



STATE OF CONNECTICUT  
**DEPARTMENT OF BANKING**  
 260 CONSTITUTION PLAZA • HARTFORD, CT 06103-1800



**Jorge L. Perez**  
 Commissioner

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 \*  
**IN THE MATTER OF:** \*  
 \*  
**JOHN MARK DOWNING** \*  
**f/k/a JOHN MARK ESEPPI** \*  
**CRD NO. 1912842** \*  
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**CERTIFICATION**  
**DOCKET NO. CRF-18-8420-S**

The undersigned hereby certifies, on behalf of the Banking Commissioner (“Commissioner”), that:

1. On September 13, 2018, the Commissioner issued an Order to Cease and Desist, Order to Make Restitution, Notice of Intent to Fine and Notice of Right to Hearing (collectively, “Notice”) against John Mark Downing f/k/a John Mark Eseppe CRD No. 1912842 (“Respondent”), a copy of the Notice is attached hereto and incorporated by reference herein;
2. The Order to Cease and Desist and Order to Make Restitution provided that they would remain in effect and become permanent against Respondent if a hearing was not requested within 14 days of their receipt;
3. On September 14, 2018, the Notice was sent by certified mail, return receipt requested, to Respondent;
4. On September 17, 2018, the Notice was served on the Commissioner, and on September 18, 2018, in accordance with Section 36b-33(g) of the General Statutes of Connecticut, Notice of Service on the Banking Commissioner In the Matter of: John Mark Downing f/k/a John Mark Eseppe CRD No. 1912842 dated September 18, 2018 (“Notice of Service”), was sent by certified mail, return receipt requested, to Respondent;
5. Respondent has failed to request a hearing on the allegations set forth in the Order to Cease and Desist and Order to Make Restitution within 14 days of the date of the Notice of Service; and

6. On October 3, 2018, the Order to Cease and Desist and Order to Make Restitution issued against Respondent became permanent.

JORGE L. PEREZ  
BANKING COMMISSIONER

Dated at Hartford, Connecticut,  
this 17<sup>th</sup> day of October 2018.

By: \_\_\_\_\_

  
Elena Zweifler  
Staff Attorney