
IN THE MATTER OF:

**THE HAMILTON LAW
ASSOCIATION, P.A.**

(“Hamilton”)

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CONSENT ORDER

WHEREAS, the Banking Commissioner (“Commissioner”) is charged with the administration of Part XII of Chapter 669, Sections 36a-800 to 36a-814, inclusive, of the Connecticut General Statutes, “Consumer Collection Agencies”, and the regulations promulgated thereunder, Sections 36a-809-6 to 36a-809-17, inclusive, of the Regulations of Connecticut State Agencies (“Regulations”);

WHEREAS, Hamilton is a Florida profit corporation with an office located at 7551 Wiles Road, Suite 202, Coral Springs, Florida;

WHEREAS, Hamilton has never been licensed to act as a consumer collection agency in Connecticut;

WHEREAS, the Department of Banking has received at least one consumer complaint regarding Hamilton conducting consumer collection activity in this state without a license;

WHEREAS, the Commissioner, through the Consumer Credit Division (“Division”), has investigated the activities of Hamilton pursuant to Section 36a-17 of the Connecticut General Statutes to determine if it had violated, was violating or was about to violate the provisions of the Connecticut General Statutes or Regulations within the jurisdiction of the Commissioner;

WHEREAS, as a result of such investigation, on March 18, 2019, the Commissioner, acting pursuant to Sections 36a-804(b), 36a-52(a) and 36a-50(a) of the Connecticut General Statutes, issued a

Notice of Intent to Issue Order to Cease and Desist, Notice of Intent to Impose Civil Penalty and Notice of Right to Hearing against Hamilton (collectively “Notice”), which Notice is incorporated by reference herein;

WHEREAS, the Commissioner alleged in the Notice that Hamilton acted within this state as a consumer collection agency without a consumer collection agency license, in violation of Section 36a-801(a) of the Connecticut General Statutes;

WHEREAS, on March 19, 2019, the Notice was sent by certified mail, return receipt requested, to Hamilton (Certified Mail Nos. 70123050000069995569, 70123050000069995576, 70162710000058699391, and 70162710000058969407) and to its registered agent (Certified Mail No. 70123050000069995583);

WHEREAS, on March 29, 2019, Hamilton requested a hearing, which is scheduled for June 18, 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 Hamilton now desire to resolve the matter alleged in the Notice and set forth herein;

WHEREAS, the Commissioner and Hamilton acknowledge the possible consequences of formal administrative proceedings and Hamilton voluntarily agrees 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 allegation contained in the Notice and set forth herein;

WHEREAS, Hamilton agrees that the Notice may be used in construing the terms of this Consent Order and agrees to the language of this Consent Order;

WHEREAS, Hamilton acknowledges that this Consent Order is a public record and is a reportable event for purposes of the Nationwide Mortgage Licensing System and Registry (“NMLS”), as applicable;

WHEREAS, Hamilton specifically assures the Commissioner that the violation alleged herein shall not occur in the future;

AND WHEREAS, Hamilton, through its execution of this Consent Order, voluntarily agrees to waive its procedural rights, including an opportunity for a hearing as it pertains to the allegation contained in the Notice and set forth herein, and voluntarily waives its right to seek judicial review or otherwise challenge or contest the validity of this Consent Order.

CONSENT TO ENTRY OF SANCTIONS

WHEREAS, Hamilton, through its execution of this Consent Order, consents 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 Hamilton, it 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 Ten Thousand Dollars (\$10,000) as a civil penalty;
2. No later than the date this Consent Order is executed by Hamilton, it 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 Eight Hundred Dollars (\$800) for back licensing fees; and
3. Hamilton shall cease and desist from acting as a consumer collection agency in this state without a license, in violation of Section 36a-801(a) 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 Hamilton based upon the allegation set forth herein; provided that issuance of this Consent Order is without prejudice to the right of the Commissioner to take enforcement action against Hamilton 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 Hamilton and reflected herein is subsequently discovered to be untrue;

3. Hamilton 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. Subject to the foregoing, and so long as this Consent Order is promptly disclosed by Hamilton and its control persons on NMLS, as applicable, nothing in the issuance of this Consent Order shall adversely affect the ability of Hamilton to apply for or obtain licenses or renewal licenses under Part XII of Chapter 669, Sections 36a-800 to 36a-814, inclusive, of the Connecticut General Statutes, provided that all applicable legal requirements for any such license are satisfied and the terms of this Consent Order are being followed;
5. This Consent Order shall be binding upon Hamilton and its successor and assigns; and
6. This Consent Order shall become final when issued.

Issued at Hartford, Connecticut
this 12th day of November 2019.

/s/

Jorge L. Perez
Banking Commissioner

I, Vienna Hamilton, state on behalf The Hamilton Law Association, P.A., 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 The Hamilton Law Association, P.A.; that The Hamilton Law Association, P.A., agrees freely and without threat or coercion of any kind to comply with the sanctions entered herein; and that The Hamilton Law Association, P.A., 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: Vienna Hamilton
Title: CEO/Attorney
The Hamilton Law Association, P.A.

State of: Florida

County of: Palm Beach

On this the 04 day of Nov 2019, before me, Gary Anderson the undersigned officer, personally appeared Vienna Hamilton, who acknowledged himself/herself to be the CEO/Attorney of The Hamilton Law Association, P.A., a corporation, and that he/she as such CEO/Attorney, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as CEO/Attorney.

In witness whereof I hereunto set my hand.

_____/s/
Notary Public
Date Commission Expires: August 6, 2021