

**FAC No.: LB-[text deleted]**

Mr. Louis B. Roberts  
c/o Mr. Tilman Dunbar Jr., Attorney  
5636 Annapolis Rd.  
Bladensburg, MD 20710

### **PENALTY NOTICE**

Dear Mr. Dunbar:

A Prepenalty Notice ("Notice") dated November 20, 2007, was issued by the Office of Foreign Assets Control ("OFAC") to Jor Creek Enterprises ("Jor Creek") in relation to seven separate prohibited auto insurance premium payments it made to Geico Insurance Co. for the benefit of Mr. Benoni W. Urey, an individual listed as a Specially Designated National on July 23, 2004 by OFAC. Such payments were made after the issuance of Executive Order 13348 of July 22, 2004 (69 FR 44885, July 27, 2004 – the "Executive Order"). Inasmuch as no license or authorization was issued by OFAC prior to the transactions, they violated §§ 593.201(a) and 593.201(b) of the Former Liberian Regime of Charles Taylor Sanctions Regulations, 31 CFR Part 593 (the "Regulations"). See §§ 593.201(a)-(b) of the Regulations.

Section 206 of IEEPA, 50 U.S.C. § 1705, provides, in part, for a civil penalty not to exceed the greater of \$250,000; or an amount that is twice the amount of the transaction that is the basis of the violation with respect to which the penalty is imposed.<sup>1</sup> The Notice proposed a penalty in the amount of \$1,670.20 and advised Jor Creek of the right to make a written presentation to OFAC setting forth reasons why a penalty should not be imposed, or if imposed, why it should be less than that proposed. Such written response was required to be made within thirty (30) days of the mailing of the Notice.

Jor Creek responded to OFAC by phone on December 19, 2007 and requested a mitigated penalty. After a careful review of the entire file, it is determined that Jor Creek violated the Executive Order and IEEPA. However, OFAC has no prior record of violations on the part of Jor Creek and Jor Creek has cooperated in resolving the matter by responding to the Notice. Accordingly, the proposed civil penalty in the amount of \$1,670.20 will be reduced by 35% to \$1,085.63, which amount is hereby imposed upon Jor Creek pursuant to § 593.704 of the Regulations.

A check payable to the "**U.S. Treasury**" in the amount of \$1,085.63 should be sent, within 30 days of the mailing of this Penalty Notice, to the Department of the Treasury, Financial Management Division, (Attn: Brad Keiser, Met Square, 6<sup>th</sup> Floor), 1500 Pennsylvania Avenue, N.W., Washington, D.C. 20220. Interest, administrative charges, and late fees will commence to accrue after 30 days. Under Public Law 97-365, 31 U.S.C. § 3717, interest at an annual rate of 5% and an administrative charge of \$12.00

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1. On October 16, 2007, the President signed into law an amendment to IEEPA which raised the maximum civil penalty for violations and attempted violations of any license, order, regulation or prohibition issued under IEEPA from \$50,000 to the greater of \$250,000 or an amount which is twice the amount of the transaction that is the basis of the violation with respect to which the penalty is imposed. See 50 U.S.C. § 1705.

will be added if the amount is not paid by the due date. Should the amount not be paid within ninety (90) days, an additional late charge of 6% will be added.

Please note that § 593.705 of the Regulations provides that this matter shall be referred either for administrative collective measures or to the United States Department of Justice for appropriate action to recover the penalty in a civil suit in Federal District Court if such payment is not made.

**Please further note that 31 U.S.C. § 7701 requires that a person assessed a penalty by a Federal agency furnish a Taxpayer Identification/Social Security Number and also requires the agency to disclose that we intend to use such number for the purpose of collecting and reporting on any delinquent penalty amount in the event of a failure to pay the penalty imposed.**

Sincerely,

[signature]

Adam Szubin  
Director  
Office of Foreign Assets Control