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MAR 10 2010

Docketed by SS



REPRESENTING
ALEX SINK
CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

IN THE MATTER OF:

SMOLINSKI AND ASSOCIATES, INC.,
D/B/A PALM COAST TRAVEL;
SMART TRAVEL GROUP, LTD.;
SMARTCRUISER.COM, LLC;
SMART CRUISER HOLDINGS, LLC; and
TRIPSMART, INC.

CASE NO.: 102955-09-AG

CONSENT ORDER

THIS CAUSE came on for consideration and final agency action. Upon consideration of the record, including the Settlement Stipulation for Consent Order dated March 9, 2010, and being otherwise fully advised in the premises, the Chief Financial Officer finds:

1. The Chief Financial Officer, as agency head of the Florida Department of Financial Services ("Department"), has jurisdiction over the subject matter of this case and the parties.

2. The entry of this Consent Order and compliance herewith by SMOLINSKI AND ASSOCIATES, INC., D/B/A PALM COAST TRAVEL, SMART TRAVEL GROUP, LTD., SMARTCRUISER.COM, LLC, SMART CRUISER HOLDINGS, LLC, and TRIPSMART, INC. (collectively referred to as "Respondents") shall conclude the administrative proceeding of Case No. 102955-09-AG before the Department.

IT IS THEREFORE ORDERED:

(a) The Settlement Stipulation for Consent Order dated March 9, 2010, and attached hereto as "Exhibit A", is hereby approved and fully incorporated herein by reference.

(b) Respondents shall CEASE AND DESIST from representing any unauthorized insurers, including but not limited to Prime Travel Protection, Inc.;

(c) SMOLINSKI AND ASSOCIATES, INC., D/B/A PALM COAST TRAVEL ("Palm Coast Travel") has applied for a Section 626.321(1)(c), Florida Statutes, resident travel firm (2-41) license. Upon entry of this Consent Order, the Department shall approve Palm Coast Travel's application for a Section 626.321(1)(c), Florida Statutes, resident travel firm (2-41) license. However, Palm Coast Travel shall not transact the business of insurance until either Palm Coast Travel is licensed pursuant to Section 626.321(1)(c), Florida Statutes, unless an individual within Palm Coast Travel is already licensed and appointed. SMART TRAVEL GROUP, LTD., SMARTCRUISER.COM, LLC, SMART CRUISER HOLDINGS, LLC, and TRIPSMART, INC. shall not transact the business of insurance after entry of this Consent Order, except that notwithstanding any language in the Settlement Stipulation for Consent Order, Palm Coast Travel shall be allowed to offer travel insurance through the smartrcruiser.com website or other website so long as Palm Coast Travel, through a Florida licensed travel insurance agent acting at the direction or control of Palm Coast Travel, processes the online sales and bookings of insurance;

(d) As to any client that previously purchased travel insurance through the Respondents from an unauthorized insurer and whose travel is prospective, Respondents shall, within sixty (60) days following the issuance of this Consent Order, at the client's option either:

1) Refund the premium paid by the client for the unauthorized travel insurance; or

2) Subject to either Palm Coast Travel or an individual within Palm Coast Travel having a travel insurance (2-41) license, transfer any client that is still insured through an unauthorized insurer to an authorized insurer with any additional costs associated with the foregoing borne by the Palm Coast Travel. Palm Coast Travel shall provide the Department with proof of the refund of premium or transfer to an authorized carrier within ten (10) business days thereafter;

(e) Whether known to the Department or presently known just to Respondents, as to those clients whose travel departure date has passed and who have an outstanding travel insurance claim, Respondents shall, within sixty (60) days following the issuance of this Consent Order, make complete financial restitution regarding all unpaid valid travel insurance claims resulting from Respondents having placed clients with an unauthorized insurer. Those clients that are known to the Department at this time are identified on the attached list, marked as Exhibit A, which is fully incorporated herein. Respondents shall provide the Department with proof of making such payments within ten (10) business days thereafter. For purposes of the Settlement Stipulation for Consent Order and this Consent Order, the phrase "valid travel insurance claim" shall refer to a claim made by a client of Respondents whose travel departure date has passed, and such client maintains an unpaid and unreleased claim covered under and in accordance with the provisions of the travel insurance contract issued by the unauthorized insurer and purchased from, or placed into by, Respondents in connection with such travel;

(f) Separate and apart from the insurance claims identified in the attached Exhibit A or otherwise presently known just to Respondents, Respondents shall be responsible for satisfying any new or previously unknown and unpaid valid travel insurance claims for any clients which Respondents placed with an unauthorized insurer. Respondents shall, within sixty

(60) days of Respondents' knowledge of any new or previously unknown claim, make complete financial restitution regarding all unpaid valid travel insurance claims resulting from Respondents having placed clients with an unauthorized insurer. Respondents shall provide the Department with proof of making such payments within ten (10) business days thereafter;

(g) Palm Coast Travel shall be responsible for and ensure that all employees who sell insurance are only selling the insurance for which Palm Coast Travel is licensed and appointed to sell, and that the employees only sell said insurance pursuant to the direction or control of Palm Coast Travel;

(h) Respondents' complete financial restitution shall not be duplicative of any insurance claim payment previously paid by the unauthorized insurer or made by any other source and, therefore, to the extent any client has received an amount equivalent to the full restitution from any source, Respondents shall not be responsible to pay such client additional funds;

(i) Failure of the Respondents to comply, in whole or in part, with paragraphs 11(a) through 11(g) of the Settlement Stipulation, shall constitute a material breach of the Settlement Stipulation for Consent Order and this Consent Order. Such failure shall result in the immediate suspension of Palm Coast Travel's license and appointments, and eligibility for licensure and appointment, without further proceedings for a period of sixty (60) calendar days. Palm Coast Travel's license shall not thereafter be reinstated except upon Palm Coast Travel filing an application for reinstatement. Reinstatement shall be conditioned upon Respondents' compliance with all terms of the Settlement Stipulation for Consent Order and this Consent Order, including making complete financial restitution;

(j) Respondents shall pay, jointly, an administrative penalty in the amount of TWO THOUSAND FIVE HUNDRED DOLLARS (\$2,500.00) within thirty (30) calendar days of the entry of this Consent Order. Failure of Respondents to pay the administrative penalty within the specified limit shall result in the immediate suspension of Palm Coast Travel's license and appointments, and eligibility for licensure and appointment, without further proceedings for a period of sixty (60) calendar days, whichever is applicable. Palm Coast Travel's license shall not thereafter be reinstated except upon Palm Coast Travel filing an application for reinstatement. Reinstatement shall be conditioned upon Respondents' compliance with all terms of the Settlement Stipulation for Consent Order and this Consent Order, including payment of the administrative penalty, and upon compliance with the terms of suspension;

(k) Upon issuance of the resident travel firm (2-41) license, Palm Coast Travel shall be placed on probation, pursuant to Section 626.691, Florida Statutes, for a period of eighteen (18) months. Such probation is self-terminating at the end of the eighteen (18) month period. As a condition of probation, Palm Coast Travel shall comply with all the terms and conditions of the Settlement Stipulation for Consent Order and this Consent Order and shall strictly adhere to all provisions of the Florida Insurance Code and Rules of the Department. As a specific condition of probation and in order to determine compliance with the Settlement Stipulation and this Consent Order, Respondent shall give the Department, upon the Department's request, full and immediate access to all books and records relating to Palm Coast Travel's insurance business;

(l) If, during the period of probation, the Department has good cause to believe that any of the Respondents has violated the terms or conditions of this probation, it shall initiate administrative action to suspend or revoke Palm Coast Travel's license and appointments, or it

may seek to enforce this Consent Order in Circuit Court, or take any other action permitted by law;

(m) Pursuant to Section 626.321(1)(c), Florida Statutes, Palm Coast Travel shall ensure that all employees who are authorized by Palm Coast Travel to sell travel insurance are trained, prior to selling the travel insurance, by an authorized insurer or a general lines agent authorized to transact insurance pursuant to the Florida Insurance Code. Palm Coast Travel shall maintain on file copies of all the materials used in the training of Palm Coast Travel's employees and the identity of the authorized insurer or general lines agent who conducted the training;

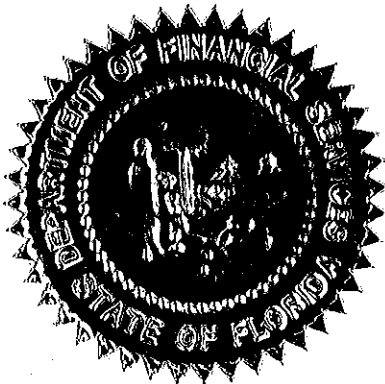
(n) If the Department discovers that Palm Coast Travel, subsequent to the entry of this Consent Order, has directly or indirectly aided or represented any other unauthorized insurer in violation of Florida law, Palm Coast Travel acknowledges that such conduct would represent a violation of the Settlement Stipulation for Consent Order and this Consent Order, including the cease and desist provisions contained herein, and that Palm Coast Travel would be subject to the provisions of Section 626.9601, including the imposition of a fine in the amount of up to \$50,000. Palm Coast Travel shall not directly or indirectly transact insurance in or from this state except on behalf of an authorized insurer holding a valid certificate of authority issued by the Office of Insurance Regulation, or on behalf of a surplus lines insurer in compliance with the Florida surplus lines law;

(o) If Palm Coast Travel has any reasonable doubt as to whether an insurer is properly authorized or admitted, Palm Coast Travel shall obtain written confirmation from the Office of Insurance Regulation that the insurer is authorized, admitted, approved, or registered before proceeding to transact insurance for that insurer;

(p) Respondents, including any officers or members thereof, shall fully cooperate with the Department with respect to the providing of documentation, truthful and candid information, and testimony upon request in any investigation or proceeding concerning or related to Prime Travel Protection, Inc., including its predecessors or successors, their officers, directors, and agents, and as to all other persons or entities known to the Respondents who may have marketed, solicited, sold, or serviced unauthorized travel insurance;

(q) Pursuant to section 626.112(9), Florida Statutes, any person who knowingly transacts insurance or otherwise engages in insurance activities in this state without a license, or while the license is suspended or revoked, commits a felony of the third degree.

DONE and ORDERED this 10th day of March, 2010.



Nancy A. Rowell
NANCY ROWELL
Division Director, Agent & Agency Services

Copies Furnished To:

SMOLINSKI AND ASSOCIATES, INC.,
D/B/A PALM COAST TRAVEL;
SMART TRAVEL GROUP, LTD.;
SMARTCRUISER.COM, LLC;
SMART CRUISER HOLDINGS, LLC; and
TRIPSMART, INC.
4800 N. Federal Highway, Suite 207D
Boca Raton, Florida 33431

DANIEL S. NEWMAN, P.A..
Broad And Cassel
One Biscayne Tower, 21st Floor
2 South Biscayne Blvd.
Miami, FL 33131-1811

PHILIP M. FOUNTAIN, ASSISTANT DIRECTOR
Division of Agent & Agency Services
200 East Gaines Street
Tallahassee, Florida 32399-0320

ROBERT ALAN FOX
Division of Legal Services
200 East Gaines Street
Tallahassee, Florida 32399-0333



REPRESENTING
ALEX SINK
CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

IN THE MATTER OF:

DFS Case No.: 102955-09-AG

SMOLINSKI AND ASSOCIATES, INC.,
D/B/A PALM COAST TRAVEL;
SMART TRAVEL GROUP, LTD.;
SMARTCRUISER.COM, LLC;
SMART CRUISER HOLDINGS, LLC; and
TRIPSMART, INC.

SETTLEMENT STIPULATION FOR CONSENT ORDER

IT IS AGREED and STIPULATED by and between SMOLINSKI AND ASSOCIATES, INC., D/B/A PALM COAST TRAVEL, SMART TRAVEL GROUP, LTD., SMARTCRUISER.COM, LLC, SMART CRUISER HOLDINGS, LLC, and TRIPSMART, INC. (collectively referred to as "Respondents"), and the Department of Financial Services ("Department"), that:

1. Respondents are not currently licensed as a resident travel firm (2-41) pursuant to Section 626.321(1)(c), Florida Statutes. At all times relevant to the dates and occurrences referred to herein, Respondents were not licensed pursuant to the Florida Insurance Code in this state.

2. Pursuant to Chapter 626, Florida Statutes, the Department has jurisdiction over the Respondents' eligibility for licensure and appointment as a resident travel firm in this state and the subject matter of this proceeding.

3. On March 5, 2009, the Department filed a Notice of Intent to Issue Cease and Desist Order alleging that SMOLINSKI AND ASSOCIATES, INC., D/B/A PALM COAST TRAVEL, directly or indirectly represented or aided one or more unauthorized insurers, including but not limited to Prime Travel Protection, Inc., in violation of Section 626.901(1), Florida Statutes. On February 4, 2010, the Department filed an Amended Notice of Intent to Issue Cease and Desist Order against Respondents alleging that Respondents directly or indirectly represented or aided one or more unauthorized insurers, including but not limited to Prime Travel Protection, Inc., in violation of Section 626.901(1), Florida Statutes. Respondents filed a response denying one or more of the Department's allegations and requested a formal administrative hearing. In order to avoid formal litigation of this matter, Respondents have determined that it is in their best interests to enter into this Settlement Stipulation for Consent Order.

4. Respondents voluntarily waive the right to a hearing in this matter and voluntarily enter into this Settlement Stipulation for Consent Order. Respondents, by entering into this Settlement Stipulation for Consent Order, do not admit to any of the factual allegations or legal conclusions contained in either the Notice of Intent to Issue Cease and Desist Order or the Amended Notice of Intent to Issue Cease and Desist Order.

5. By entering into this Settlement Stipulation for Consent Order, the filing of a Consent Order in this case, and satisfying the administrative sanctions set forth therein, Respondent and the Department intend to and do resolve all issues pertaining to this administrative matter as outlined in paragraph three (3) above.

6. Respondents hereby affirm the entity or entities identified in the Amended Notice of Intent to Issue Cease and Desist Order, as well as other entities owned by or

affiliated with Jerry Watson, are the only unauthorized entities Respondents represented in any way, and that Respondents have not knowingly transacted insurance for any other unauthorized insurer except as has been disclosed to the Department in writing by Respondents in connection with the execution of this Settlement Stipulation.

7. No party will appeal this Settlement Stipulation for Consent Order or the Consent Order to be issued in this case, and the parties specifically waive notice of the right to appeal as required by Section 120.569(1), Florida Statutes.

8. This document, and the resulting Consent Order, are public records and contain information that is routinely published and disclosed by the Department.

9. Each party to this proceeding shall bear its own costs and attorney's fees.

10. The Settlement Stipulation and subsequent Consent Order is not intended to and does not resolve issues between Respondents and any other party, nor does it release any liability that the Respondents may have to other parties including the clients or the estates of clients of the unauthorized insurer(s) formerly represented by Respondents. The Respondents should seek independent counsel with respect to any such claims or potential claims, or losses, or potential losses. This document has been agreed to by the Respondents solely for the purpose of settling this administrative matter as outlined in paragraph three (3) above.

11. This Settlement Stipulation for Consent Order is subject to the approval of the Chief Financial Officer or her designee. If the Chief Financial Officer or her designee does not approve of this Settlement, no Consent Order will be issued, and this Settlement Stipulation shall be null and void as if it were never executed. Upon the approval of the Chief Financial Officer or her designee, and without further notice, the Chief Financial

Officer or her designee may issue a Consent Order providing for the following administrative sanctions:

(a) Incorporation by reference of all of the terms and conditions of this Settlement Stipulation for Consent Order;

(b) Respondents shall CEASE AND DESIST from representing any unauthorized insurers, including but not limited to Prime Travel Protection, Inc.;

(c) SMOLINSKI AND ASSOCIATES, INC., D/B/A PALM COAST TRAVEL ("Palm Coast Travel") has applied for a Section 626.321(1)(c), Florida Statutes, resident travel firm (2-41) license. Upon entry of the Consent Order to be issued in this case, the Department shall approve Palm Coast Travel's application for a Section 626.321(1)(c), Florida Statutes, resident travel firm (2-41) license. However, Palm Coast Travel shall not transact the business of insurance until either Palm Coast Travel is licensed pursuant to Section 626.321(1)(c), Florida Statutes, unless an individual within Palm Coast Travel is already licensed and appointed. SMART TRAVEL GROUP, LTD., SMARTCRUISER.COM, LLC, SMART CRUISER HOLDINGS, LLC, and TRIPSMART, INC. shall not transact the business of insurance after entry of the Consent Order to be issued in this case, except that notwithstanding any language in this Settlement Stipulation for Consent Order, Palm Coast Travel shall be allowed to offer travel insurance through the smartcruiser.com website or other website so long as Palm Coast Travel, through a Florida licensed travel insurance agent acting at the direction or control of Palm Coast Travel, processes the online sales and bookings of insurance;

(d) As to any client that previously purchased travel insurance through the Respondents from an unauthorized insurer and whose travel is prospective, Respondents shall, within sixty (60) days following the issuance of the Consent Order in this case, at the client's option either:

1) Refund the premium paid by the client for the unauthorized travel insurance; or

2) Subject to either Palm Coast Travel or an individual within Palm Coast Travel having a travel insurance (2-41) license, transfer any client that is still insured through an unauthorized insurer to an authorized insurer with any additional costs associated with the foregoing borne by the Palm Coast Travel. Palm Coast Travel shall provide the Department with proof of the refund of premium or transfer to an authorized carrier within ten (10) business days thereafter;

(e) Whether known to the Department or presently known just to Respondents, as to those clients whose travel departure date has passed and who have an outstanding travel insurance claim, Respondents shall, within sixty (60) days following the issuance of the Consent Order in this case, make complete financial restitution regarding all unpaid valid travel insurance claims resulting from Respondents having placed clients with an unauthorized insurer. Those clients that are known to the Department at this time are identified on the attached list, marked as Exhibit A, which is fully incorporated herein. Respondents shall provide the Department with proof of making such payments within ten (10) business days thereafter. For purposes of this Settlement Stipulation for Consent Order, the phrase "valid travel insurance claim" shall refer to a claim made by a client of Respondents whose travel departure date has passed,

and such client maintains an unpaid and unreleased claim covered under and in accordance with the provisions of the travel insurance contract issued by the unauthorized insurer and purchased from, or placed into by, Respondents in connection with such travel;

(f) Separate and apart from the insurance claims identified in the attached Exhibit A or otherwise presently known just to Respondents, Respondents shall be responsible for satisfying any new or previously unknown and unpaid valid travel insurance claims for any clients which Respondents placed with an unauthorized insurer. Respondents shall, within sixty (60) days of Respondents' knowledge of any new or previously unknown claim, make complete financial restitution regarding all unpaid valid travel insurance claims resulting from Respondents having placed clients with an unauthorized insurer. Respondents shall provide the Department with proof of making such payments within ten (10) business days thereafter;

(g) Palm Coast Travel shall be responsible for and ensure that all employees who sell insurance are only selling the insurance for which Palm Coast Travel is licensed and appointed to sell, and that the employees only sell said insurance pursuant to the direction or control of Palm Coast Travel;

(h) Respondents' complete financial restitution shall not be duplicative of any insurance claim payment previously paid by the unauthorized insurer or made by any other source and, therefore, to the extent any client has received an amount equivalent to the full restitution from any source, Respondents shall not be responsible to pay such client additional funds;

(i) Failure of the Respondents to comply, in whole or in part, with paragraphs 11(a) through 11(g) above, shall constitute a material breach of this Settlement Stipulation and the resulting Consent Order. Such failure shall result in the immediate suspension of Palm Coast Travel's license and appointments, and eligibility for licensure and appointment, without further proceedings for a period of sixty (60) calendar days. Palm Coast Travel's license shall not thereafter be reinstated except upon Palm Coast Travel filing an application for reinstatement. Reinstatement shall be conditioned upon Respondents' compliance with all terms of this Settlement Stipulation for Consent Order and the Consent Order to be entered in this cause, including making complete financial restitution;

(j) Respondents shall pay, jointly, an administrative penalty in the amount of TWO THOUSAND FIVE HUNDRED DOLLARS (\$2,500.00) within thirty (30) calendar days of the entry of the Consent Order to be issued in this case. Failure of Respondents to pay the administrative penalty within the specified limit shall result in the immediate suspension of Palm Coast Travel's license and appointments, and eligibility for licensure and appointment, without further proceedings for a period of sixty (60) calendar days, whichever is applicable. Palm Coast Travel's license shall not thereafter be reinstated except upon Palm Coast Travel filing an application for reinstatement. Reinstatement shall be conditioned upon Respondents' compliance with all terms of this Settlement Stipulation for Consent Order and the Consent Order to be entered in this cause, including payment of the administrative penalty, and upon compliance with the terms of suspension;

(k) Upon issuance of the resident travel firm (2-41) license, Palm Coast Travel shall be placed on probation, pursuant to Section 626.691, Florida Statutes, for a period of eighteen (18) months. Such probation is self-terminating at the end of the eighteen (18) month period. As a condition of probation, Palm Coast Travel shall comply with all the terms and conditions of this Settlement Stipulation and resulting Consent Order and shall strictly adhere to all provisions of the Florida Insurance Code and Rules of the Department. As a specific condition of probation and in order to determine compliance with this Settlement Stipulation and the resulting Consent Order, Respondent shall give the Department, upon the Department's request, full and immediate access to all books and records relating to Palm Coast Travel's insurance business;

(l) If, during the period of probation, the Department has good cause to believe that any of the Respondents has violated the terms or conditions of this probation, it shall initiate administrative action to suspend or revoke Palm Coast Travel's license and appointments, or it may seek to enforce the Consent Order in Circuit Court, or take any other action permitted by law;

(m) Pursuant to Section 626.321(1)(c), Florida Statutes, Palm Coast Travel shall ensure that all employees who are authorized by Palm Coast Travel to sell travel insurance are trained, prior to selling the travel insurance, by an authorized insurer or a general lines agent authorized to transact insurance pursuant to the Florida Insurance Code. Palm Coast Travel shall maintain on file copies of all the materials used in the training of Palm Coast Travel's employees and the identity of the authorized insurer or general lines agent who conducted the training;

(n) If the Department discovers that Palm Coast Travel, subsequent to the entry of the Consent Order in this case, has directly or indirectly aided or represented any other unauthorized insurer in violation of Florida law, Palm Coast Travel acknowledges that such conduct would represent a violation of this Settlement Stipulation for Consent Order and the Consent Order to be issued in this case, including the cease and desist provisions contained herein, and that Palm Coast would be subject to the provisions of Section 626.9601, including the imposition of a fine in the amount of up to \$50,000. Palm Coast Travel shall not directly or indirectly transact insurance in or from this state except on behalf of an authorized insurer holding a valid certificate of authority issued by the Office of Insurance Regulation, or on behalf of a surplus lines insurer in compliance with the Florida surplus lines law;

(o) If Palm Coast Travel has any reasonable doubt as to whether an insurer is properly authorized or admitted, Palm Coast Travel shall obtain written confirmation from the Office of Insurance Regulation that the insurer is authorized, admitted, approved, or registered before proceeding to transact insurance for that insurer;

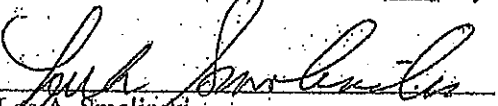
(p) Respondents, including any officers or members thereof, shall fully cooperate with the Department with respect to the providing of documentation, truthful and candid information, and testimony upon request in any investigation or proceeding concerning or related to Prime Travel Protection, Inc., including its predecessors or successors, their officers, directors, and agents, and as to all other persons or entities known to the Respondents who may have marketed, solicited, sold, or serviced unauthorized travel insurance;

(q) Pursuant to section 626.112(9), Florida Statutes, any person who knowingly transacts insurance or otherwise engages in insurance activities in this state without a license, or while the license is suspended or revoked, commits a felony of the third degree.

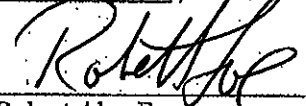
12. Respondents certify that the person signing this Settlement Stipulation for Consent Order on behalf of Respondents has the authority to enter into Settlement Stipulation for Consent Order on behalf of Respondents.

13. Respondents certify that the address following its authorized representative's signature below is a valid address at which Respondent will receive the Consent Order when mailed to that address. Palm Coast Travel agrees to notify the Department immediately of any change of address in the future as required by law.

DATED and SIGNED this 9th day of March, 2010.

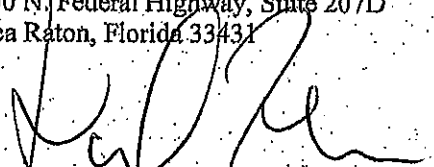


Lee A. Smolinski,
Authorized Representative for
SMOLINSKI AND ASSOCIATES, INC.,
D/B/A PALM COAST TRAVEL,
SMART TRAVEL GROUP, LTD.,
SMARTCRUISER.COM, LLC,
SMART CRUISER HOLDINGS, LLC,
and TRIPSMART, INC.
4800 N. Federal Highway, Suite 207D
Boca Raton, Florida 33431



Robert Alan Fox
Senior Attorney
Division of Legal Services
200 East Gaines Street
Larson Building, Suite 624
Tallahassee, Florida 32399-0333

Attorney for the Department



Daniel S. Newman, P.A.
Broad and Cassel
One Biscayne Tower, 21st Floor
2 South Biscayne Boulevard
Miami, Florida 33131-1811
Attorney for Respondents

Exhibit A

Name and Address

Amount Due

Peter Lay, 54 Red Fir Court, Danville, CA 94506

\$3,888.30

INVOICE

ADMINISTRATIVE PENALTY IMPOSED BY CONSENT ORDER

In order to ensure that your payment is received and properly credited, please **return this invoice with your check** payable to:

Department of Financial Services
Division of Legal Services
Revenue Processing Section
Post Office Box 6100
Tallahassee, FL 32399-6100

PAYMENT MUST BE RECEIVED WITHIN 30 DAYS OF ISSUANCE OF CONSENT ORDER

REFERENCE

NAME SMOLINSKI AND ASSOCIATES, INC., D/B/A
PALM COAST TRAVEL, ET. AL.
ADDRESS: 4800 N. Federal Highway, Suite 207D
CITY, STATE, ZIP: Boca Raton, Florida 33431
SS# or AGENT#: N/A
Case #: 102955-09-AG
Attorney: Robert Alan Fox
Source: Agent & Agency Investigations

Fine Due:	\$	<u>2,500.00</u>
Cost Due:	\$	<u> </u>
Total Amount Due:	\$	<u>2,500.00</u>
Amount remitted:	\$	<u> </u>

OFFICIAL USE ONLY - PLEASE, DO NOT MARK BELOW THIS LINE

B/T T/C F/T INV AMT (inserted by operator)
M 6100 J