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FILED

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Division of Consumer Affairs

By: Gina M. Betts
Deputy Attorney General
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STATE OF NEW JERSEY
DEPARTMENT OF LAW & PUBLIC SAFETY
DIVISION OF CONSUMER AFFAIRS

In the Matter of

A BETTER CHOICE MOVERS, INC,
and YAN REZNIK,
individually and as owner, officer,
director, manager, employee,
representative and/or agent of
A BETTER CHOICE MOVERS, INC.,

Respondents,

Administrative Action

CONSENT ORDER

WHEREAS this matter having been opened by the New Jersey Division of Consumer Affairs, Office of Consumer Protection (the "Division"), as an investigation to ascertain whether violations of the New Jersey Consumer Fraud Act, N.J.S.A. 56:8-1 et seq. ("CFA"), the Public Movers & Warehousemen Licensing Act, N.J.S.A. 45:14D-1 et seq. ("Public Movers Licensing Act"), as well as the Regulations Governing Public Movers and Warehousemen, N.J.A.C. 13:44D-1 et seq. and N.J.A.C. 13:45C-1 et seq. ("Public Movers Regulations"), have been or are being committed by A Better Choice Movers, Inc., a New Jersey corporation with its principal place of business at 24D Commerce Road, Fairfield, New Jersey 07004 and Yan Resnik, individually and as owner,

officer, director, manager, employee, representative and/or agent of A Better Choice Movers, Inc., having a residential address at 12 Vale Road, Wayne New Jersey 07601 (collectively, "Respondents") (hereinafter referred to as the "Investigation"); and

WHEREAS the Division and Respondents (collectively, the "Parties") have reached an amicable agreement hereby resolving the issues in controversy and concluding this matter without the need for further action, and Respondents having voluntarily cooperated with the Investigation and consented to the entry of the within Order ("Consent Order") without having admitted any violation of law or finding of fact, and for good cause shown;

IT IS on this 15th day of January 2009, **ORDERED AND AGREED** as follows:

1. EFFECTIVE DATE

1. This Consent Order shall be effective on the date that it is filed with the Division ("Effective Date").

2. DEFINITIONS

As used in this Consent Order, the following words or terms shall have the following meanings, which meanings shall apply wherever the words and terms appear in this Consent Order:

2.1 "Additional Consumer" shall refer to any Consumer who submits to the Division directly or through another agency, after the Effective Date, a written Consumer complaint concerning Respondents' business practices.

2.2 "Additional Consumer Complaint" shall refer to any complaint against Respondents by an Additional Consumer for alleged violations of the Public Movers Licensing Act, the Public Movers Regulations, the CFA and/or related Consumer protection statutes and regulations.

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

2.4 “Advertise”, “Advertisement” or “Advertising” shall be defined in accordance with N.J.A.C. 13:44D-1.1.

2.5 “Affected Consumer” shall refer to any Consumer who directly or through another agency submitted to the Division up to the Effective Date a written Consumer complaint concerning Respondents’ business practices, which complaint remains outstanding.

2.6 “Bill of Lading” shall be defined in accordance with N.J.A.C. 13:44D-1.1.

2.7 “Binding Estimate” shall be defined in accordance with N.J.A.C. 13:44D-1.1.

2.8 “Brochure” shall be defined in accordance with N.J.A.C. 13:44D-1.1.

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

2.10 “Consumer” shall be defined in accordance with N.J.A.C. 13:44D-1.1.

2.11 “Estimate” shall be defined in accordance with N.J.A.C. 13:44D-1.1.

2.12 “License” shall be defined in accordance with N.J.S.A. 45:14D-2(g).

2.13 “Mover’s Services” shall be defined in accordance with N.J.S.A. 45:14D-2(I).

2.14 “Order for Service” shall be defined in accordance with N.J.A.C. 13:44D-1.1.

2.15 “Person[s]” shall be defined in accordance with N.J.S.A. 56:8-1(d). “Person[s]” shall be defined in accordance with N.J.S.A. 45:14D-2(l), for purposes of the Public Movers Licensing Act.

2.16 “Place of Business” shall be defined in accordance with N.J.S.A. 45:14D-2(m).

2.17 “Property” shall be defined in accordance with N.J.S.A. 45:14D-2(n).

2.18 “Public Mover” shall be defined in accordance with N.J.S.A. 45:14D-2(p), for purpose of the Public Movers Licensing Act. “Public Mover” shall be defined in accordance with N.J.A.C. 13:44D-1.1, for purposes of the Public Movers Regulations.

2.19 “Represent” means to state or imply through claims, statements, questions, conduct, graphics, symbols, lettering, formats, devices, language, documents, messages, or any other manner or means by which meaning might be conveyed.

2.20 “Restitution” shall refer to all methods undertaken by Defendants to resolve Affected Consumer Complaints and Additional Consumer Complaints including, but not limited to, the issuance of credits or refunds and the reversal of credit card or debit card charges.

2.21 “State” shall refer to the State of New Jersey.

2.22 “Storage” shall be defined in accordance with N.J.S.A. 45:14D-2(r).

2.23 “Storage Services” shall be defined in accordance with N.J.S.A. 45:14D-2(j).

2.24 “Tariff” shall be defined in accordance with N.J.S.A. 45:14D-2(s), for purpose of the Public Movers Licensing Act. “Tariff” shall be defined in accordance with N.J.A.C. 13:44D-1.1, for purpose of the Public Movers Regulations.

2.25 “Warehouseman” shall be defined in accordance with N.J.S.A. 45:14D-2(t).

2.26 “Warehouse Receipt” shall be defined in accordance with N.J.A.C. 13:44D-1.1.

3. INJUNCTIVE RELIEF AND BUSINESS PRACTICES

3.1 Respondents shall not engage in any unfair or deceptive acts or practices in the conduct of their business in the State and shall comply with all such applicable State and/or Federal laws, rules and regulations as now constituted or as may hereinafter be amended, including, but not limited to, the Public Movers Licensing Act, the Public Movers Regulations and the CFA.

3.2 In the event Respondents decide to remain in the business of Public Moving, Respondents shall not perform or contract to perform any Mover's Service and/or Storage Service without obtaining the License required by N.J.S.A. 45:14D-9(a).

3.3 In the event Respondents decide to remain in the business of Public Moving, Respondents shall comply in all respects with N.J.A.C. 13:44D-2.1(b) in order to obtain and maintain the proper Licenses to provide Mover's Services and/or Storage Services.

3.4 In the event Respondents decide to remain in the business of Public Moving, Respondents shall not Represent to Consumers that they are licensed to provide Mover's Services and/or Storage Services unless and until they have been licensed to do so in accordance with the Public Movers Licensing Act and the Public Movers Regulations.

3.5 In the event Respondents decide to remain in the business of Public Moving, Respondents shall not perform any Mover's Services or Storage Services unless they maintain a permanent bona fide Place of Business in the State, in accordance with N.J.S.A. 45:14d-9(d) and N.J.A.C. 13:44D-2.6.

3.6 In the event Respondents decide to remain in the business of Public Moving, while providing any Mover's Services or Storage Services, Respondents shall comply in all respects with the License renewal requirements set forth in N.J.A.C. 13:44D-2.1(d) and N.J.A.C. 13:44D-2.4(a).

3.7 In the event Respondents decide to remain in the business of Public Moving, Respondents shall file a Tariff semiannually with the Director, as required by N.J.S.A. 45:14D-14(a) and N.J.A.C. 13:44D-3.1(a).

3.8 In the event Respondents decide to remain in the business of Public Moving, Respondents shall comply in all respects with N.J.A.C. 13:44D-2.2 and shall notify the Director in

writing of any change in their mailing address, permanent Place of Business address, business name or business telephone number, within thirty (30) days following any such change.

3.9 In the event Respondents decide to remain in the business of Public Moving, Respondents shall comply in all respects with N.J.A.C. 13:44D-2.3(b) and shall properly designate an agent upon whom service of process, notices and/or orders may be made.

3.10 In the event Respondents decide to remain in the business of Public Moving, Respondents shall not charge, demand, collect or receive compensation from Consumers for any Mover's Services and/or Storage Services that is greater than the compensation specified in their Tariff, in accordance with N.J.S.A. 45:14D-14(b) and N.J.A.C. 13:44D-3.1.

3.11 In the event Respondents decide to remain in the business of Public Moving, Respondents shall not charge, demand, collect or receive compensation from Consumers for any Mover's Services and/or Storage Services that are not specified in their Tariff, in accordance with N.J.A.C. 13:44D-3.1.

3.12 In the event Respondents decide to remain in the business of Public Moving, prior to entering into a contract to render Mover's Services based on a non-binding Estimate, Respondents shall provide the Consumer with the Brochure entitled "Important Notice to Consumers Utilizing Public Movers" at least twenty-four (24) hours prior to the date of the move, as required by N.J.A.C. 13:44D-4.1(a).

3.13 In the event Respondents decide to remain in the business of Public Moving, prior to entering into a contract to render Mover's Services based on a non-binding Estimate, Respondents shall perform a physical inspection of the premises and the Property to be moved and/or stored, as required by N.J.A.C. 13:44D-4.1(a)(2).

3.14 In the event Respondents decide to remain in the business of Public Moving, prior to entering into a contract to render Mover's Services based on a non-binding Estimate, Respondents shall provide the Consumer with a fully completed written Estimate, signed by Respondents and the Consumer, after making a physical inspection of the premises and the Property, but at least twenty-four (24) hours prior to the date of the move, as required by N.J.A.C. 13:44D-4.1(a)(2).

3.15 In the event Respondents decide to remain in the business of Public Moving, when rendering Mover's Services based on a non-binding Estimate, Respondents shall provide the Consumer with an Order for Service form at least twenty-four (24) hours prior to the date of the move, as required by N.J.A.C. 13:44D-4.1(b).

3.16 In the event Respondents decide to remain in the business of Public Moving, when rendering Mover's Services based on a non-binding Estimate, Respondents shall provide the Consumer with a Bill of Lading in accordance with N.J.A.C. 13:44D-4.1(c).

3.17 In the event Respondents decide to remain in the business of Public Moving, prior to entering into a contract to render Mover's Services based on a Binding Estimate, Respondents shall provide the Consumer with the Brochure entitled "Important Notice to Consumers Utilizing Public Movers" at least twenty-four (24) hours prior to the date of the move, as required by N.J.A.C. 13:44D-4.2(a)(1).

3.18 In the event Respondents decide to remain in the business of Public Moving, prior to entering into a contract to render Mover's Services based on a Binding Estimate, Respondents shall provide the Consumer with a fully completed written Estimate, signed by Respondents and the Consumer, after making a physical inspection of the premises and the Property but at least twenty-four (24) hours prior to the date of the move, as required by N.J.A.C. 13:44D-4.2(a)(2).

3.19 In the event Respondents decide to remain in the business of Public Moving, Respondents shall not book and/or attempt to perform any Mover's Services without having adequate vehicles and/or equipment available on the date of the scheduled move to fulfill all terms and conditions of the contract, in accordance with N.J.A.C. 13:44D-4.9(a)(1).

3.20 In the event Respondents decide to remain in the business of Public Moving, when rendering Mover's Services based on a Binding Estimate, Respondents shall provide the Consumer with an Order for Service form at least twenty-four (24) hours prior to the date of the move, as required by N.J.A.C. 13:44D-4.2(a)(3).

3.21 In the event Respondents decide to remain in the business of Public Moving, when rendering Mover's Services and/or Storage Services, Respondents shall provide the Consumer with a receipt or Bill of Lading, as required by N.J.S.A. 45:14D-10.

3.22 In the event Respondents decide to remain in the business of Public Moving, when rendering Mover's Services based on a Binding Estimate, Respondents shall provide the Consumer with a Bill of Lading, in accordance with N.J.A.C. 13:44D-4.2(b).

3.23 In the event Respondents decide to remain in the business of Public Moving, prior to entering into a contract to render Storage Services, Respondents shall provide the Consumer with the Brochure entitled "Important Notice to Consumers Utilizing Public Movers," in accordance with N.J.A.C. 13:44D-4.3(a)(1).

3.24 In the event Respondents decide to remain in the business of Public Moving, prior to entering into a contract to render Storage Services, Respondents shall provide the Consumer with a non-binding Estimate in accordance with N.J.A.C. 13:44D-4.3(a)(2).

3.25 In the event Respondents decide to remain in the business of Public Moving, prior to entering into a contract to render Storage Services, Respondents shall provide the Consumer with an Order for Service form, in accordance with N.J.A.C. 13:44D-4.3(a)(3).

3.26 In the event Respondents decide to remain in the business of Public Moving, prior to entering into a contract to render Storage Services, Respondents shall provide the Consumer with a Warehouse Receipt, at least twenty-four (24) hours prior to the date of the move, in accordance with N.J.A.C. 13:44D-4.3(a)(4).

3.27 In the event Respondents decide to remain in the business of Public Moving, Respondents shall not Advertise Mover's Services and/or Storage Services without the proper License to provide Mover's Services and/or Storage Services, in accordance with N.J.A.C. 13:44D-2.5(b).

3.28 In the event Respondents decide to remain in the business of Public Moving, Respondents shall not perform services beyond those which Respondents are properly licensed.

3.29 Defendants shall not store Consumer Property at unauthorized Storage sites.

4. RESTITUTION AND EXISTING CONSUMER COMPLAINTS

4.1 Within fifteen (15) days after the Effective Date, the Division shall provide the Respondents with copies of the complaints of all Affected Consumers whose complaints have not yet been resolved. To date the Division has three such Complaints and said consumers are listed on Exhibit A annexed hereto.

4.2 Respondents' designated representatives shall review the Affected Consumer complaints with the Division's designated representatives. If the Parties agree as to Restitution, then the Division shall provide written notification to each Affected Consumer as to the recommended

Restitution. The Division shall provide such notification within seven (7) days of the Parties' agreement as to Restitution.

4.3 In the event the Affected Consumer agrees to Restitution, the Parties shall require that such Affected Consumer execute a Release in favor of the Respondents (in a form to be agreed upon between the Parties) Within twenty (20) days of the Division's receipt of the executed Release from the Affected Consumer, the Division shall forward a copy of the Release to the Respondents. Within twenty (20) days thereafter, Respondents shall forward the agreed upon Restitution directly to the Affected Consumer. Respondents shall simultaneously provide the Division with copies of all documents forwarded to the Affected Consumer. Upon the Division's receipt of such documents, the Complaint of the Affected Consumer shall be deemed closed for purposes of this Consent Order.

4.4 The Division shall also deem closed the complaint of any Affected Consumer who: (a) refuses the Restitution recommended by the Parties; (b) fails to respond to the Division's written notification of the recommended Restitution within thirty (30) days thereafter; or (c) fails to return to the Division the executed Release within thirty (30) after receipt thereof.

4.5 If the Parties' representatives cannot reach agreement as to the Restitution for an Affected Consumer, then the Parties agree to transfer the Affected Consumer's complaint to the ADR Unit to reach resolution of the Affected Consumer's complaint through binding arbitration. Respondents agree herein to consent to this arbitration process and to be bound by the arbitrator's decision. Respondents further agree to be bound by the immunity provisions of the New Jersey Arbitration Act, N.J.S.A. 2A:23B-14, and the New Jersey Tort Claims Act, N.J.S.A. 59:1-1 et seq. The Division shall notify in writing both the Affected Consumer and Defendants' designated representative of the referral of the Affected Consumer Complaint to the ADR Unit. Thereafter, the

arbitration shall proceed in accordance with the ADR Guidelines (a copy of which is attached as Exhibit B).

4.6 If an Affected Consumer refuses to participate in the ADR program, that Affected Consumer Complaint shall be deemed closed for purposes of this Consent Order.

4.7 If Respondents fail or refuse to participate in the ADR program, the arbitrator may render a default against the Respondents. Unless otherwise specified in the arbitration award, the Respondents shall pay all arbitration awards within thirty (30) days of the arbitrator's decision. The Respondents' failure or refusal to participate in the arbitration process or to pay an arbitration award timely shall constitute a violation of this Consent Order.

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

5. FUTURE CONSUMER COMPLAINTS

5.1 For a period of two (2) years from the Effective Date, the Division shall forward to Respondents copies of any Additional Consumer Complaints received by the Division or forwarded to the Division by any CALA office. The Division shall forward to Respondents any Additional Consumer Complaint within thirty (30) days of the Division's receipt thereof.

5.2 After forwarding the Additional Consumer Complaint to Respondents, the Division shall provide the Additional Consumer with written notification of the following: (a) that the Additional Consumer Complaint has been forwarded to Respondents; (b) that he/she should expect a response from Respondents within thirty (30) days; and (c) the right to refer the Additional Consumer Complaint to the ADR Unit for binding arbitration if Respondents dispute the Additional Consumer Complaint and/or requested relief.

5.3 Within thirty (30) days of receiving an Additional Consumer Complaint from the Division, Respondents shall send a written response to the Additional Consumer, with a copy to the following: New Jersey Division of Consumer Affairs, Office of Consumer Protection, Attention: Case Management Tracking Supervisor, 124 Halsey Street, P.O. Box 45025, Newark, New Jersey 07101.

5.4 If Respondents do not dispute the Additional Consumer Complaint and requested relief, then Respondents' written response shall so inform the Additional Consumer. Respondents shall contemporaneously forward to such Additional Consumer the appropriate Restitution as well as all necessary documents. Where Restitution concerns the reversal of credit card or debit card charges, Respondents shall include documents evidencing that such adjustments have been made. Where Restitution concerns a refund or other payment, such shall be by certified check, money order or other guaranteed funds made payable to the Additional Consumer.

5.5 If Respondents dispute the Additional Consumer Complaint and/or the requested relief, then Respondents' written response shall include copies of all documents concerning Respondents' dispute of the Additional Consumer Complaint.

5.6 Within forty-five (45) days of Respondents' receipt of the Additional Consumer Complaint, Respondents shall notify the Division as to whether such Additional Consumer Complaint has been resolved. Such notification shall include the following:

- (a) The name and address of the Additional Consumer;
- (b) Whether or not the Additional Consumer Complaint has been resolved;
- (c) An identification of any Restitution provided to the Additional Consumer;
- (d) Copies of all documents evidencing any Restitution;

- (e) In the event Respondents' written response was returned as undeliverable, the efforts Respondents had undertaken to locate the Additional Consumer; and
- (f) Confirmation that Respondents sent all mailings to the Additional Consumer as required by this Section.

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

5.7 If within sixty (60) days of Respondents' receipt of the Additional Consumer Complaint: (a) Respondents have not notified the Division that the Additional Consumer Complaint has been resolved; (b) Respondents have notified the Division that the Additional Consumer Complaint has not been resolved; or (c) Respondents have notified the Division that the Additional Consumer refuses Respondents' offer of Restitution, the Division shall forward complaint to the ADR Unit to reach a resolution of the Additional Consumer Complaint through binding arbitration. Respondents agree herein to consent to this arbitration process and to be bound by the arbitrator's decision. Respondents further agree to be bound by the immunity provision of the New Jersey Arbitration Act, N.J.S.A. 2A:23B-14 and the New Jersey Tort Claims Act, N.J.S.A. 59:1-1 et seq. The Division shall notify in writing the Additional Consumer of the referral of the complaint to the ADR Unit. Thereafter, the arbitration shall proceed in accordance with the ADR Guidelines.

5.8 In the event Respondents fail or refuse to participate in the ADR program, the arbitrator may enter a default against Respondents. Unless otherwise specified in the arbitration award, Respondents shall pay any and all arbitration awards within thirty (30) days of the arbitrator's decision. Respondents' failure or refusal to participate in the arbitration process or to timely pay an arbitration award shall constitute a violation of this Consent Order.

5.9 If an Additional Consumer refuses to participate in the ADR program, that Additional Consumer Complaint shall be deemed closed for the purposes of this Consent Order.

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

6. SETTLEMENT PAYMENT

6.1 The Parties have agreed to a Settlement of the Action in the amount of Fifty Thousand and 00/100 Dollars (\$50,000.00) (the "Settlement Amount").

6.2 On January 14, 2009, Defendants shall begin making payments in the aggregate amount of Twenty Thousand and 00/100 (\$20,000.00) Dollars of the Settlement Amount. Such payment comprises Eighteen Thousand and 00/100 Dollars (\$18,000.00) in civil penalties pursuant to N.J.S.A.56:8-13 and Two Thousand and 00/100 Dollars (\$2,000.00) as reimbursement for Plaintiffs' attorneys' fees and investigative costs pursuant to N.J.S.A. 56:8-11 and N.J.S.A. 56:8-19.

6.3 The payment referenced in Section 6.2 shall be made by wire transfer or certified or cashier's check made payable to "New Jersey Division of Consumer Affairs" and shall be forwarded to the undersigned:

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

- 6.4 Defendants shall make payments, according to the following schedule:
- a. On January 14, 2009, Defendant shall make a payment in the amount of Seven Thousand and 00/100 Dollars (\$7,000.00); and
 - b. On or before May 15, 2009, Defendant shall make a payment in the amount of Four Thousand and 00/100 Dollars (\$4,000.00); and
 - c. Thereafter, Defendants shall make monthly payments in the amount of One Thousand and 00/100 Dollars (\$1,000.00) on the fifteenth day of every month commencing on June 15, 2009 and ending on February 15, 2010.

6.5 Upon making the payments described in Section 6.2, Respondents shall immediately be fully divested of any interest in, or ownership of, the monies paid and all interest in the monies, and any subsequent interest or income derived therefrom, shall inure entirely to the benefit of the Division pursuant to the terms herein.

6.6 For a period of two (2) years from the Effective Date, Thirty Thousand and 00/100 Dollars (\$30,000.00) the balance of the Settlement Amount, which comprises civil penalties pursuant to N.J.S.A. 56:8-13, shall be suspended and automatically vacated at the end of that period, provided:

- (a) Respondents comply in all material respects with the restraints and conditions set forth in this Consent Order .
- (b) Respondents make all Restitution payments as required under Section 4 and Section 5.
- (c) Respondent make payment in the sum of Twenty Thousand and 00/100 Dollars (\$20,000.00) as required under Section 6.2; and
- (d) Respondents agree to participate in and remain in the ADR Program for at least two (2) years from the Effective Date.

6.7 In the event Respondents materially fail to comply with section 6.6, the entire suspended amount of Thirty Thousand and 00/100 Dollars (\$30,000.00) shall be immediately due and payable upon notice by the Division. In any such notice, however, the Division shall provide

Respondents with the specific details of Respondents alleged noncompliance and Respondents shall be afforded a fifteen (15) day period within which to cur any such noncompliance. In the event of Respondents' failure to cure any such noncompliance. Division may move on notice or by Order to Show Cause to have a Judgment entered for the suspended penalty amount. Respondents shall have the right to submit opposition to any motion or Order to Show Cause application filed by the Division and to contest same on any return date.

7. GENERAL PROVISIONS

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

7.2 This Consent Order shall be governed by, and construed and enforced in accordance with, the laws of the State.

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

7.4 This Consent Order sets forth the entire agreement among the Parties. Except as otherwise provided herein, this Consent Order shall be modified only by a written instrument signed by or on behalf of the Division and Respondents.

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

7.6 If any provision of this Consent Order is held invalid or unenforceable by operation of law, the remaining terms of this Consent Order shall not be affected.

7.7 This Consent Order shall be binding upon Respondents as well as their owners, officers, directors, shareholders, founders, managers, agents, servants, employees, representatives, successors and assigns, and any entity or device through which they may now or hereafter act, as well as any persons who have authority to control or who, in fact, control and direct their business.

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

7.9 This Consent Order is entered into by the Parties for settlement purposes only. Neither the fact of, nor any provision contained in this Consent Order shall be construed as: (a) an approval, sanction or authorization by the Attorney General, the Division or any other governmental unit of the State of any act or practice of the Respondents; or (b) an admission by Respondents that any of their acts or practices described in or prohibited by this Consent Order are unfair or deceptive or violate the Public Movers Licensing Act, the Public Movers Regulations and/or the CFA. Neither the existence of, nor the terms of this Consent Order shall be deemed to constitute evidence or precedent of any kind except in: (a) an action or proceeding by one of the Parties to enforce, rescind or otherwise implement or affirm any or all of the terms herein; or (b) an action or proceeding involving a Released Claim (as defined in Section 8) to support a defense of res judicata, collateral estoppel, release or other theory of claim preclusion, issue preclusion or similar defense.

7.10 Unless otherwise prohibited by law, any signatures by the Parties required for filing of this Consent Order may be executed in counterparts, each of which shall be deemed an original, but all of which shall constitute one and the same Consent Order.

7.11 The Parties Represent and warrant that their signatories to this Consent Order have authority to act for and bind the respective Parties.

8. RELEASE

8.1 In consideration of the injunctive relief, payments, undertakings, mutual promises and obligations provided for in this Consent Order and conditioned on Respondents making the payments in the manner specified in Sections 4,5 and 6, the Division hereby agrees to release Respondents from any and all civil claims or Consumer related administrative claims, to the extent permitted by State law, which the Division could have brought prior to the Effective Date arising out of the Investigation as well as the matters specifically addressed in this Consent Order (the "Released Claims").

8.2 Notwithstanding any term of this Consent Order, the following do not comprise Released Claims: (a) private rights of action; (b) actions to enforce this Consent Order; and (c) any claims against Respondents by any other agency or subdivision of the State.

9. FORBEARANCE ON EXECUTION AND DEFAULT

9.1 Respondents agree to pay all reasonable attorneys' fees and costs including, but not limited to, Court costs, associated with any successful collection efforts by the Division pursuant to this Consent Order.

9.2 Respondents agree that if they default on making the payment under Section 6 or in the event they fail to make any Restitution payments under Sections 4 and 5, the Division shall be able to seek any remedies available at law including, but not limited to, statutory interest.

9.3 Respondents further agree that if they default on making the payments under this Consent Order, the Division may revoke Respondents' License to operate as a Public Mover and/or Warehouseman.

10. PENALTIES FOR FAILURE TO COMPLY

10.1 The Attorney General (or designated representative) shall have the authority to enforce the injunctive provisions of this Consent Order or to seek sanctions for violations hereof or both.

10.2 The Parties agree that any future violations by Respondents of the injunctive provisions of this Consent Order, the Public Movers Licensing Act, the Public Movers Regulations and/or the CFA shall constitute a second or succeeding violation pursuant to N.J.A.C. 13:45B-13.1 (n) and that Respondents may be subjected to enhanced penalties, as provided therein, upon a Court's finding that Respondents have committed a violation of the injunctive provisions of this Consent Order, the Public Movers Licensing Act, the Public Movers Regulations and/or the CFA.

11. COMPLIANCE WITH ALL LAWS

11.1 Except as provided in this Consent Order, no provision shall be construed as:

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

12. NOTICES UNDER THIS CONSENT ORDER

12.1 Except as otherwise provided herein, any notices or other documents required to be sent to the Parties pursuant to this Consent Order shall be sent by United States mail, Certified Mail Return Receipt Requested, or other nationally recognized courier service that provides tracking services and identification of Person signing for the documents. The notices and/or documents shall be sent to the following addresses:

For the Division:

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

For the Respondents:

Joseph J. Fell, Esq
159 Morristown Road
Bernardsville, New Jersey 07924

IT IS ON THE 15th DAY OF January, 2009 SO ORDERED.

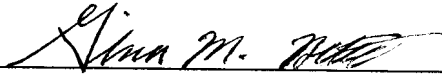
ANNE MILGRAM
ATTORNEY GENERAL OF NEW JERSEY

By: David M. Szuchman
DAVID M. SZUCHMAN, DIRECTOR
DIVISION OF CONSUMER AFFAIRS

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

FOR THE DIVISION:

ANNE MILGRAM
ATTORNEY GENERAL OF NEW JERSEY

By:  _____

Gina M. Betts
Deputy Attorney General
Consumer Fraud Prosecution Section

Dated: 1/14, 2009

124 Halsey Street - 5th Floor
P.O. Box 45029
Newark, New Jersey 07101

FOR THE RESPONDENTS:

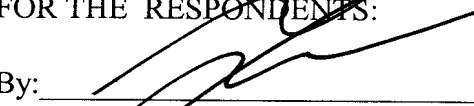
JOSEPH J. FELL & ASSOCIATES, LLC..

By:  _____

Joseph J. Fell, Esq
159 Morristown Road
Bernardsville, New Jersey 07924

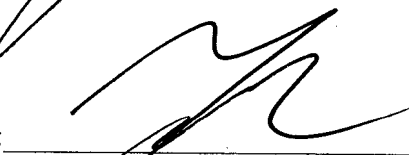
Dated: 1/14, 2009

FOR THE RESPONDENTS:

By:  _____

Yan Reznik, President
A BETTER CHOICE MOVERS

Dated: 1/14, 2009

By:  _____

Yan Reznik, Individually

Dated: 1/14, 2009