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**IN THE MATTER OF:** \*  
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**DOULOS MULTIPLE SERVICES, LLC** \*  
**(“Doulos”)** \*  
\*  
**SAMMY IRIZARRY** \*  
**(“Irizarry”)** \*  
\*  
**(collectively, “Respondents”)** \*  
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**CONSENT ORDER**

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

**WHEREAS**, Doulos is a Connecticut limited liability company with a principal place of business located at 1729 Bedford Street, Stamford, Connecticut;

**WHEREAS**, the Commissioner, through the Consumer Credit Division (“Division”), has investigated the activities of Respondents pursuant to Section 36a-17 of the Connecticut General Statutes to determine if they had violated, were violating or were about to violate the provisions of the Connecticut General Statutes within the Commissioner’s jurisdiction;

**WHEREAS**, on or about June 8, 2015, a Connecticut consumer (“Mortgagor”) consulted with Irizarry, an employee of Doulos, for assistance with and preparation of a residential mortgage loan modification package in connection with the Mortgagor’s delinquent residential mortgage loan, which was, at that time, the subject of foreclosure proceedings;

**WHEREAS**, at no point in time was Doulos licensed as a debt negotiator pursuant to the requirements set forth in Section 36a-671(b) of the Connecticut General Statutes, nor was Irizarry licensed as a debt negotiator or mortgage loan originator pursuant to the requirements set forth in Sections 36a-671(b) and 36a-671e of the Connecticut General Statutes, respectively.

**WHEREAS**, as a result of the investigation, on December 26, 2018, the Commissioner issued a Temporary Order to Cease and Desist, Order to Make Restitution, Notice of Intent to Issue Order to Cease and Desist, Notice of Intent to Impose Civil Penalty and Notice of Right to Hearing (collectively “Notice”), which notice is incorporated by reference herein;

**WHEREAS**, the Commissioner alleged in the Notice that Respondents’ engaging in debt negotiation in Connecticut without obtaining the required license constitutes a violation of Section 36a-671(b) of the Connecticut General Statutes in effect prior to October 1, 2017, and that Irizarry’s engaging in debt negotiation of a residential mortgage loan on behalf of a mortgagor for compensation or gain in Connecticut without obtaining the required mortgage loan originator license constitutes a violation of subsections (b) and (c) of Section 36a-671e of the Connecticut General Statutes, which violations formed the basis to issue an order to cease and desist pursuant to Sections 36a-671a(b) and 36a-52(a) of the Connecticut General Statutes, to issue an order to make restitution pursuant to Sections 36a-671a(b) and 36a-50(c) of the Connecticut General Statutes, and to impose a civil penalty pursuant to Sections 36a-671a(b) and 36a-50(a) of the Connecticut General Statutes;

**WHEREAS**, on December 27, 2018, the Notice was sent by certified mail, return receipt requested, to Respondents;

**WHEREAS**, on January 6, 2019, Respondents requested a hearing, which was scheduled for February 14, 2019;

**WHEREAS**, prior to the original hearing date, Respondents and the Division began settlement discussions, and the hearing was continued to allow Respondents and the Division to continue such discussions;

**WHEREAS**, the hearing date is currently scheduled for June 26, 2019;

**WHEREAS**, Section 4-177(c) of the Connecticut General Statutes and Section 36a-1-55(a) of the Regulations of Connecticut State Agencies provide that a contested case may be resolved by consent order, unless precluded by law;

**WHEREAS**, the Commissioner and Respondents now desire to resolve the matters alleged in the Notice and set forth herein;

**WHEREAS**, the Commissioner and Respondents acknowledge the possible consequences of formal administrative proceedings and Respondents voluntarily agree to consent to the entry of the sanctions described below solely for the purpose of obviating the need for further formal administrative proceedings concerning the allegations contained in the Notice and set forth herein;

**WHEREAS**, it is understood and agreed that the Consent Order is a compromise of disputed claims and is not to be construed as an admission of liability, fault or wrongdoing on the part of Respondents. It is further agreed that this Consent Order shall not be offered as evidence in any judicial or administrative proceeding for the purpose of proving any such liability or otherwise, except that this Consent Order may be introduced in any proceeding for the sole purpose of enforcing its terms;

**WHEREAS**, Respondents agree that the Notice may be used in construing the terms of this Consent Order and agree to the language of this Consent Order;

**WHEREAS**, Respondents specifically assure the Commissioner that the violations alleged herein shall not occur in the future;

**WHEREAS**, Respondents acknowledge that this Consent Order is a public record and is a reportable event for purposes of the regulatory disclosure questions on the Nationwide Multistate Licensing System and Registry (NMLS), as applicable;

**AND WHEREAS**, Respondents, through their execution of this Consent Order, voluntarily agree to waive their procedural rights, including a right to a hearing as it pertains to the allegations contained in

the Notice and set forth herein, and voluntarily waive their right to seek judicial review or otherwise challenge or contest the validity of this Consent Order.

### **CONSENT TO ENTRY OF SANCTIONS**

**WHEREAS**, Respondents, through their execution of this Consent Order, consent to the Commissioner's entry of a Consent Order imposing the following sanctions:

1. No later than the date this Consent Order is executed by Respondents, Respondents shall remit to the Department of Banking by wire transfer, cashier's check, certified check or money order made payable to "Treasurer, State of Connecticut", the sum of One Thousand Dollars (\$1,000) as a civil penalty;
2. No later than the date this Consent Order is executed by Respondents, Respondents shall remit directly to the Mortgagor, by means agreed upon outside of this Consent Order, the sum of Two Thousand Four Hundred Dollars (\$2,400) as restitution. Respondents shall provide to the Department sufficient proof of said payment within two weeks of execution of this Consent Order;
3. Doulos shall cease and desist from acting as a debt negotiator in Connecticut without a license, in violation of Section 36a-671(b) of the Connecticut General Statutes; and
4. Irizarry shall cease and desist from acting as a debt negotiator in Connecticut without a license, in violation of Section 36a-671(b) of the Connecticut General Statutes, and from acting as a mortgage loan originator in Connecticut without a license, in violation of Section 36a-671e of the Connecticut General Statutes.

### **CONSENT ORDER**

**NOW THEREFORE**, the Commissioner enters the following:

1. The Sanctions set forth above be and are hereby entered;
2. Upon issuance of this Consent Order by the Commissioner, this matter will be resolved and the Commissioner will not take any future enforcement action against Respondents based upon the allegations contained herein; provided that issuance of this Consent Order is without prejudice to the right of the Commissioner to take enforcement action against Respondents based upon a violation of this Consent Order or the matters underlying its entry, if the Commissioner determines that compliance with the terms herein is not being observed or if any representation made by Respondents and reflected herein is subsequently discovered to be untrue;
3. Respondents shall not take any action or make or permit to be made any public statement, including in regulatory filings or otherwise, denying, directly or indirectly, any allegation referenced in this Consent Order or create the impression that this Consent Order is without factual basis;

4. This Consent Order shall be binding on Respondents and their successors and assigns; and
5. This Consent Order shall become final when issued.

Issued at Hartford, Connecticut  
this 3rd day of June 2019.

\_\_\_\_\_/s/\_\_\_\_\_  
Jorge L. Perez  
Banking Commissioner

I, Carlos Irizarry, state on behalf of Doulos Multiple Services, LLC, that I have read the foregoing Consent Order; that I know and fully understand its contents; that I am authorized to execute this Consent Order on behalf of Doulos Multiple Services, LLC; that Doulos Multiple Services, LLC agrees freely and without threat or coercion of any kind to comply with the sanctions entered and terms and conditions ordered herein; and that Doulos Multiple Services, LLC voluntarily agrees to enter into this Consent Order, expressly waiving the procedural rights set forth herein as to the matters described herein.

By: \_\_\_\_\_/s/\_\_\_\_\_  
Name: Carlos Irizarry  
Title: Manager  
Doulos Multiple Services, LLC

State of: Connecticut

County of: Fairfield

On this the 28th day of May 2019, before me, Veronica Harper, the undersigned officer, personally appeared Carlos Irizarry, who acknowledged himself/herself to be the Manager of Doulos Multiple Services, LLC, a member managed/manager managed limited liability company, and that he/she as such Manager, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the limited liability company by himself/herself as Manager.

In witness whereof I hereunto set my hand.

\_\_\_\_\_/s/\_\_\_\_\_  
Notary Public  
Date Commission Expires: Feb. 28, 2022

I, Sammy Irizarry, state that I have read the foregoing Consent Order; that I know and fully understand its contents; that I agree freely and without threat or coercion of any kind to comply with the terms and conditions stated herein; and that I consent to the entry of this Consent Order.

\_\_\_\_\_/s/\_\_\_\_\_  
Sammy Irizarry

State of: Connecticut

County of: Fairfield

On this the 28th day of May 2019, before me, the undersigned officer, personally appeared Sammy Irizarry, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

In witness whereof I hereunto set my hand.

\_\_\_\_\_/s/\_\_\_\_\_  
Notary Public  
Date Commission Expires: Feb. 28, 2022