*** Electronically Filed ** *See eSignature page*** L. Nelson, Deputy 4/22/2016 8:00:00 AM Filing ID 7355972 Mark Brnovich 1 Attorney General 2 (Firm State Bar No. 14000) Dena R. Benjamin 3 Assistant Attorney General 4 State Bar No. 015421 Office of the Attorney General 5 1275 West Washington Street Phoenix, AZ 85007-2926 6 Telephone: (602) 542-7932 7 Facsimile: (602) 542-4377 Consumer@azag.gov 8 Attorneys for Plaintiff 9 IN THE SUPERIOR COURT OF THE STATE OF ARIZONA 10 11 IN AND FOR THE COUNTY OF MARICOPA Case No.: CV2016-002726 STATE OF ARIZONA, ex rel. MARK 12 BRNOVICH, Attorney General, 13 Plaintiff, CONSENT JUDGMENT 14 15 DISCOUNT AUTO SALES LLC, an Arizona limited liability company, and EIVAN SHAHARA, 16 an individual, 17 Defendants. 18 Plaintiff State of Arizona, ex rel. Mark Brnovich, Attorney General (the "State"), filed a Civil 19 Complaint (the "Complaint") alleging violations of the Arizona Consumer Fraud Act, Ariz. Rev. Stat. 20 ("A.R.S.") §§ 44-1521 to 44-1534 (the "Consumer Fraud Act"), against defendants Discount Auto 21 Sales LLC, an Arizona limited liability company ("Discount Auto"), and Eivan Shahara, an individual 22 ("Shahara"). Discount Auto and Shahara (collectively, the "Defendants") consented and stipulated to 23 entry of this Consent Judgment (the "Consent Judgment"), including the findings of fact and 24 conclusions of law set forth herein, to compromise and settle the claims set forth in the Complaint 25 asserted against the Defendants. Accordingly, this Court enters this Consent Judgment against the 26 Defendants.

Michael K Jeanes, Clerk of Court

Granted as Submitted

1 PARTIES AND JURISDICTION 2 1. The Consumer Fraud Act authorizes the State to bring this action against the 3 Defendants. 4 2. Discount Auto is an Arizona limited liability company doing business in Maricopa 5 County. 3. Shahara is an individual residing in Maricopa County. 6 7 4. All events, acts and practices described in, and relevant to, this Consent Judgment took 8 place in Maricopa County, Arizona. 9 5. This Court has jurisdiction over the Complaint and the parties necessary for the Court to 10 enter this Consent Judgment and any orders hereafter appropriate pursuant to this Consent Judgment 11 and/or A.R.S. §§ 44-1528 or 44-1532. 12 6. Venue is proper in Maricopa County. 7. 13 The Defendants willingly and unequivocally consented and stipulated to the Court's 14 entry of this Consent Judgment after having: 15 a. Been fully advised of their right to a trial in this matter; 16 b. Voluntarily waived their right to a trial; and 17 c. Voluntarily agreed to compromise and settle the claims set forth in the 18 State's Complaint on the terms and conditions of this Consent Judgment. 19 FINDINGS OF FACT 20 8. Discount Auto is a member-managed Arizona limited liability company. 21 9. Shahara is the sole member of Discount Auto, and responsible for the acts, practices, 22 and representations of Discount Auto and its agents. 23 10. Shahara formed Discount Auto in 2011, and since, Shahara has operated Discount Auto 24 as a used car dealership located in Phoenix, Arizona. 25 11. From approximately April 2012 through August 2014, Defendants purchased vehicles to 26 be placed in Discount Auto's inventory, offered for sale to the public, and sold to consumers, online

from wholesale automobile auction companies such as Manheim Remarketing, Inc. d/b/a Total Resource Auctions ("TRA"), which specialize in salvaged, damaged and otherwise inoperable vehicles.

- 12. TRA advertises itself as, and Defendants understood that TRA was, a company "specializing in salvage, damaged, and inoperable vehicles."
- 13. Defendants understood that TRA auctioned off some vehicles that were then owned by insurance companies that had purchased the vehicles from prior owners after an event damaged the car to such an extent that the insurance companies deemed the vehicle uneconomical to repair and/or declared the car to be a total loss or totaled.
- 14. Prior to purchasing vehicles from TRA, Defendants attempted to filter out any vehicles that had been branded as "salvaged."
- 15. The only vehicle specific information Defendants received from TRA prior to purchasing a vehicle online from TRA would be whether the vehicle has a clean title, salvage title or junk title, the name of seller of the vehicle and one or more pictures of the vehicle.
- 16. Prior to purchasing the TRA vehicles online, Defendants made no effort to ascertain the condition or history of the TRA vehicles other than to look at the picture(s) of the vehicle posted by TRA online and review the information provided to it by TRA described above.
- 17. After purchasing a vehicle from TRA, Defendants received a Purchase Invoice from TRA that identified, among other things, the following: (a) the name of the seller/consignor, which was generally an insurance company or an entity related thereto; (b) the vehicle identification number; and (c) if applicable, the general nature of the event giving rise to a total loss declaration, e.g., rollover, collision, or hail.
- 18. After purchasing a vehicle at TRA, Defendants did not apply with the Arizona Department of motor vehicle for title and registration to be put in Discount Auto's name.
- 19. After purchasing a vehicle at TRA, Defendants received the vehicle from TRA in an asis condition.
 - 20. Many of the vehicles Discount Auto received from TRA were in need of substantial

repairs due to prior damage before Discount Auto would offer the vehicles for sale to the public.

- 21. After receiving a vehicle from TRA, Defendants performed repairs on the vehicles.
- 22. After completing the repairs on the vehicles, Defendants offered the vehicles for sale to the public.
- 23. Discount Auto sales representatives play no role in the purchasing of Discount Auto's inventory.
- 24. Defendants do not provide Discount Auto sales representatives with any information regarding the history of the vehicle or where Discount Auto purchased the vehicle.
- 25. Defendants advertised vehicles for sale, including vehicles Defendants purchased from TRA, on its own website, and in/on Auto Shopper, Craigslist, Que Calor magazine, Segunda Mano, TV 44, the Arizona Republic, CarsforSale.com, and Chanel 38 among other internet websites, publications, and/or television and radio broadcasts.
- 26. Defendants do not provide Discount Auto consumers with any information regarding the accident or repair history of the vehicle known to Defendants, or from where Discount Auto purchased the vehicle, but consumers do have access to the vehicle's VIN numbers with which the consumer may purchase a CarFax report or conduct any other due diligence prior to purchasing a vehicle.
- 27. Discount Auto sales representatives tell consumers that the vehicles sold by Discount Auto are in good condition.
- 28. From approximately February 2011 to August 2015, Defendants provided consumers that purchased a vehicle from Discount Auto a document entitled "Possible Damage Disclosure" stating as follows:
 - I, [consumer name], HEREBY ACKNOWLEDGE THAT THE DEALER HAS DISCLOSED TO ME BEFORE I AGREED TO PURCHASE SAID VEHICLE, THAT IT IS POSSIBLE THAT SAID VEHICLE HAS SUSTAINED PAINT AND BODY WORK, THE EXTENT OF ANY PAINT AND BODY WORK, IF PERFORMED ON THIS VEHICLE IS UNKNOWN AND WAS PERFORMED PRIOR TO BEING PURCHASED BY OR TRADED-IN TO:

DISCOUNT AUTO SALES LLC 2640 W ADAMS ST PHOENIX, AZ 85009

I FURTHER ACKNOWLEDGE THAT I AM SATISFIED WITH THE CURRENT CONDITION OF THE PAINT AND BODY WORK, AND THAT NO ORAL REPRESENTATIONS WERE RELIED ON BY ME IN MAKING MY DECISION TO PURCHASE THIS VEHICLE.

- 29. At the time of the sale of vehicles to consumers, Discount Auto possessed either copies of or actual physical title to vehicles, but did not afford consumers the opportunity to inspect the title to the vehicles unless a consumer specifically asked to do so.
- 30. Certain titles of vehicles sold by Discount Auto to consumers evidenced that an insurance company previously owned the vehicle and/or that Discount Auto purchased the vehicle from TRA.
- 31. The conduct, acts, and practices described in the paragraphs above, were Defendants' regular and routine conduct, acts, and practices.

CONCLUSIONS OF LAW

- 32. Defendants "Possible Damage Disclosure" contains deceptive and false statements about the accident and repair history of the TRA vehicles that violate the Consumer Fraud Act. For example, Defendants' statement to consumers that "IT IS POSSIBLE THAT SAID VEHICLE HAS SUSTAINED PAINT AND BODY WORK, THE EXTENT OF ANY PAINT AND BODY WORK, IF PERFORMED ON THIS VEHICLE IS UNKNOWN AND WAS PERFORMED PRIOR TO BEING PURCHASED BY OR TRADED-IN TO [Discount Auto]" is deceptive, false, and constitutes fraud, false pretenses and/or a misrepresentation.
- 33. With respect to the TRA vehicles, Defendants' concealment, suppression, and omission of the following material information with the intent that consumers rely upon Defendants' concealments, suppressions, and omissions violates the Consumer Fraud Act:
 - a. Discount Auto purchased vehicle from TRA;
 - b. TRA specializes in salvaged, damaged and otherwise inoperable vehicles;

- c. An insurance company had previously owned the vehicle;
- d. The condition of the vehicle when Discount Auto received the vehicle; and/or
- e. The nature of the repairs Discount Auto performed on the vehicle.
- 34. Defendants' conduct with respect to the TRA vehicles, i.e., the purchase of the vehicles from TRA, the repairs of the vehicles, and the sale of the vehicles to consumers without telling consumers about the vehicles' accident and repair histories, is an unfair act or practice that violates the Consumer Fraud Act.
- 35. Defendants acted willfully, as defined by A.R.S. § 44-1531(B), when (a) purchasing from vehicles from TRA to be offered for sale and sold to consumers in Arizona, (b) pricing vehicles purchased from TRA in for resale in Arizona, and (c) selling the vehicles purchased from TRA in Arizona without telling consumers that (i) Defendants had purchased the vehicles from TRA that specialized in in salvaged, damaged and otherwise inoperable vehicles, (ii) the vehicles had once been owned by insurance companies, (iii) vehicles purchased from TRA had sustained damage and may have been declared to have been uneconomical to repair and/or a total loss by an insurance company, and (iv) Defendants had performed the repairs on the vehicles.
- 36. Pursuant to the Consumer Fraud Act, the willful violations thereof committed by Defendants entitle the State to injunctive relief and awards of restitution, disgorgement of profits/gains/benefits, civil penalties, attorneys' fees and costs, investigative expenses and other relief necessary to prevent the unlawful acts and practices described in this Consent Judgment, and to remedy the consequences of past unlawful practices.

ORDERED RELIEF

37. The injunctive relief set forth in this Consent Judgment is binding upon the Defendants, their agents, servants, employees, attorneys and any entity established by the Defendants, whether a partnership, corporation or limited liability company, if any, and those persons in active concert or participation with the Defendants, directly or indirectly, who receive actual notice of this Consent Judgment by personal service or otherwise.

- 38. Defendants, their agents, servants, employees, attorneys and any entity established by the Defendants, whether a partnership, corporation or limited liability company, if any, and those persons in active concert or participation with the Defendants, directly or indirectly, in connection with the advertisement and sale of merchandise, including used vehicles, are permanently enjoined from:
 - a. Engaging in any and all deceptive and unfair acts or practices, fraud, false pretense, false promises, misrepresentations, and/or concealment, suppression or omission of material fact in violation of the Consumer Fraud Act as it is currently written, or as it is amended in the future;
 - b. Advertising any vehicle for sale that was previously owned by an insurance company without disclosing in the advertisement (i) how and where Discount Auto purchased the vehicle, (ii) the name of the seller from who Discount Auto purchased the vehicle, (iii) the price paid by Discount Auto for the vehicle, (iv) the condition of the vehicle at the time Discount Auto purchased the vehicle, and (v) a description of the repairs Discount Auto had performed on the vehicle;
 - c. Selling or attempting to sell any vehicle that was previously owned by an insurance company without disclosing to the prospective purchasing consumer (i) how and where Discount Auto purchased the vehicle, (ii) the name of the seller from who Discount Auto purchased the vehicle, (iii) the price paid by Discount Auto for the vehicle, (iv) the condition of the vehicle at the time Discount Auto purchased the vehicle, and (v) a description of the repairs Discount Auto had performed on the vehicle;
 - d. Advertising for sale, selling, or attempting to sell any vehicle that should carry a brand of salvage or inoperable on its Arizona Certificate of Title under Arizona Law unless (i) the Arizona Certificate of Title has such a brand and (ii) that brand is expressly disclosed to consumers in writing before the purchase is completed;
 - e. Making deceptive, false and/or misleading statements about, or omitting, concealing and/or suppressing material information, about the condition and/or the repair or

accident history of any particular vehicle offered for sale to the public;

- f. Using the Possible Damage Disclosure described above;
- g. Selling or attempting to sell any vehicle that has not been fully inspected for major defects and the results of that inspection are documented in a written document to be maintained by Defendants for no less than six (6) years; and
- h. Selling or attempting to sell any vehicle that is not substantially free of any and all defects that would significantly limit the use of the motor vehicle for the ordinary purpose of transportation on any public roadway (for the purposes of this provision, this requirement is met if the vehicle functions in a safe condition as provided in A.R.S §§ 28-921 to 28-966).
- 39. Defendants shall provide all purchasing consumers with a true and complete copy (*i.e.* photocopy, printed copy, electronic copy) of a vehicle's title before the consumer signs any purchase agreement;
- 40. If a vehicle was previously owned by an insurance company, Defendants shall disclose that to a potential consumer purchaser before the potential consumer purchaser signs a purchase agreement.
- 41. If Defendants determine that a vehicle qualifies as a "salvage" or "nonrepairable" vehicle as those terms are defined in A.R.S. § 28-2091(T)(2) and (4), respectively, Defendants shall apply for such a title prior to selling such vehicle to a consumer.
- 42. As a result of Defendants' conduct, acts, and practices, Defendants are jointly and severally liable to the State to pay restitution in the amount of \$150,000.00 (the "Restitution Award"). To the extent that the Restitution Award is insufficient to satisfy consumer complaints received by the Arizona Attorney General's Office (the "AGO"), Defendants shall, jointly and severally, pay to the AGO restitution for each consumer complaint received by the AGO from an eligible consumer, as defined below, during the period of time commencing when this Consent Judgment is entered by the Court and ending two (2) years later (the "Additional Restitution Award"). The amount of the Additional Restitution Award will be determined by the AGO as described below.

- 43. Defendants are jointly and severally liable to the State for civil penalties in the amount of \$250,000.00 (the "Civil Penalty Award").
- 44. As a result of Defendants' conduct, acts, and practices, Defendants are jointly and severally liable for the State's attorneys' fees, expenses and costs in the amount of \$25,000.00 (collectively, the "Attorneys' Fees Award").
- 45. In sum, and in addition to the Additional Restitution Award, Defendants are jointly and severally liable to the State for the following amounts:

Description	Amount
Restitution Award	\$150,000.00
Civil Penalty Award	250,000.00
CFA Attorneys' Fees Award	25,000.00
TOTAL AWARD	\$425,000.00

- 46. The State will accept from the Defendants \$125,000.00 as full and complete satisfaction of the Defendants' joint and several liability defined in the preceding paragraph as the Total Award (the "Settlement Amount"). Timely payment of the Settlement Amount will not satisfy or otherwise impact the Defendants' liability for the Additional Restitution Award described above.
- 47. Defendants may satisfy the Settlement Amount and Additional Restitution Award due under this Consent Judgment as follows:
 - a. Defendants may pay the Settlement Amount and the Additional Restitution Award by making monthly payments to the AGO, the first monthly payment shall be made on or before the fifteenth (15th) day of the first full month following entry of this Consent Judgment by the Court, and the remaining payments to be made on the fifteenth (15th) day of each month¹ thereafter, in (i) an amount of not less than \$5,208.33 per month to be applied to

Should the fifteenth (15th) day of a month fall on a Saturday, Sunday or legal holiday, the payment shall be due on or before the next day that is not a Saturday, Sunday or legal holiday.

the Settlement Balance amount due until the Settlement Amount has been fully satisfied, and (ii) after the Settlement Amount has been fully satisfied, in the lesser amount of the then outstanding Additional Restitution Award balance due or \$5,208.33 until the Additional Restitution Award has been fully satisfied; and/or

- b. The Defendants may pay the full Settlement Amount or any remaining unpaid balance thereof if the Defendants are not in default of any provision of this Consent Judgment at any time, and Defendants may pay the Additional Restitution Award monthly by paying the AGO the lesser of the then balance of the Additional Restitution Award due or \$5,208.33 until the total Additional Restitution Award is fully satisfied.
- 48. With the exception of monies received to satisfy the Additional Restitution Award, which shall be applied to the Additional Restitution Award, any monies the AGO receives from Defendants to satisfy the Settlement Amount shall be treated as follows when received:
 - a. Eighty percent (80%) as restitution; and
 - b. Twenty percent (20%) as recovery of attorneys' fees.
- 49. In the event of a default by the Defendants as to any payment obligation imposed by Consent Judgment ¶ 47 above, the Additional Restitution Award, or in the event of any violation of the injunctive relief imposed by Consent Judgment ¶¶ 37-41 above, and in addition to any other relief or remedy elected or pursued by the State, the Defendants shall remain jointly and severally liable for the remaining unpaid balance of the Total Award defined in ¶ 45 as of the date of the default and the Additional Restitution Award, including interest accrued at the rate of ten percent (10%) per annum from the date of default, and the State may enforce this Consent Judgment and pursue collection of the unpaid balance of the Total Award as appropriate under the laws of the state of Arizona against the Defendants. Monies recovered by the State after default shall be applied to the Consumer Restitution Award first, the Civil Penalties second, and CFA Attorneys' Fees Award last.
- 50. Any monies received from Defendants and treated as restitution and/or Additional Restitution Award shall be deposited by the Attorney General's Office ("AGO") into the consumer restitution subaccount of the interest-bearing consumer restitution and remediation revolving fund

pursuant to A.R.S. § 44-1531.02(B) and distributed to eligible consumers by the AGO. For purposes of this Consent Judgment, "eligible consumers" means the following as determined by the AGO:

- a. A consumer that filed a complaint with the AGO either before or within two (2) years after this this Court enters the Consent Judgment;
- b. The consumer's complaint arose as a result of the consumer purchasing one of the above-described vehicles from Defendants;
- c. The vehicle purchased had been previously declared to be a total loss or totaled by an insurance company or otherwise seriously damaged such that the vehicle was a "nonrepairable vehicle" or "salvage vehicle" as those terms are defined by A.R.S. § 28-2091, or any successor thereof;
- d. The Defendants did not disclose to the consumer that the vehicle had been previously declared to be a total loss or totaled by an insurance company or otherwise seriously damaged such that the vehicle was a "nonrepairable vehicle" or "salvage vehicle" as those terms are defined by A.R.S. § 28-2091, or any successor thereof, and
- e. Defendants did not previously refund to the consumer the monies the consumer paid to Defendants or otherwise settle with the consumer.

The amount of restitution to be distributed to a consumer shall be determined by the AGO and shall be fifty percent (50%) of the Kelley Blue Book Value of the vehicle on the date of the consumer's complaint as calculated by the Kelley Blue Book website using the vehicle's actual year, make, model, the Kelley Blue Book website's "standard equipment" option and "sell to private party" option, and the Kelley Blue Book website's "good" rating of the vehicle's condition. In the event the amount ordered and collected as restitution herein is not sufficient to fully restore eligible consumers the amounts they paid Discount Auto, the amount shall be distributed to them on a pro rata basis. In the event that any portion of the restitution ordered herein cannot be distributed to eligible consumers, or exceeds the amount of restitution, such portion shall be deposited by the AGO into the Consumer Protection – Consumer Fraud Revolving Fund in accordance with A.R.S. § 44-1531.01 and used for the purposes

1 specified therein.

- 51. Any monies received from Defendants and applied to the Civil Penalty Award shall be deposited into the Consumer Protection Consumer Fraud Revolving Fund pursuant to A.R.S. § 44-1531.01, used for the purposes set forth therein.
- 52. Any monies received from Defendants and applied to the Attorneys' Fees and Expenses Award shall be deposited into the Consumer Protection Consumer Fraud Revolving Fund in accordance with A.R.S. § 44-1531.01 and used for the purposes specified therein.
 - 53. The effective date of this Consent Judgment is the date it is entered by the Court.
- 54. Notwithstanding the foregoing, the State may institute an action or proceeding to enforce the terms and provisions of this Consent Judgment or to take action based on future conduct by the Defendants.
- 55. The Defendants agree that the facts set forth in the Findings of Fact of this Consent Judgment shall be taken as true without further proof in any bankruptcy case or subsequent civil litigation pursued by the State to enforce its rights to any payment or money judgment owed pursuant to this Order, including but not limited to a nondischargeability complaint in any bankruptcy case.
- 56. The Defendants stipulate and agree that the Findings of Fact and Conclusions of Law set forth in this Consent Judgment establish all elements necessary to sustain an action by the State pursuant to Section 523(a)(2)(A) and (a)(7) of the Bankruptcy Code, 11 U.S.C. § 523(a)(2)(A) and (a)(7), and that this Order shall have res judicate and collateral estoppel effect for such purposes.
- 57. With the exceptions of paragraphs 55 and 56 above and the State's enforcement of this Consent Judgment, this Consent Judgment is not and shall not in any event be used as an admission or evidence of any alleged wrongdoing or liability by Defendants in any other civil, criminal, or administrative court, administrative agency or other tribunal anywhere in the United States of America.
- 58. Defendants shall not represent or imply that the Attorney General, the State, or any agency thereof, has approved any of their actions or has approved any of their present or future actions or practices, and Defendants are enjoined from representing anything to the contrary.

1	59.	Defendants shall not participate directly or indirectly in any activity to form a separa	ate
2	entity or corp	oration for the purpose of engaging in acts prohibited in this Consent Judgment or for a	ny
3	other purpose	that would otherwise circumvent any part of this Consent Judgment or the spirit	or
4	purposes of th	is Consent Judgment.	
5	60.	As a condition of the State's agreement to this Consent Judgment, the Defendar	nts
6	prepared and	provided to the State, under penalty of perjury, Statements of Financial Conditi	on
7	identifying, d	escribing, and/or valuing the Defendants' assets, liabilities, income, and expenses (t	he
8	"Statements of	f Financial Condition"). If the State later determines that Defendants made mater	ial
9	misrepresenta	tions and/or omissions in either their Statements of Financial Condition, the unpa	aid
10	balance of the	Total Award of this Consent shall become due and payable immediately and any unpa	aid
11	balance shall	pear interest at the rate of ten percent (10%) per annum until paid.	
12	61.	This Court retains jurisdiction of this matter for the purpose of entertaining	an
13	application by	the State for the enforcement of this Consent Judgment.	
14	62.	If any portion of this Consent Judgment is held invalid by operation of law, t	he
15	remaining terr	ns thereof shall not be affected and shall remain in full force and effect.	
16	63.	The Court has determined that no further matters remain pending, and that this Conse	ent
17	Judgment is en	ntered pursuant to Arizona Rule of Civil Procedure 54(c).	
18	DATE	D this, 2016.	
19			
20		Judge of the Superior Court	
21			
22			
23			
24			

EVECTITED.

CONSENT TO JUDGMENT

- 1. Defendants state that no promise of any kind or nature whatsoever was made to them to induce them to enter into this Consent Judgment, and have entered into this Consent Judgment voluntarily.
- 2. Defendants have fully read and understand this Consent Judgment, understand the legal consequences involved in signing it, assert that this is the entire agreement of the parties, and that there are no other representations or agreements not stated in writing herein, and no force, threats, or coercion of any kind have been used to obtain its signature.
- 3. Defendants understand that acceptance of this Consent Judgment is solely for the purpose of settling this litigation and does not preclude the State, or any other agency or officer of this State, or subdivision thereof, from instituting other civil or criminal proceedings as may be appropriate for any acts unrelated to this litigation or committed after the entry of this Consent Judgment.

EXECUTED	EXECUTED:		
	Discount Auto Sales LLC		
Eivan Shahara	Evian Shahara		
	Its sole member-manager		
APPROVED AS TO FORM AND	APPROVED AS TO FORM AND		
CONTENT:	CONTENT: MARCH 31, 2016.		
Mark Brnovich	Rose Law Group PC		
Attorney General	n 1-1		
Welle.	an Polan		

#4939355.1

Dena R. Benjamin

Assistant Attorney General

Evan Bolick

Attorney for the Defendants

eSignature Page 1 of 1

Filing ID: 7355972 Case Number: CV2016-002726 Original Filing ID: 7320473

Granted as Submitted



ENDORSEMENT PAGE

SIGNATURE DATE: 4/19/2016

FILED DATE: 4/22/2016 8:00:00 AM

CASE NUMBER: CV2016-002726

E-FILING ID #: 7355972

DENA ROSEN EPSTEIN

EVAN BOLICK