

FILED

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING

2008 SEP -2 AM 10: 38

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING, BUREAU OF
COMPLIANCE, INVESTIGATION AND
LICENSING,

PA DEPT OF BANKING
Docket No.: 08 0220 (ORD)

2008 SEP 15 PM 2:48
DEPT OF BANKING

FILED

v.

DONNA GUILFORD ABRAHAM

ORDER OF PROHIBITION

Background

WHEREAS, the Department of Banking (the "Department") is the Commonwealth of Pennsylvania's administrative agency authorized and empowered to administer and enforce the Mortgage Bankers and Brokers & Consumer Equity Protection Act ("the "MBBCEPA"), 63 P.S. § 456.101 et seq., and the Secondary Mortgage Loan Act (the "SMLA"), 7 P.S. § 6601 et seq.;

WHEREAS, the Bureau of Compliance, Investigation and Licensing (the "Bureau") is primarily responsible for administering and enforcing the MBBCEPA and the SMLA for the Department;

WHEREAS, Donna Guilford Abraham ("Ms. Guilford") is an individual residing in Newtown, New Jersey;

WHEREAS, on October 24, 2003, Ms. Guilford was indicted by the Sussex County New Jersey District Attorney for, among other charges:

Count Three: "... Donna Guilford Abraham ... on or about May 18, 2000, in the City of Hackensack, County of Bergen, ... by means of false impressions they created concerning the employment, income, assets and other financial data relating to W.C., a person whom they

solicited to use in the commission of the offense, did purposely obtain property, to wit, a mortgage loan for 901 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, in excess of \$75,000 by deception from Alterna Mortgage and/or State Street Bank and/or Washington Mutual Bank, contrary to the provisions of N.J.S.A. 2C:20-4, 2C:2-6 and 2C:1-3, and against the peace of this State, the government and dignity of the same. (A crime of the second degree)";

Count Eight: ". . . Donna Guilford Abraham . . . on or about January 12, 2001, in the City of Newark, County of Essex, . . . by means of false impressions they created concerning the employment, income, assets and other financial data relating to James C. Wood, a fictitious person, did purposely obtain property, to wit, a mortgage loan in excess of \$75,000, by deception from Countrywide Home Loans for 906 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, contrary to the provisions of N.J.S.A. 2C:20-4, 2C:2-6 and 2C:1-3, and against the peace of this State, the government and dignity of the same. (A crime of the second degree)." (Collectively, the "Charges"). See Exhibit A;

WHEREAS, on January 4, 2007, Ms. Guilford entered a guilty plea regarding the Charges (the "Guilty Plea");

WHEREAS, in the Guilty Plea, Ms. Guilford agreed to plead guilty to Count 3 and Count 8 of the Charges Obtain Property/False Pretences (a crime of the third degree). See Exhibit B;

WHEREAS, the Charges and Guilty Plea relate to conduct in connection with the residential mortgage business;

WHEREAS, by defrauding mortgage lenders by falsifying employment, income, asset and other financial data of consumers to obtain mortgages for those consumers Ms. Guilford engaged in conduct that is unfair, unethical and illegal in the mortgage business;

WHEREAS, as a result of the forgoing, the Bureau has determined that Donna Guilford Abraham should be prohibited from engaging in the mortgage loan business as regulated by the MBBCEPA and SMLA.

Authority of the Department

WHEREAS, Section 310(a) of the MBBCEPA provides the Department with the authority to issue orders as may be necessary for the proper conduct of the first mortgage loan business. 63 P.S. § 456.310(a);

WHEREAS, Section 16(1) of the SMLA provides the Department with the authority to issue orders as may be necessary for the proper conduct of the secondary mortgage loan business. 7 P.S. § 6616(1); and,

AND NOW THEREFORE, based upon the forgoing recitals, the Bureau, under the authority cited above, hereby imposes the following order. *Upon the effective date of this Order:*

MBBCEPA

1. Pursuant to the Department's authority under Section 310(a) of the MBBCEPA, 63 P.S. § 456.310(a), Donna Guilford Abraham, as a natural person or as a corporation or as any other form of organization of any kind whatsoever, is hereby prohibited from working in the first mortgage loan business as regulated by the MBBCEPA as a licensee, employee, independent contractor, agent, representative, or in any other capacity of any kind whatsoever, in any way whatsoever.

SMLA

2. Pursuant to the Department's authority under Section 16(1) of the SMLA, 7 P.S. § 6616(1), Donna Guilford Abraham, as a natural person or as a corporation or as any other form of organization of any kind whatsoever, is hereby prohibited from working in the mortgage loan business as regulated by the SMLA as a licensee, employee, independent contractor, agent, representative, or in any other capacity of any kind whatsoever, in any way whatsoever.

IT IS SO ORDERED.

Date: 9/2/08

Timothy Siwy, Acting Director
Bureau of Compliance, Investigation and Licensing
Pennsylvania Department of Banking
17 N. Second Street, Suite 1300
Harrisburg, PA 17101

Exhibit A

PROSECUTOR OF SUSSEX COUNTY
19-21 HIGH STREET
NEWTON, NJ 07860
(973) 383-1570

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - SUSSEX COUNTY

STATE OF NEW JERSEY

VS.

Indictment No.: 03-10-00293-I

DONNA GUILFORD ABRAHAM
TERRANCE ABRAHAM
JOHN H. GUILFORD, SR. a/k/a
JOHN J. GUILFORD (father of
Donna Guilford Abraham) and his wife,
ANNA GUILFORD
DEFENDANTS.

CRIMINAL ACTION

COUNT ONE

The Grand Jurors of the State of New Jersey, for the County of Sussex, upon their oaths present that DONNA GUILFORD ABRAHAM, TERRANCE ABRAHAM, JOHN H. GUILFORD, SR. AND ANNA GUILFORD, who are named as the defendants herein, and W. C., a co-conspirator who is known to the Grand Jury but not named as a defendant therein, between April 1, 2000 and May 18, 2000, in the Township of Stillwater, County of Sussex, the City of Hackensack, County of Bergen, the City of Clifton, County of Passaic, all in the State of New Jersey, and the City of New York, Borough and County of Queens, in the State of New York, and all within the jurisdiction of this court, with the purpose of promoting or facilitating the commission of the crimes of theft by deception in excess of \$75,000, contrary to the provisions of N.J.S.A. 2C:20-4 and knowingly making and/or uttering a false writing with purpose to deceive or injure another, contrary to the provisions of N.J.S.A. 2C:21-

Indictment No. 03-10-00293-1

4a, both crimes being with respect to obtaining a mortgage loan for 901 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, did agree that one or more of them knowingly would engage in conduct which would constitute the aforesaid crimes or that one or more of them would aid in the planning, solicitation or commission of said crimes, all in violation of N.J.S.A. 2C:5-2, 2C:2-6 and 2C:1-3 and against the peace of this State, the government and dignity of the same. (A crime of the second degree)

COUNT TWO

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM, TERRANCE ABRAHAM, JOHN H. GUILFORD, SR. AND ANNA GUILFORD, between April 1, 2000 and May 18, 2000 in the Township of Stillwater, County of Sussex, and within the jurisdiction of this court, knowingly did make and falsify and/or utter writings, to wit, mortgage applications and writings related to mortgage applications for 901 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, knowing that they contained false statements with purpose to deceive or injure another, contrary to the provisions of N.J.S.A. 2C:21-4a, 2C:2-6 and 2C:1-3 and against the peace of this State, the government and dignity of the same. (A crime of the fourth degree)

COUNT THREE

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM, TERRANCE ABRAHAM, JOHN H. GUILFORD, SR. AND ANNA GUILFORD, on or about May 18, 2000, in the City of Hackensack,

Indictment No. 03-10-00293-1

County of Bergen aforesaid, and within the jurisdiction of this Court, by means of false impressions they created concerning the employment, income, assets and other financial data relating to W. C., a person whom they solicited to use in the commission of the offense, did purposely obtain property, to wit, a mortgage loan for 901 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, in excess of \$75,000 by deception from Alterna Mortgage and/or State Street Bank and/or Washington Mutual Bank, contrary to the provisions of N.J.S.A. 2C:20-4, 2C:2-6 and 2C:1-3, and against the peace of this State, the government and dignity of the same. (A crime of the second degree)

COUNT FOUR

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM AND TERRANCE ABRAHAM, on or about May 17, 2000, in the Townships of Sparta and Stillwater, both in the County of Sussex aforesaid, by means of false impressions concerning the employment, income, assets and other financial data relating to W. C., a person whose identifying information they had obtained, did purposely obtain property, to wit, a loan in excess of \$500, by deception, from First Union Bank, contrary to the provisions of N.J.S.A. 2C:20-4 and 2C:2-6, and against the peace of this State, the government and dignity of the same. (A crime of the third degree)

COUNT FIVE

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM, TERRANCE ABRAHAM, JOHN H. GUILFORD,

Indictment No. 03-10-00293-1

SR. AND ANNA GUILFORD, between April 1, 2000 and January 12, 2001, in the Township of Stillwater, County of Sussex, the City of Clifton, County of Passaic and the City of Newark, County of Essex, all in the State of New Jersey, and in the City of New York, Borough and County of Queens, in the State of New York, and all within the jurisdiction of this court, with the purpose of promoting or facilitating the commission of the crimes of theft by deception in excess of \$75,000, contrary to the provisions of N.J.S.A. 2C:20-4 and knowingly making and/or uttering a false writing with purpose to deceive or injure another, contrary to the provisions of N.J.S.A. 2C:21-4a, both crimes being with respect to obtaining a mortgage loan for 906 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, did agree that one or more of them knowingly would engage in conduct which would constitute the aforesaid crimes or that one or more of them would aid in the planning, solicitation or commission of said crimes, all in violation of N.J.S.A. 2C:5-2, 2C:2-6 and 2C:1-3 and against the peace of this State, the government and dignity of the same. (A crime of the second degree)

COUNT SIX

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM, TERRANCE ABRAHAM, JOHN H. GUILFORD, SR. AND ANNA GUILFORD, between April 1, 2000 and January 12, 2001, in the Township of Stillwater, County of Sussex, and within the jurisdiction of this court, knowingly did make and falsify and/or utter writings, to wit, mortgage applications and writings related to mortgage applications for 906 West End Drive in the Township

of Stillwater, County of Sussex, New Jersey, knowing that they contained false statements with purpose to deceive or injure another, contrary to the provisions of N.J.S.A. 2C:21-4a, 2C:2-6 and 2C:1-3 and against the peace of this State, the government and dignity of the same. (A crime of the fourth degree)

COUNT SEVEN

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM, TERRANCE ABRAHAM, JOHN H. GUILFORD, SR. AND ANNA GUILFORD, between June 30, 2000 and August 3, 2000, in the Township of Stillwater, County of Sussex and the Township of Caldwell, County of Essex, both within the jurisdiction of this court, by means of false impressions they created relating to W. C., a person whose identifying information they had obtained, did purposely attempt to obtain property, to wit, a mortgage loan in excess of \$75,000, by deception from Old Dominion Mortgage Company for 906 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, contrary to the provisions of N.J.S.A. 2C:5-1a(3), 2C:20-4, 2C:2-6 and 2C:1-3, and against the peace of this State, the government and dignity of the same. (A crime of the second degree)

COUNT EIGHT

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM, TERRANCE ABRAHAM, JOHN H. GUILFORD, SR. AND ANNA GUILFORD, on or about January 12, 2001, in the City of Newark, County of Essex, within the jurisdiction of this court, by means of false impressions they created concerning the employment, income, assets and other financial data

relating to James C. Wood, a fictitious person, did purposely obtain property, to wit, a mortgage loan in excess of \$75,000, by deception from Countrywide Home Loans for 906 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, contrary to the provisions of N.J.S.A. 2C:20-4, 2C:2-6 and 2C:1-3, and against the peace of this State, the government and dignity of the same. (A crime of the second degree)

COUNT NINE

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM AND TERRANCE ABRAHAM, on or about July 1, 2003, in the Townships of Vernon, Stillwater and Sparta, both in the County of Sussex, and the City of Jersey City, County of Hudson, all within the jurisdiction of this court, did purposely obtain property of Susan Pierce, to wit, money in excess of \$500 by deception by means of creating a false impression with Susan Pierce as to their intentions concerning an MBNA credit card loan drawn upon the credit of Susan Pierce and deposited in an account opened with First Union Bank in the City of Jersey City, County of Hudson, contrary to the provisions of N.J.S.A. 2C:20-4 and 2C:2-6, and against the peace of this State, the government and dignity of the same. (A crime of the third degree)

COUNT TEN

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM AND TERRANCE ABRAHAM, on or about August 16, 2001 in the Borough of Fort Lee, County of Bergen, by means of a forged New Jersey Certificate of Incorporation for BonFire Restaurants d/b/a La Chateau du Mandelae, did

Indictment No. 03-10-00293-I

purposely attempt to obtain property, to wit, a loan in excess of \$500, from PNC Bank, by deception, contrary to the provisions of N.J.S.A. 2C:5-1a(3), 2C:20-4 and 2C:2-6, and against the peace of this State, the government and dignity of the same. (A crime of the third degree)

COUNT ELEVEN

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM AND TERRANCE ABRAHAM, between July 1, 2001 and August 16, 2001, in the Townships of Stillwater, Wantage and Vernon and the Town of Newton, all in the County of Sussex and all within the jurisdiction of the court, by means of false and/or misleading contracts and other documents, did purposely attempt to acquire, by deception, from Mack Dominick Associates, a partnership and R2Wives, Inc., real estate and a business known collectively as The Roadhouse, having a value in excess of \$75,000, contrary to the provisions of N.J.S.A. 2C:5-1a(3), 2C:20-4 and 2C:2-6, and against the peace of this State, the government and dignity of the same. (A crime of the second degree)

COUNT TWELVE

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM AND TERRANCE ABRAHAM, between July 1, 2001 and August 16, 2001, in the Townships of Stillwater, Sparta and Vernon and the Town of Newton, all in the County of Sussex and all within the jurisdiction of the court, by means of false and/or misleading contracts and other documents, did purposely attempt to acquire, by deception, from Tommy Milazzo, real estate and a

Indictment No. 03-10-00293-1

business collectively known as Tomasso's Italian Bistro, having a value in excess of \$75,000, contrary to the provisions of N.J.S.A. 2C:5-1a(3), 2C:20-4 and 2C:2-6, and against the peace of this State, the government and dignity of the same. (A crime of the second degree)

David J. Weaver
Sussex County Prosecutor

A True Bill

Foreperson

00-406

I HEREBY CERTIFY THAT THE FOREGOING
IS A TRUE COPY OF THE ORIGINAL ON
FILE IN MY OFFICE

MICHAEL J. ARNOLD, DEPUTY CLERK
SUPERIOR COURT OF NEW JERSEY

B) _____
Special Deputy Clerk

Exhibit B

State of New Jersey

v.

Donna Abraham



New Jersey Superior Court
Law Division - Criminal
Sussex County

Defendant:
(Specify Complete Name)

DATE OF BIRTH	03/27/1966	SBI NUMBER	734021B
DATE OF ARREST	08/17/2006	DATE INDICTMENT/ ACCUSATION FILED	10/24/2003
DATE OF ORIGINAL PLEA	08/08/2006	ORIGINAL PLEA	<input type="checkbox"/> Not Guilty <input checked="" type="checkbox"/> Guilty

- JUDGMENT OF CONVICTION
- CHANGE OF JUDGMENT
- ORDER FOR COMMITMENT
- ENTRY INTO DRUG COURT
- INDICTMENT / ACCUSATION DISMISSED
- JUDGMENT OF ACQUITTAL

ADJUDICATION BY	<input checked="" type="checkbox"/> GUILTY PLEA	DATE:	<input type="checkbox"/> NON-JURY TRIAL	DATE:
	<input type="checkbox"/> JURY TRIAL	DATE:	<input type="checkbox"/> DISMISSED / ACQUITTAL	DATE:

IND/ACC NO.	COUNT	DESCRIPTION	DEGREE	STATUTE
W2001-000618-0219	1	Tampering w/Records	3 rd	2C:21-4b(1)
	2	Theft by Deception		2C:20-4
W2001-000032-1910	1	Defrauding Secured Creditor	4 th	2C:21-12
W2001-000033-1910	1	Theft by Deception	2 nd	2C:20-4a
	2	Theft by Deception	2 nd	2C:20-4a

COUNT	DESCRIPTION	DEGREE	STATUTE
Count 3, 03-10-00293-I	Obtain Property/False Pretences	3 rd	2C:20-4
Count 8, 03-10-00293-I	Obtain Property/False Pretences	3 rd	2C:20-4

SENTENCE

It is, therefore, on January 04, 2007 ORDERED and ADJUDGED that the defendant is sentenced as follows:

Count 3, 03-10-00293-I: Defendant is hereby sentenced to a 3 year term of probation. Defendant is ordered to serve 60 days in the Keogh-Dwyer Correctional Facility (KDCF) with credit for 6 days of jail time served (08/17/2001-08/19/2001; 12/23/2003-12/24/2003; 03/14/2002). The Court imposes the following condition(s) for probation: comply with the standard conditions of probation. \$50 VCCB; \$75 SNSF; \$30 LEOTEF; \$2 per month probation supervision fee. Defendant is ordered to submit a DNA sample at the defendant's expense.

Count 8, 03-10-00293-I: Defendant is sentenced to a 3 year term of probation as well as ordered to serve 60 days in the KDCF with credit for 6 days of jail time served to run concurrent. The terms and condition imposed for probation are the same as those imposed for count 3. \$50 VCCB; \$75 SNSF; \$2 per month probation supervision fee. Defendant is ordered to submit a DNA sample at the defendant's expense.

Defendant is ordered to pay restitution: RESTITUTION HEARING TO BE SCHEDULED. Attorneys will submit an Order for Restitution once restitution is decided.

<input checked="" type="checkbox"/> Dismiss COUNTS 1, 2, 4, 5, 6, 7, 9, 10, 11, 12, 03-10-00293-I; COUNT 1, 03-12-00329-I.	<input checked="" type="checkbox"/> Bail is exonerated.
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- The defendant is hereby sentenced to community supervision for life pursuant to N.J.S.A.2C:43-6.4 with offenses occurring prior to 01/14/2004.
- The defendant is hereby sentenced to parole supervision for life pursuant to N.J.S.A.2C:43-6.4.
- The defendant is hereby ordered to serve a _____ year term of parole supervision which term shall begin as soon as defendant completes the sentence of incarceration pursuant to N.J.S.A.2C:43-7.2.
- The court finds that the defendant's conduct was characterized by a pattern of repulsive and compulsive behavior.
- The court finds that the defendant is amenable to sex offender treatment.
- The court finds that the defendant is willing to participate in sex offender treatment.
- The defendant is hereby ordered to provide a DNA sample and ordered to pay the costs for testing of the sample provided.

2007 JAN 22 PM 3:11
 CRIMINAL DIVISION
 03/10/06 (rev 03/20/02)

5/1/31
01-4RB-001

<p>Total Fine \$ _____</p> <p>Total RESTITUTION <u>Restitution hearing to be scheduled - attorneys to submit order once restitution is decided</u></p> <p>If the offense occurred on or after December 23, 1991, an assessment of \$50 is imposed on each count on which the defendant was convicted unless the box below indicates a higher assessment pursuant to N.J.S.A. 2C:43-3.1. (Assessment is \$30 if offense is on or after January 9, 1986 but before December 23, 1991, unless a higher penalty is noted. Assessment is \$25 if offense is before January 9, 1986.)</p> <p><input checked="" type="checkbox"/> Assessment imposed on count(s) <u>2</u> is \$<u>50</u> each.</p> <p>Total VCCB Assessment \$<u>100</u></p> <p><input type="checkbox"/> Installment payments are due at the rate of <u>n/a</u> per month beginning within <u>30</u> days.</p>	<p>If any of the offenses occurred on or after July 9, 1987, and is for a violation of Chapter 35 or 36 of Title 2C,</p> <p>1) A mandatory Drug Enforcement and Demand Reduction (D.E.D.R.) penalty is imposed for each count. (Write in # times for each.)</p> <p style="text-align: center;"> <input type="checkbox"/> 1st Degree @ \$3000 <input type="checkbox"/> 4th Degree @ \$750 <input type="checkbox"/> 2nd Degree @ \$2000 <input type="checkbox"/> Disorderly Persons or Petty <input type="checkbox"/> 3rd Degree @ \$1000 <input type="checkbox"/> Disorderly Persons @ \$500 </p> <p style="text-align: right;">Total D.E.D.R. Penalty \$ _____</p> <p><input type="checkbox"/> Court further Orders that collection of the D.E.D.R. penalty be suspended upon defendant's entry into a residential drug program for the term of the program.</p> <p>2) A forensic laboratory fee of \$60 per offense is ORDERED. <u> </u> Offenses @ \$50.</p> <p style="text-align: right;">Total Lab Fee \$ _____</p> <p>3) Name of Drugs involved _____</p> <p>4) A mandatory driver's license suspension of _____ month(s) is ORDERED. The suspension shall begin today.</p> <p>Driver's License Number _____</p> <p>(IF THE COURT IS UNABLE TO COLLECT THE LICENSE, PLEASE ALSO COMPLETE THE FOLLOWING.)</p> <p>Defendant's Address _____ Eye Color <u>n/a</u> Sex <u>n/a</u> Date of Birth _____</p> <p><input type="checkbox"/> The defendant is the holder of an out-of-state driver's license from the following jurisdiction _____ Driver's License Number _____</p> <p><input type="checkbox"/> Defendant's non-resident driving privileges are hereby revoked for _____ months.</p>	
<p>If the offense occurred on or after February 1, 1993 but was before March 13, 1995 and the sentence is to probation or to a state correctional facility, a transaction fee of up to \$1.00 is ordered for each occasion when a payment or installment payment is made. (P.L. 1992, c. 169). If the offense occurred on or after March 13, 1995 and the sentence is to probation, or the sentence otherwise requires payments of financial obligations to the probation division, a transaction fee of up to \$2.00 is ordered for each occasion when a payment is made. (P.L. 1995, c. 9).</p>		
<p>If the offense occurred on or after August 2, 1993, a \$75 Safe Neighborhood Services Fund assessment is ordered for each conviction. (P.L. 1993, c.220) \$<u>150</u></p>		
<p>If the offense occurred on or after January 5, 1994 and the sentence is to probation, a fee of up to \$25 per month for the probationary term is ordered. (P.L. 1993, c. 275) Amount per month \$<u> </u></p>		
<p>If the crime occurred on or after January 9, 1997, a \$30 Law Enforcement Officers Training and Equipment Fund penalty is ordered \$<u>30</u></p>		
<p>If the crime occurred on or after May 4, 2001, and the defendant has been convicted of aggravated sexual assault, aggravated criminal sexual contact, kidnapping under 2C:13-1c(2), endanger the welfare of a child by engaging in sexual conduct which would impair or debauch the morals of a minor under 2C:24-4a, endangering the welfare of a child pursuant to 2C:24-4b(4), luring or enticing a child pursuant to 2C:13-6, criminal sexual contact pursuant to 2C:14-3b if the victim is a minor, kidnapping pursuant to 2C:13-1, criminal restraint pursuant to 2C:13-2 or false imprisonment pursuant to 2C:13-3 if the victim is a minor and the offender is not the parent, promoting child prostitution pursuant to 2C:34-1b(3) or (4), or an attempt to commit any of these crimes, a \$800 Statewide Sexual Assault Nurse Examiner Program Penalty is ordered for each of these offenses. \$ _____</p>		
<p>Name (Court Clerk or Person preparing this form)</p> <p><u>W.C., Secretary to the Hon. Thomas J. Critchley, Jr.</u></p>	<p>Telephone Number</p> <p><u>(973) 579-0590</u></p>	<p>Name (Attorney for Defendant at Sentencing)</p> <p><u>Michael Chazen, Esq., 4400 Route 9 South, Suite 1000, Freehold, New Jersey 07728</u></p>
<p>STATEMENT OF REASONS - include all applicable aggravating and mitigating factors</p> <p>The relevant aggravating factor(s) that apply: (1) The nature and circumstances of the offense, and the role of the actor therein, including whether or not it was committed in an especially heinous, cruel, or depraved manner; (3) The risk that the defendant will commit another offense; (9) The need for deterring the defendant and others from violating the law. The relevant mitigating factor(s) that apply: (6) The defendant has compensated or will compensate the victim of his/her conduct for the damage or injury that he/she sustained, or will participate in a program of community service; (10) The defendant is particularly likely to respond affirmatively to probationary treatment.</p> <p>All comments and reasons given by the Court for imposition of this sentence, on the record at the time of sentence, are incorporated and made a part thereof.</p>		
<p>Judge (Name)</p> <p><u>THOMAS J. CRITCHLEY, JR., J.S.C.</u></p>	<p>Judge (Sig)</p> <p>_____</p>	<p>Date</p> <p><u>01/18/2007</u></p>

<input checked="" type="checkbox"/> It is further ORDERED that the sheriff deliver the defendant to the appropriate correctional authority.		
<input checked="" type="checkbox"/> Defendant is to receive credit for time spent in custody (R. 3:21-8).	TOTAL NUMBER OF DAYS	DATE (From/To)
	<input checked="" type="checkbox"/> Jail Credits <u>6</u>	08/17/2001-08/19/2001; 03/14/2002; 12/23/2003-12/24/2003
	<input type="checkbox"/> Prior Service Credits _____	
<input type="checkbox"/> Defendant is to receive gap time credit for time spent in custody (N.J.S.A. 2C:44-5b(2)).	<input type="checkbox"/> Rosado Credits _____	
	TOTAL NUMBER OF DAYS	DATE (From/To)
Total Custodial Term <u>60 days</u> Institution <u>KDCF</u> Total Probation Term <u>3 years</u>		

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING

FILED

2008 SEP 15 PM 2:49

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING, BUREAU OF
COMPLIANCE, INVESTIGATION AND
LICENSING,

Docket No.: 080220(ORD)

PA DEPT OF BANKING

v.

DONNA GUILFORD ABRAHAM

CERTIFICATE OF SERVICE

I hereby certify that I have this day served a copy of the foregoing Order of Prohibition upon the parties below, who constitute the only parties of record in this proceeding, in accordance with the requirements of 1 Pa. Code § 33.31:

BY FIRST CLASS MAIL

Donna Guilford Abraham
4801 E. Sahara Ave.
Apt. 100
Las Vegas, NV 89104

Dated this 15th day of September, 2008.

Lauren A. Sassani
Assistant Counsel
Attorney I.D. # 203016
Commonwealth of Pennsylvania
Department of Banking
17 North Second Street, Suite 1300
Harrisburg, PA 17101
(717) 787-1471