addresses at 30 Ferry Street, Newark, New Jersey 07105; and 9 Checkerberry Lane, Chelmsford, Massachusetts 01824.

12. Additionally, the Department identified Barboza's personal email address - Robes.Barboza@outlook.com - which he used to communicate with the Department individually and on behalf of Respondent Century Union.

13. Under cover letter dated May 25, 2017, our office served Respondents Century Union and Barboza with Order to Show Cause No. E16-017862 at Respondents' additional potential addresses and to Barboza's personal email address. Specifically, the cover letter and Order to Show Cause were sent via certified mail, return receipt requested, and regular mail to Respondents' potential addresses at 30 Ferry Street, Newark, New Jersey 07105; and 9 Checkerberry Lane, Chelmsford, Massachusetts 01824; and to Barboza's personal email address at Robes.Barboza@outlook.com.

14. The certified mail addressed to Century Union and sent to 30 Ferry Street, Newark, New Jersey 07105 was delivered to the address and signed for by the addressee. (A true and exact copy of the signed return receipt is attached as Exhibit 5.)

15. The certified mail addressed to Barboza and sent to 30 Ferry Street, Newark, New Jersey 07105 was delivered to the address and signed for by the addressee. (A true and exact copy of the signed return receipt is attached as Exhibit 6.)

16. The certified mailing addressed to Century Union and sent to 9 Checkerberry Lane, Chelmsford, Massachusetts 01824 was delivered to the address and signed for by Barboza on June 3, 2017. (A true and exact copy of the signed return receipt is attached as Exhibit 7.)

17. The certified mailing addressed to Barboza and sent to 9 Checkerberry Lane, Chelmsford, Massachusetts 01824 was "Unclaimed," but the regular mail was not returned to my office. (A true and exact copy of the USPS tracking is attached as Exhibit 8.)

18. The email letter to Respondents Century Union and Barboza did not bounce back. (A true and exact copy of the email letter is attached as Exhibit 9.)

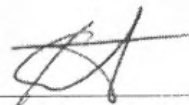
19. Respondents have failed to respond to the Department's allegations contained in Order to Show Cause No. E16-017862.

20. Pursuant to N.J.S.A. 17:1-15g, the Department may institute the legal proceedings and processes necessary to enforce properly and give effect to any of the Department's powers and duties; and

21. The Department has exercised due diligence in the service of the Order to Show Cause on Respondents Century Union and Barboza.

22. Therefore, service of the Order to Show Cause as described above constitutes lawful service upon Respondents Century Union and Barboza.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.



Garen Gazaryan
Deputy Attorney General

Dated: 7/13/17

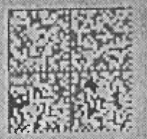
Exhibit 1

STATE
DEPA
PO BOX 040
TRENTON, N.J. 08625-0040



Century Union Services, LLC
107 Wilson Ave
Newark, NJ 07105
ANK

040



U.S. POSTAGE
ZIP 08628 \$001.36
02 1/17
00013895-13DEC 18 2016



STATE
DEPARTMENT OF BARRING AND PROVISIONS
PO BOX 040
TRENTON, N.J. 08625-0040



U.S. POSTAGE
219 08028 \$ 007.36
02 JUN 2010
090 396610000 18 JUN 2010

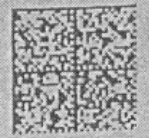
Century Union Services, LLC
107 Wilson Ave
Newark, NJ 07105
ANK

NIXIE 015 FEE 1
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
012/28/16
2155N363054-01091
0625004040



Exhibit 2

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE
PO BOX 040
TRENTON, N.J. 08625-0040



U.S. POSTAGE PRIME BY BOWES
ZIP 08628 \$001.36⁰
02 1M
000130561139C 16 2016

Century Union Services, LLC
597 West Sample Road, Suite B
Pompano Beach, Florida 33060

SSN (XXXX) XXX-XX-XXXX
81220-8265EN7VZ2 04070052980-128
RETURN TO SENDER
NO SUCH STREET
UNABLE TO FORWARD
326 1 SE 1
71/42/2127
NIXIE

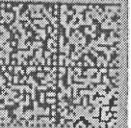


STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE
PO BOX 040
TRENTON, N.J. 08625-0040



Century Union Services, LLC
597 West Sample Road, Suite B
Pompano Beach, Florida 33060

NIXIE
326 DC 1
RETURN TO SENDER
NO SUCH NUMBER
UNABLE TO FORWARD
BC: 08625004949
22478559185-01222
0012/24/16



U.S. POSTAGE PINEY BOWES
ZIP 09628 \$ 007.36
02 11
0001309813DEC 18 2016

Handwritten scribbles and a circled number '612'.

Exhibit 3

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE
PO BOX 040
TRENTON, N.J. 08625-0040

Robes Barboza
107 Wilson Ave
Newark, NJ 07105

ANK

NIXIE 015 YE 1 7212/28/16
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
MAILER TO FORWARD
086250040 215785588-81107



U.S. POSTAGE® PRIORITY MAIL
ZIP 08628 \$ 001.36⁰
02 1M
0001389613DEC 16 2016

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE
PO BOX 040
TRENTON, N.J. 08625-0040

Robes Barboza
107 Wilson Ave
Newark, NJ 07105

ARK



U.S. POSTAGE® PERMIT NO. 5
ZIP 08620 \$007.36⁰
02 1M
0001389813DEC 16 2019

NIXIE 015 FE 1 0012/28/15
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD



Exhibit 4

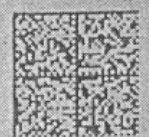
STATE DEPART
PO BOX 040
TRENTON, N.J. 08625-0040



Robes Barboza

NIXIE 3306055897-1N 3070 01/17/17

RETURN TO SENDER
NO SUCH NUMBER
UNABLE TO FORWARD
RETURN TO SENDER



U.S. POSTAGE® FITNEY BOWES
ZIP 08623 \$ 001.36 0
05 1M
0051325613 DEC 15 2016

RECEIVED
JAN 24 2017

OFFICE OF CONSUMER FINANCE
ASSISTANT DIRECTOR

MSN



STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE
PO BOX 040
TRENTON, N.J. 08625-0040



ZIP 08625 \$ 007.36
02 111
00013895 13 DEC 15 2016

Robes Barboza
597 West Sample Road, Suite B
Pompano-Beach, Florida 33060

6172

NIXIE 326 OF 1 0012/24/16
RETURN TO SENDER
NO SEARCH NUMBER
IN A 15 300 FORWARD
-8C: 0862500406 22478359185-01718



Exhibit 5

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

CENTURY UNION SERVICES, LLC
30 FERRY STREET,
NEWARK, N.J. 07105



9590 9402 2197 6193 6932 55

2. Article Number (Transfer from service label)

COMPLETE THIS SECTION ON DELIVERY

A. Signature

[Handwritten Signature]

- Agent
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Insured Mail
- Insured Mail Restricted Delivery (over \$500)
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Return Receipt for Merchandise
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

Exhibit 6

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

**ROBES BARBOZA
30 FERRY STREET,
NEWARK, N.J. 07105**



9590 9402 2197 6193 6932 79

2. Article Number (Transfer from service label)

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
[Handwritten Signature] Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type
- Adult Signature
 - Adult Signature Restricted Delivery
 - Certified Mail®
 - Certified Mail Restricted Delivery
 - Collect on Delivery
 - Collect on Delivery Restricted Delivery
 - Insured Mail
 - Insured Mail Restricted Delivery (over \$500)
 - Priority Mail Express®
 - Registered Mail™
 - Registered Mail Restricted Delivery
 - Return Receipt for Merchandise
 - Signature Confirmation®
 - Signature Confirmation Restricted Delivery

Exhibit 7

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

**CENTURY UNION SERVICES, LLC
9 CHECKERBERRY LANE,
CHELMSFORD, MA 01824**



9590 9402 2197 6193 6932 48

2. Article Number (Transfer from service label)

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 Addressee

B. Received by (Printed Name) C. Date of Delivery
12/3/14

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

Robert Redboze

3. Service Type
- | | |
|--|---|
| <input type="checkbox"/> Adult Signature | <input type="checkbox"/> Priority Mail Express® |
| <input type="checkbox"/> Adult Signature Restricted Delivery | <input type="checkbox"/> Registered Mail™ |
| <input type="checkbox"/> Certified Mail® | <input type="checkbox"/> Registered Mail Restrict Delivery |
| <input type="checkbox"/> Certified Mail Restricted Delivery | <input type="checkbox"/> Return Receipt for Merchandise |
| <input type="checkbox"/> Collect on Delivery | <input type="checkbox"/> Signature Confirmation™ |
| <input type="checkbox"/> Collect on Delivery Restricted Delivery | <input type="checkbox"/> Signature Confirmation Restricted Delivery |
| <input type="checkbox"/> Insured Mail | |
| <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500) | |

Exhibit 8

USPS Tracking® Results

Tracking Number: 70150640000247050373

Product & Tracking Information

Postal Product:

Features:
Certified Mail™

Track Another Parcel

7015 0640 0002 4705 0373

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee	
\$	
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$ _____
<input type="checkbox"/> Return Receipt (electronic)	\$ _____
<input type="checkbox"/> Certified Mail Restricted Delivery	\$ _____
<input type="checkbox"/> Adult Signature Required	\$ _____
<input type="checkbox"/> Adult Signature Restricted Delivery	\$ _____
Postage	
\$	

ROBES BARBOZA
9 CHECKERBERRY LANE,
CHELMSFORD, MA 01824

Postmark Here

for instructions

DATE & TIME	STATUS OF ITEM	LOCATION
June 29, 2017, 6:26 pm	Arrived at USPS Facility	SHREWSBURY, MA 01546
Your item arrived at our USPS facility in SHREWSBURY, MA 01546 on June 29, 2017 at 6:26 pm. The item is currently in transit to the destination.		
June 23, 2017, 10:24 am	Unclaimed/Being Returned to Sender	CHELMSFORD, MA 01824
June 5, 2017, 12:24 pm	Notice Left (No Authorized Recipient Available)	CHELMSFORD, MA 01824
June 5, 2017, 9:24 am	Out for Delivery	BILLERICA, MA 01821
June 5, 2017, 9:14 am	Sorting Complete	BILLERICA, MA 01821
June 5, 2017, 8:39 am	Arrived at Unit	BILLERICA, MA 01821
June 4, 2017, 11:46 pm	Departed USPS Facility	NORTH READING, MA 01889
June 3, 2017, 8:05 am	Arrived at USPS Facility	NORTH READING, MA 01889
June 2, 2017, 10:10 pm	Departed USPS Facility	PROVIDENCE, RI 02904
June 2, 2017, 11:19 am	Arrived at USPS Facility	PROVIDENCE, RI 02904
May 31, 2017, 8:02 pm	Departed USPS Facility	TRENTON, NJ 08650
May 31, 2017, 6:18 pm	Arrived at USPS Facility	TRENTON, NJ 08650

See Less ^

Available Actions

Exhibit 9

Garen Gazaryan

From: Garen Gazaryan
Sent: Thursday, May 25, 2017 11:57 AM
To: 'ROBES.BARBOZA@OUTLOOK.COM'
Subject: In the matter of Century Union Services LLC and Robes Barboza, OTSC No. E16-017862
Attachments: signed otsc.pdf; Letter enclosing OTSC-Barboza.pdf; Letter enclosing OTSC-Century Union.pdf

Dear Mr. Barboza:

I represent the New Jersey Department of Banking and Insurance ("Department"). Enclosed, please find Order to Show Cause ("OTSC") No. E16-017862 issued by the Commissioner of the Department on December 16, 2016. Concurrent with this email, I am also mailing you the copy of this OTSC to your and Century Union's last known addresses on file with the Department.

You have the right to request an administrative hearing in regard to the allegations contained in the OTSC. Complete instructions on how to request a hearing are contained within the enclosed OTSC.

Briefly here, a request for hearing must provide a specific statement responding to each charge alleged in the Order to Show Cause, specifically admit or deny each fact alleged in the OTSC, identify any facts of which you have no specific knowledge, and identify any defenses intended to be asserted in response to each charge. The request for hearing must be received by the Department within twenty (20) days of service of the OTSC upon you. The request for hearing should be sent to: Paul Giraldi, Chief of Investigations, Department of Banking and Insurance, P.O. Box 040, Trenton, New Jersey 08625, with a copy to me. If you fail to respond to this Order to Show Cause within the time provided, a Final Order will be issued by the Commissioner.

Thank you for your attention to this matter.

Garen Gazaryan
Deputy Attorney General
Office of the Attorney General - Division of Law
Banking & Insurance Section
P.O. Box 117
Richard J. Hughes Justice Complex
25 Market Street, West Wing - 2nd Floor
Trenton, NJ 08625-0117
Phone: (609)292-6123
Fax: (609)777-3503