



# CONNECTICUT DEPARTMENT OF BANKING

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**IN THE MATTER OF:**  
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**PULLIN LAW FIRM, P.C.**  
 ("Pullin Law") \*  
**ALLAN L. PULLIN, ESQ.**  
 ("Allan Pullin") \*  
 (collectively, "Respondents") \*  
 \*\*\*\*\* \*

### CONSENT ORDER

**WHEREAS**, Allan Pullin is an individual who is not licensed to practice law in Connecticut, is not licensed as a debt negotiator in Connecticut, and has a place of business located in New York;

**WHEREAS**, Pullin Law is a professional corporation organized under the laws of the State of New York with offices located at 7600 Jericho Turnpike, Suite 402, Woodbury, New York; 3075 Veterans Memorial Highway, Suite 130, Ronkonkoma, New York; 201 Old Country Road, Suite 208, Melville, New York; 2929 Expressway Drive North, Suite 310A, Hauppauge, New York; and 2929 Expressway Drive North, Suite 310A, Islandia, New York;

**WHEREAS**, Pullin Law is not licensed as a debt negotiator in Connecticut;

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

**WHEREAS**, the Commissioner, through the Consumer Credit Division ("Division") of the Department of Banking, conducted an investigation pursuant to Section 36a-17 of the Connecticut General Statutes into the activities of Respondents to determine if they had violated, were violating or were about to violate the provisions of the Connecticut General Statutes within the jurisdiction of the Commissioner;

**WHEREAS**, on August 21, 2015, as a result of such investigation, the Commissioner, acting pursuant to Sections 36a-52(b), 36a 50(c), 36a-671a(b), 36a-52(a) and 36a-50(a) of the Connecticut General Statutes, issued a Temporary Order to Cease and Desist, Order to Make Restitution ("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 "Order and Notice") against Respondents, which Order and Notice is incorporated herein by reference;

**WHEREAS**, on August 24, 2015, the Order and Notice was sent by certified mail, return receipt requested, to Pullin Law at 7600 Jericho Turnpike, Suite 402, Woodbury, New York 11797, certified mail no. 70143490000235345329; 3075 Veterans Memorial Highway, Suite 130, Ronkonkoma, New York 11779, certified mail no. 70143490000235345336; 201 Old Country Road, Suite 208, Melville, New York 11747, certified mail no. 70143490000235345343; 2929 Expressway Drive North, Suite 310A, Hauppauge, New York 11788, certified mail no. 70143490000235259732; and 2929 Expressway Drive North, Suite 310A, Islandia, New York 11749, certified mail no. 70143490000235259749; and to Allan Pullin, 7600 Jericho Turnpike, Suite 402, Woodbury, New York 11797, certified mail no. 70143490000235345350;

**WHEREAS**, on August 26, 2015, Respondents received the Order and Notice;

**WHEREAS**, on September 8, 2015, Respondents requested a hearing, which hearing is currently scheduled for November 23, 2015;

**WHEREAS**, the Commissioner alleged in the Order and Notice, with respect to the activity described therein, that Respondents engaged in debt negotiation in this state without obtaining the required license, in violation of Section 36a-671(b) of the Connecticut General Statutes. Such violation forms 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, issue an order to make restitution pursuant to Sections 36a-671a(b) and 36a 50(c) of the Connecticut General Statutes, and impose a civil penalty pursuant to Sections 36a 671a(b) and 36a-50(a) of the Connecticut General Statutes;

**WHEREAS**, as part of the Order to Make Restitution, the Commissioner ordered that Respondents make restitution of any sums obtained as a result of their violation of Section 36a-671(b) of the Connecticut General Statutes, plus interest at the legal rate set forth in Section 37-1 of the Connecticut General Statutes. Specifically, the Commissioner ordered that not later than thirty (30) days from the date the Order to Make Restitution becomes permanent, Respondents shall repay \$4,000 to an identified Connecticut debtor plus interest, and repay to any other Connecticut debtor who entered into an agreement for debt negotiation services with Respondents on and after October 1, 2009, any fees paid by such debtor plus interest, and provide evidence of such repayments to the Director of the Consumer Credit Division;

**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 Order and Notice and set forth herein;

**WHEREAS**, Respondents voluntarily agree to consent to the entry of the sanctions described below without admitting any allegation contained in the Order and Notice and set forth herein and solely for the purpose of obviating the need for further formal administrative proceedings concerning the allegations contained in the Order and Notice and set forth herein;

**WHEREAS**, Respondents herein represent that on or about October 1, 2015, they ceased and desisted from engaging and offering to engage in debt negotiation in this state, and that they are not aware of any Connecticut debtor who had retained them to engage in debt negotiation in this state and subsequently filed a complaint with the Division, other than the one identified in Exhibit A;

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

**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 Order and 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:

- Respondents shall immediately cease and desist from violating Section 36a-671(b) of the Connecticut General Statutes;
- No later than February 1, 2016, either Respondent shall repay Four Thousand Dollars (\$4,000) to the Connecticut resident identified in Exhibit A attached hereto, and shall provide Carmine Costa, Director, Consumer Credit Division, Department of Banking, 260 Constitution Plaza, Hartford, Connecticut 06103-1800, or carmine.costa@ct.gov, evidence of such repayment; provided, however, that such restitution shall be made according to Exhibit B attached hereto; and3.
- No later than February 1, 2016, either Respondent shall remit to the Department of Banking by cashier's check, certified check or money order, made payable to "Treasurer, State of Connecticut", the sum of Two Thousand Five Hundred Dollars (\$2,500) as a civil penalty; provided, however, that such penalty shall be made according to Exhibit B attached hereto.

### CONSENT ORDER

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

- The sanctions set forth above be and are hereby entered;
- 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 in the Order and Notice and set forth 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;
- Upon issuance of this Consent Order by the Commissioner, and so long as Respondents comply with the terms of this Consent Order, nothing in the issuance of this Consent Order shall adversely affect Respondents' ability to apply for or obtain a license or renewal license under Sections 36a-671 to 36a-671e, inclusive, of the Connecticut General Statutes, contained in Part II of Chapter 669 of the Connecticut General Statutes;
- In the event of nonperformance or violation by Respondents of any term or condition set forth in this Consent Order, including, without limitation, Respondents' obligations to make restitution and civil penalty payments identified in paragraphs 2 and 3 of the Consent to Entry of Sanctions above, or as set forth in the attached Exhibit B, or any late payment, Respondents consent to the immediate entry and imposition of a civil penalty in the amount of Ten Thousand Dollars (\$10,000), knowingly, willfully and voluntarily waiving their right to notice and an administrative hearing in conjunction therewith, and all of the allegations in the Order and Notice shall be deemed admitted. Any modification or extension of the payments by Respondents absent prior written authorization from and prior review by the Commissioner shall be construed as a violation of this Consent Order; and
- This Consent Order shall become final when issued.

Issued at Hartford, Connecticut  
this 16th day of November 2015.  
\_\_\_\_\_/s/  
Jorge L. Perez  
Banking Commissioner

I, Allan L. Pullin, Esq., 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 provisions of this Consent Order; and that I voluntarily agree to enter into this Consent Order, expressly waiving the procedural rights set forth herein as to the matters described herein.

\_\_\_\_\_/s/  
Allan L. Pullin, Esq.

State of: New York  
County of: Nassau

On this the 4th day of November 2015, before me, Linda J. Stein, the undersigned officer, personally appeared Allan L. Pullin, 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: Dec. 15, 2018

I, Allan L. Pullin, state on behalf of Pullin Law Firm, P.C., 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 Pullin Law Firm, P.C.; that Pullin Law Firm, P.C., agrees freely and without threat or coercion of any kind to comply with the sanctions entered and terms and conditions ordered herein; and that Pullin Law Firm, P.C., 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: Allan L. Pullin  
Title: President  
Pullin Law Firm, P.C.

State of: New York  
County of: Nassau

On this the 4th day of November 2015, before me, Linda J. Stein, the undersigned officer, personally appeared Allan L. Pullin, who acknowledged himself/herself to be the President of Pullin Law Firm, P.C., a professional corporation, and that he/she as President, 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 President.

In witness whereof I hereunto set my hand.  
\_\_\_\_\_/s/  
Notary Public  
Date Commission Expires: Dec. 15, 2018

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