

ANNE MILGRAM  
ATTORNEY GENERAL OF NEW JERSEY  
Division of Law  
124 Halsey Street  
P.O. Box 45029  
Newark, NJ 07101  
By: James J. Savage  
Assistant Attorney General  
(973) 877-1280

**FILED**

JAN 21 2009

**Division of Consumer Affairs**

STATE OF NEW JERSEY  
DEPARTMENT OF LAW & PUBLIC SAFETY  
DIVISION OF CONSUMER AFFAIRS

---

**IN THE MATTER OF AN INVESTIGATION  
BY THE NEW JERSEY DIVISION OF  
CONSUMER AFFAIRS**

**of**

**GOPIC AUTO, INC.,**

**Respondent**

---

Administrative Action

**CONSENT ORDER**

This matter having been opened by the Division of Consumer Affairs, Office of Consumer Protection (hereinafter referred to as "Consumer Affairs" or "Division"), as an investigation in order to ascertain whether violations of the New Jersey Consumer Fraud Act, N.J.S.A. 56:8-1 et seq. (hereinafter referred to as "CFA" or the "Act"), have been or are being committed by GoPic Auto, Inc. with a principal place of business at 414 North Hook Rd., Pennsville, New Jersey, 08070 (hereinafter referred to as the "Respondent") and it appearing that the parties have reached an amicable agreement thereby resolving the issue in controversy and concluding this matter without the need for further action, and Respondent having voluntarily cooperated and consented to the entry of the within Order and for good cause shown,

IT IS on this 21<sup>st</sup> day of Jan., ~~2008~~ <sup>2009</sup>, ORDERED and AGREED as follows:

**BUSINESS PRACTICES**

1. Respondent, its principals, officers, agents, representatives and employees shall not engage in any unfair or deceptive acts or practices in the conduct of their business in the State of New Jersey and shall comply with such state laws, rules and regulations as now constituted or as may hereafter be amended, including but not limited to, the CFA, in connection with automotive sales and advertising, as required by N.J.A.C. 13:45A-26A.1, et seq.;
2. Respondent shall cease and desist from:
  - a. Advertising vehicles without including all information required by N.J.A.C. 13:45A-26A.5;
  - b. Requiring the consumer to sign an incomplete sales invoice/sales document;
  - c. Completing a sales invoice or any other such vehicle sales documents without itemizing all documentary fees, in violation of N.J.A.C. 13:45A-26B.2(a)2.i;
  - d. Utilizing any vehicle sales document with a documentary service fee, without include the following statement in ten-point bold face type: "You have a right to a written itemized price for each specific documentary service which is to be performed", in violation of N.J.A.C. 13:45A-26B.2(a)2.iii;
  - e. Selling vehicles which are covered under the Used Car Lemon Law (UCLL) without providing the required warranties or warranty waivers as required in N.J.A.C. 13:45A-26F.1 et. seq.;
  - f. Using more than one Temporary Tag per vehicle sold;

- g. Selling any vehicle without first disclosing the nature of any prior vehicle use in violation of N.J.A.C. 13:45A-26A.5(b)2; and
  - h. Failing to pay the administrative fee of \$0.50 for each retail vehicle purchase in violation of N.J.A.C. 13:45A-26F.6.
3. Specifically, Respondent shall comply with the following business practices:
- a. Include all vehicle advertising information required in N.J.A.C. 13:45A-26A.1 et. seq.;
  - b. Have the consumer to sign an complete and accurate sales invoice/sales document;
  - c. Itemize all documentary fees on the vehicle sales invoice, as required by N.J.A.C 13:45A-26B.2(a)2.i;
  - d. Include the following statement in ten-point bold face type: “You have a right to a written itemized price for each specific documentary service which is to be performed” on all vehicle sales documents which contain a documentary service fee, as required by N.J.A.C 13:45A-26B.2(a)2.iii;
  - e. Provide consumers that are purchasing vehicles which are covered by the Used Car Lemon Law (UCLL) with the required warranties or warranty waivers as required in N.J.A.C. 13:45A-26F.1 et. seq.;
  - f. Use only one Temporary Tag per vehicle sold;
  - g. Prior to the vehicle sale disclose the nature of any prior vehicle use as required by N.J.A.C. 13:45A-26A.5(b)2; and
  - h. Make the administrative fee payment of \$0.50 for each retail vehicle purchase

as required by N.J.A.C. 13:45A-26F.6.

**FUTURE CONSUMER COMPLAINTS**

4. For a period of twelve (12) months from the entry of this Consent Order, the Division will forward to Respondent any consumer complaints it has received within thirty (30) days of receipt of the complaint. Consumer Affairs will also forward to Respondent within thirty (30) days of the entry of this Consent Order any and all consumer complaints that it has received. Complaints received by any county or municipal Consumer Affairs Local Assistance (CALA) office will be forwarded to Consumer Affairs which will then forward these complaints to Respondent within thirty (30) days of Consumer Affairs' receipt from the county or municipal CALA office.
5. The Division shall notify these consumers, in writing, of the following: (a) that their complaints have been forwarded to Respondent; (b) that they should expect a response from Respondent within thirty (30) days from the date of the notice; and (c) their right to refer their complaints to the Alternative Dispute Resolution ("ADR") Unit of the Division for binding arbitration if Respondent disputes the complaint and/or requested relief.
6. Within thirty (30) days of receipt of the complaint list, Respondent shall send a written response to each listed consumer, with a copy to the following: Division of Consumer Affairs, Office of Consumer Protection, Case Management Tracking Supervisor, 124 Halsey Street, P.O. Box 45025, Newark, New Jersey 07101.
7. If Respondent does not dispute the consumer's complaint and requested relief, the

Respondent's written response shall so inform the consumer and shall include the appropriate restitution. Where restitution concerns a credit, Respondent shall include documents evidencing that such adjustments have been made. Where restitution concerns a refund or other payment, such shall be made by certified check, money order or other guaranteed funds made payable to the consumer. Upon verification by the Division that such consumer has been satisfied by Respondent, the consumer complaint shall be deemed closed by the Division's Office of Consumer Protection ("OCP").

8. If Respondent's written response disputes the consumer's complaint or the relief sought by the consumer, the response shall include copies of all documents related to Respondent's dispute of the complaint .
9. If the Division has not received notice from Respondent that a forwarded complaint has been settled on or before the forty-fifth (45) day after the list was transmitted to Respondent, the Division will notify the consumer of the right to arbitration and forward the complaint to the Division's ADR Unit to reach a resolution of the complaint through binding arbitration. Thereafter, the matter will proceed in accordance with the ADR guidelines. Respondent agrees herein to participate in this arbitration process and be bound by the arbitrator's decision. Respondent further agrees 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. 59:10-1 et seq.
10. In the event that Respondent fails or refuses to participate in the arbitration

process with a consumer, the arbitrator may enter a default against Respondent.

11. Respondent shall pay any and all arbitration awards within 30 days of the arbitrator's decision unless otherwise specified in writing in the arbitration award.
12. Failure or refusal to participate in the arbitration process or to timely pay an award shall constitute a violation of this Consent Order.
13. If a consumer refuses to participate in the ADR program, the consumer's complaint shall be deemed closed for the purposes of this Consent Order.
14. After the initial year, the complaint resolution procedure set forth above will automatically renew for successive one year periods unless terminated in writing upon sixty (60) days advance written notice by either party. Written termination under this provision of the Consent Order shall be provided as follows: For the Division, written notice shall be forwarded via certified mail, return receipt requested, to the New Jersey Division of Consumer Affairs, Office of Consumer Protection, Supervisor, Case Management Tracking, 124 Halsey Street, P.O. Box 45025, Newark, New Jersey 07101; for Respondent, written notice shall be forwarded via certified mail, return receipt requested to: GoPic Auto, Inc., 414 North Hook Rd., Pennsville, NJ 08070.
15. Nothing contained in this Consent Order shall be deemed to waive any right of the Division of Consumer Affairs or the Attorney General to take any civil or administrative action deemed appropriate in the best interest of the public with respect to any complaint received regarding Respondent after the date of this Consent Order.

**PAYMENT TO THE STATE**


16. Respondent shall pay the Division of Consumer Affairs the sum of \$4,500 as a civil penalty pursuant to N.J.S.A. 56:8-13 and \$833.54 as reimbursement for the Division's costs pursuant to N.J.S.A. 56:8-11. The aforesated amount, totaling \$5,333.54 shall be paid as follows: An initial payment of \$1,833.54 shall be sent together with this Consent Order fully executed by the Respondent. The remaining balance of \$3,500 shall be paid in two (2) equal monthly installments of \$1,750 each, the first installment due on October 1, 2008, and the final installment due on November 1, 2008.
17. The aforesated payment for penalties and costs shall be made by certified check, attorney trust account check or other guaranteed funds made payable to the "New Jersey Division of Consumer Affairs" and shall be delivered to the following:
- Attention: Case Management Tracking  
New Jersey Department of Law and Public Safety  
Division of Consumer Affairs  
124 Halsey Street  
P.O. Box 45025  
Newark, NJ 07101
18. If, after the signing of this Consent Order, Respondent engages in any acts or practices which constitute a violation of the Consumer Fraud Act, the Regulations or this Consent Order, Respondent will be subject to the imposition of enhanced penalties pursuant to N.J.S.A. 56:8-13 or N.J.S.A. 56:8-18, without prejudice to Respondent's right to present evidence in mitigation and affirmative defenses.

**GENERAL PROVISIONS**

19. Failure by the Respondent to make the payments required in the time prescribed by this Consent Order shall constitute a breach of this Consent Order. In the event of such breach, the Division may seek a Superior Court Order compelling compliance and seeking additional penalties and costs or take whatever additional action it deems necessary and appropriate under the circumstances.
20. Nothing contained in this Order shall be construed to limit or affect the rights of any persons or entities who are not parties to this Consent Order with respect to any of the matters contained herein.
21. Nothing contained herein shall in any manner or fashion be construed to limit or affect any position that the parties may take in any future or pending action not specifically encompassed herein.
22. This Consent Order resolves all claims and causes of action against Respondent for violation of the Consumer Fraud Act, N.J.S.A. 56:8-1 et seq., and the regulations promulgated pursuant thereto, which were known by the Division through May 1, 2008.
23. The parties represent that an authorized representative of each has signed this Consent Order with full knowledge, understanding and acceptance of its terms and that this person has done so with the authority to legally bind the respective parties.
24. This Consent Order constitutes the entire agreement between the parties hereto and shall bind the parties hereto and their respective officers, directors, agents, employees, successors and assigns.

25. Respondent shall not represent or imply that any advertising procedure or other act or practice hereinafter used or engaged in by Respondent has been required or approved, in whole or part, by the Attorney General or the Division of Consumer Affairs or any of the State's agencies or agents.
26. The parties acknowledge that for purposes of enforcement of this Consent Order, New Jersey law shall govern the terms and provisions herein.
27. The Division has advised the Respondent to seek the advice of an attorney prior to entering into this agreement.
28. This Consent Order constitutes a final agency Order and shall be effective upon filing.
29. Respondents acknowledge that this Consent Order is a public document subject to the New Jersey Open Public Records Act.

ANNE MILGRAM,  
ATTORNEY GENERAL OF NEW JERSEY

BY:   
David Szuchman, Director  
New Jersey Division of Consumer Affairs

DATED: 1/21/09

The undersigned has read this Consent Order, understands it, and agrees to be bound by its terms.  
Consent is hereby given as to the form and entry of this Order.

GoPic Auto, Inc.  
Respondent

BY: HASSANNE KORBREISSI <sup>H.K</sup> DATED: 01-13-09

TITLE: PRESIDENT  
