

No. 2023-8143

**Official Order  
of the  
Texas Commissioner of Insurance**

**Date:** 8/22/2023

**Subject Considered:**

Todd Russel Enright II  
Enright Group, LLC  
[REDACTED]  
Jacksonville, Texas 75766-4926

Default Order  
SOAH Docket No. 454-23-23188  
TDI Enforcement File Nos. 30904 & 31491

**General remarks and official action taken:**

This is a default order taken against Todd Russel Enright II and Enright Group, LLC (Respondents) because Respondents misappropriated premium payments and engaged in fraudulent and dishonest acts. Respondents did not respond to a Notice of Hearing filed by the Texas Department of Insurance. This order revokes Respondents' licenses.

The following findings of fact and conclusions of law are adopted:

**Findings of Fact**

Failure to Respond to Notice of Hearing

1. On July 13, 2023, the department filed a Notice of Hearing, attached as Exhibit A, and an Original Petition, attached as Exhibit B, with the State Office of Administrative Hearings.
2. The department's factual allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order as findings of fact.

# 2023-8143

Commissioner's Order

Todd Russel Enright II & Enright Group, LLC

SOAH Docket No. 454-23-23188

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3. The department sent the Notice of Hearing and Original Petition to Respondents' last known address provided in writing to the department, [REDACTED], Jacksonville, Texas 75766-4926. The Notice of Hearing and Original Petition were also sent by electronic mail.
4. Respondents failed to file a written response to the Notice of Hearing within 20 days of the date the Notice of Hearing and Original Petition were mailed.

## Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 84.021-84.044, 4001.002, 4005.101, 4005.102, 4051.051, and 4054.051 and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally under TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89.
3. The department provided proper notice of the hearing under TEX. GOV'T CODE §§ 2001.051, 2001.052, and 2001.054, and 28 TEX. ADMIN. CODE §§ 1.28, 1.88, 1.89, and 19.906.
4. Based on Respondents' failure to file a written response to the Notice of Hearing, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
5. The department's factual and legal allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.89.

## Order

It is ordered that any licenses held by Todd Russel Enright II and Enright Group, LLC are revoked. It is further ordered that Todd Russel Enright II and Enright Group, LLC must pay, jointly and severally, restitution to D.T.E., as laid out in the petition, in the amount of \$34,881, and to D.D., as laid out in the petition, in the amount of \$5,783.78.

It is ordered that Todd Russel Enright II and Enright Group, LLC pay the above restitution by cashier's check or money order within 60 days of the date of this order. Written

# 2023-8143

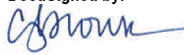
Commissioner's Order

Todd Russel Enright II & Enright Group, LLC

SOAH Docket No. 454-23-23188

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confirmation of payment must be provided to the department within 60 days of the date of this order by emailing it to EnforcementReports@tdi.texas.gov. A copy of this order will be provided to law enforcement and/or other appropriate administrative agencies for further investigation as may be warranted.

DocuSigned by:  
  
FC5D7EDDFB4F8...

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Cassie Brown  
Commissioner of Insurance

Prepared and reviewed by:



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Stephanie Andrews  
Staff Attorney, Enforcement

# 2023-8143

Commissioner's Order  
Todd Russel Enright II & Enright Group, LLC  
SOAH Docket No. 454-23-23188  
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## Affidavit

**STATE OF TEXAS** §

§

**COUNTY OF TRAVIS** §

Before me, the undersigned authority, personally appeared David Moreno, who, being by me duly sworn, deposed as follows:

"My name is David Moreno and I am employed by the Texas Department of Insurance. I am of sound mind, capable of making this affidavit, and have personal knowledge of these facts which are true and correct.

I have reviewed TDI's records concerning Todd Russel Enright II and Enright Group, LLC. I have confirmed that:

- a. The last mailing address provided to the department in writing by Todd Russel Enright II and Enright Group, LLC is 300 S. Main St., Jacksonville, Texas 75766-4926.
- b. The file maintained by Enforcement contains a Notice of Hearing and Original Petition dated July 13, 2023, which were filed with the State Office of Administrative Hearings.
- c. On July 13, 2023, the Notice of Hearing and Original Petition addressed to Todd Russel Enright II and Enright Group, LLC was sent by first class mail and mailed certified, return receipt requested, to their last known address.

A copy of the first-class mail log and the certified mail log maintained by Enforcement is attached as Exhibit C and D, respectively."

DocuSigned by:

*David Moreno*

A499FC0988CC4FC...

Affiant

# 2023-8143

Commissioner's Order

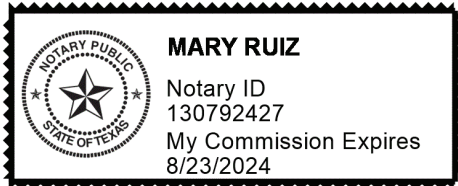
Todd Russel Enright II & Enright Group, LLC

SOAH Docket No. 454-23-23188

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SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 8/7/2023. This notarial act was an online notarization.

## Notary Seal



## Digital Certificate

DocuSigned by:  
*Mary Ruiz*  
795DC4D59167489...  
\_\_\_\_\_  
Notary Public State of Texas

**2023-8143**

FILED  
454-23-23188  
7/13/2023 10:19 AM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Pegah Nasrollahzadeh, CLERK

ACCEPTED  
454-23-23188  
7/13/2023 10:22:58 am  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Pegah Nasrollahzadeh, CLERK

**SOAH DOCKET NO. 454-23-23188**  
**TDI ENFORCEMENT FILE NOS. 30904 & 31491**

**TEXAS DEPARTMENT OF INSURANCE,**

**BEFORE THE STATE OFFICE**

**Petitioner**

**v.**

**OF**

**TODD RUSSEL ENRIGHT II & ENRIGHT  
GROUP, LLC,**

**ADMINISTRATIVE HEARINGS**

**Respondents**

**NOTICE OF HEARING**

The Texas Department of Insurance seeks to take disciplinary action against you. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by the department.

A public hearing will be held before an Administrative Law Judge on **Wednesday, October 11, 2023, at 9:00 a.m.** The hearing will take place via videoconference using a videoconference platform controlled by the State Office of Administrative Hearings, unless otherwise ordered to proceed in another manner by the Administrative Law Judge.

The hearing shall be conducted under TEX. GOV'T CODE, ch. 2001 and 1 TEX. ADMIN. CODE, ch. 155. Unless otherwise directed by the Administrative Law Judge, the hearing shall continue from day to day in the offices of the State Office of Administrative Hearings until concluded. You have the right to appear at this hearing and to be represented by an attorney.

**Parties that are not represented by an attorney may obtain information regarding contested case hearings on the public website of the State Office of Administrative Hearings at [www.soah.texas.gov](http://www.soah.texas.gov), or in printed format upon request to SOAH.**

**YOU MUST FILE A WRITTEN RESPONSE TO THE NOTICE OF HEARING WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS WITHIN 20 DAYS OF THE DATE THE NOTICE OF HEARING WAS MAILED. FAILURE TO FILE A WRITTEN RESPONSE BY THIS DEADLINE SHALL ENTITLE TDI TO SEEK DISPOSITION BY DEFAULT UNDER 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.**

**EXHIBIT**

**A**

## 2023-8143

Notice of Hearing

Todd Russel Enright II & Enright Group, LLC

SOAH Docket No. 454-23-23188

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**IF YOU FAIL TO FILE A WRITTEN RESPONSE, THE SCHEDULED HEARING CAN BE CANCELED AND WITHOUT FURTHER NOTICE TO YOU THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION, IS GRANTED BY DEFAULT.**

**IF YOU FILE A WRITTEN RESPONSE BUT THEN FAIL TO APPEAR ON THE DAY AND TIME SET FOR HEARING, WITHOUT FURTHER NOTICE TO YOU, THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION, IS GRANTED BY DEFAULT.**

In accord with 28 TEX. ADMIN. CODE § 1.90(e) and 1 TEX. ADMIN. CODE §§ 155.101 and 155.103, you should send copies of your written response to:

- (1) *(by mail, fax, or electronically)*  
Docketing Division  
State Office of Administrative Hearings  
300 West 15th Street, Room 504  
P.O. Box 13025  
Austin, Texas 78711-3025  
(512) 322-2061 (Fax);  
[www.soah.texas.gov](http://www.soah.texas.gov)
- (2) *(by mail, fax, or email)*  
Chief Clerk  
Texas Department of Insurance  
P.O. Box 12030, MC GC-CCO  
Austin, Texas 78711-2030  
(512) 490-1064 (Fax)  
[chiefclerk@tdi.texas.gov](mailto:chiefclerk@tdi.texas.gov); and
- (3) *(by mail, fax, or email)*  
Cassie Tigue, Staff Attorney

## 2023-8143

Notice of Hearing

Todd Russel Enright II & Enright Group, LLC

SOAH Docket No. 454-23-23188

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Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
Cassie.Tigue@tdi.texas.gov

### **Receiving Documents Electronically and Filing Documents with SOAH**

The State Office of Administrative Hearings (SOAH) offers you the ability to electronically receive orders and other documents issued by SOAH by email instead of by mail. If you want to receive SOAH-issued documents by email, follow the instructions on SOAH's website: [www.soah.texas.gov](http://www.soah.texas.gov).

A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents or exhibits with SOAH. Instructions on how to file documents and exhibits are on SOAH's website. SOAH's website also includes guidance for representing yourself.

### **Important Security Notice** (for In-Person Hearings ONLY)

**ALL VISITORS TO THE WILLIAM P. CLEMENTS BUILDING WITHOUT AN AGENCY OR DPS ISSUED ID CARD MUST PROVIDE THE BUILDING SECURITY OFFICER WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS DOCKET NUMBER AND RECEIVE A VISITOR'S PASS IN ORDER TO BE ALLOWED ACCESS TO THE HEARING ROOM. INDIVIDUALS SHOULD ALLOW ADDITIONAL TIME TO GO THROUGH THE SECURITY PROCESS.**



## 2023-8143

Notice of Hearing

Todd Russel Enright II & Enright Group, LLC

SOAH Docket No. 454-23-23188

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If you have any questions, please contact me at the address or telephone number shown below.

Respectfully Submitted,



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Cassie Tighe

State Bar No. 24099994

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6327 (Direct)

(512) 490-1020 (Fax)

Cassie.Tighe@tdi.texas.gov

ATTORNEY FOR THE PETITIONER

TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC ENF  
Ginger Loeffler, Litigation Director, Enforcement, MC ENF  
Administrative Review, MC CO-AAL

**2023-8143**

Notice of Hearing

Todd Russel Enright II & Enright Group, LLC

SOAH Docket No. 454-23-23188

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**CERTIFICATE OF SERVICE**

I, Cassie Tigue, certify that a true and correct copy of the *Notice of Hearing and the Original Petition* were sent by regular, first-class mail and by certified mail, return receipt requested, on this 13th day of July, 2023 to:

Todd Russel Enright II  
Enright Group, LLC

██████████  
Jacksonville, Texas 75766-4926

*Respondents Pro Se*

*Via CM/RRR No.:*

9214 8901 9403 8322 3636 01



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Cassie Tigue

**2023-8143**

SOAH DOCKET No. 454-23-23188

FILED  
454-23-23188  
7/11/2023 10:17 AM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Carol Hale, CLERK

**SOAH DOCKET NO. 454-\_\_\_\_\_**  
**TDI ENFORCEMENT FILE NOS. 30904 & 31491**

**TEXAS DEPARTMENT OF INSURANCE,**

**Petitioner**

**v.**

**TODD RUSSEL ENRIGHT II & ENRIGHT  
GROUP, LLC,**

**Respondents**

**BEFORE THE STATE OFFICE**

ACCEPTED  
454-23-23188  
7/11/2023 12:46:06 pm  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Carol Hale, CLERK

**OF**

**ADMINISTRATIVE HEARINGS**

**ORIGINAL PETITION**

The Texas Department of Insurance seeks to take disciplinary action against Todd Russel Enright II and Enright Group, LLC. In support of this petition, the department makes the following allegations upon information and belief:

**Jurisdiction**

The Commissioner of Insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051-82.055, 84.021-84.044, 4001.002, 4005.101, 4005.102, 4051.051, and 4054.051 and TEX. GOV'T CODE §§ 2001.051-2001.178.

**Factual Allegations**

Licensure and Background

1. Todd Russel Enright II (Enright), individual identification number 1196423, holds a general lines agent license with a property and casualty qualification originally issued by the Texas Department of Insurance on April 10, 2013.
2. Enright Group, LLC (Enright Group), firm identification number 118162, holds a general lines agency license with a life, accident, and health qualification, and a property and casualty qualification, originally issued by the department on June 21, 2016.

**EXHIBIT**

**B**

## 2023-8143

Original Petition

Todd Russel Enright II & Enright Group, LLC

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3. On June 21, 2016, Enright became associated with Enright Group as a designated responsible licensed person (Enright and Enright Group collectively referred to as "Respondents").

### Misconduct

4. On or around September 2, 2022, an event promotor, D.T.E, contacted Respondents to obtain an event cancellation insurance policy. D.T.E. issued a check to Respondents in the amount of \$34,881 for the premium payment. Respondents failed to forward the premium payment to the insurer.
5. On or around November 14, 2022, Respondents received a refund check for an insured, D.D., in the amount of \$5,783.78. Respondents deposited the refund check intended for the insured into Respondents' bank account and failed to forward the refund check to the insured.
6. Respondents misappropriated approximately \$40,664.78 in funds belonging to an insured, insurer, or other beneficiary.

### **Legal Allegations**

1. Respondents committed acts for which a license holder may be disciplined under TEX. INS. CODE § 4005.101, as contemplated by Tex. Ins. Code § 4005.102.
2. Respondents willfully violated an insurance law of this state, as contemplated by TEX. INS. CODE § 4005.101(b)(1).
3. Respondents misappropriated, converted to Respondents' own use, or illegally withheld money belonging to an insured, enrollee, or beneficiary, in violation of TEX. INS. CODE § 4005.101(b)(4).
4. Respondents engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).

**Relief Sought**

If one or more of the above allegations is found to be true, the department asks the Administrative Law Judge to enter a Proposal for Decision recommending that the Commissioner of Insurance issue an order:

1. revoking Todd Russel Enright II's general lines agent license;
2. revoking Enright Group, LLC's general lines agency license;
3. directing Todd Russel Enright II and Enright Group, LLC to pay an administrative penalty under TEX. INS. CODE §§ 84.021 – 84.022;
4. directing Todd Russel Enright II and Enright Group, LLC to make restitution to victims under TEX. INS. CODE § 82.053; and
5. imposing any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

Respectfully Submitted,



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Cassie Tigue  
State Bar No. 24099994  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6327 (Direct)  
(512) 490-1020 (Fax)  
Cassie.Tigue@tdi.texas.gov

ATTORNEY FOR THE PETITIONER  
TEXAS DEPARTMENT OF INSURANCE

# 2023-8143

## Automated Certificate of eService

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Mary Ruiz on behalf of Cassie Tigue  
Bar No. 24099994  
Enforcementgeneral@tdi.texas.gov  
Envelope ID: 77387893  
Filing Code Description: Request to Docket  
Filing Description: Enright et al Request to Docket  
Status as of 7/11/2023 12:47 PM CST

### Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	7/11/2023 10:17:28 AM	SENT
Cassie Tigue		Cassie.Tigue@tdi.texas.gov	7/11/2023 10:17:28 AM	SENT
Ginger Loeffler		Ginger.Loeffler@tdi.texas.gov	7/11/2023 10:17:28 AM	SENT
Chief Clerk		ChiefClerk@tdi.texas.gov	7/11/2023 10:17:28 AM	SENT
Todd RusselEnright II		[REDACTED]	7/11/2023 10:17:28 AM	SENT

**2023-8143**

**Automated Certificate of eService**

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Mary Ruiz on behalf of Cassie Tigue  
Bar No. 24099994  
Enforcementgeneral@tdi.texas.gov  
Envelope ID: 77479395  
Filing Code Description: Notice of Hearing  
Filing Description: Notice of Hearing and Original Petition  
Status as of 7/13/2023 10:28 AM CST

Associated Case Party: chief clerk

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	7/13/2023 10:19:17 AM	SENT

Associated Case Party: TDI

Name	BarNumber	Email	TimestampSubmitted	Status
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	7/13/2023 10:19:17 AM	SENT
Ginger Loeffler		Ginger.Loeffler@tdi.texas.gov	7/13/2023 10:19:17 AM	SENT
Jodie Delgado		jodie.delgado@tdi.texas.gov	7/13/2023 10:19:17 AM	SENT
Leah Gillum		Leah.Gillum@tdi.texas.gov	7/13/2023 10:19:17 AM	SENT
Cassie Tigue		cassie.tigue@tdi.texas.gov	7/13/2023 10:19:17 AM	ERROR





2023-8143



Shipment Confirmation  
Acceptance Notice

A. Mailer Action

Note to Mailer: The labels and volume associated to this form online, must match the labeled packages being presented to the USPS® employee with this form.

Shipment Date: 07/13/2023  
Shipped From:  
Name: MC ENF M RUIZ  
Address: 1601 CONGRESS AVENUE SUITE 6 900  
City: AUSTIN  
State: TX ZIP+4® 78711

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	0
First-Class Package Service®	
Returns	
International*	
Other	1
Total	1

\*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

B. USPS Action

Note to RSS Clerk:

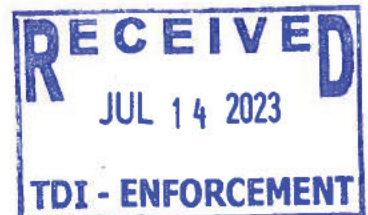
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

USPS EMPLOYEE: Please scan upon pickup or receipt of mail. Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0045 6936 79



TIGUE/30904 & 31491





Firm Mailing Book For Accountable Mail

2023-8143

Name and Address of Sender

MC ENF M RUIZ  
TEXAS DEPARTMENT OF INSURANCE  
1601 CONGRESS AVENUE, SUITE 6.900  
AUSTIN TX 78711

ENF

USPS Tracking/Article Number

1. 9214 8901 9403 8322 3636 01  
TIGUE/30904 & 31491

Check type of mail or service

- Adult Signature Required
- Adult Signature Restricted Delivery
- Certified Mail
- Certified Mail Restricted Delivery
- Collect on Delivery (COD)
- Insured Mail
- Priority Mail
- Priority Mail Express
- Registered Mail
- Return Receipt for Merchandise
- Signature Confirmation
- Signature Confirmation Restricted Delivery

Addressee (Name, Street, City, State, & ZIP Code™)

TODD RUSSEL ENRIGHT II  
ENRIGHT GROUP, LLC  
[REDACTED]  
JACKSONVILLE, TEXAS 75766-4926

Affix Stamp Here

(for additional copies of this receipt).  
Postmark with Date of Receipt.

Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	RD Fee	RR Fee	SC Fee	SCRD Fee	SH Fee
0.87	4.35	Handling Charge - if Registered and over \$50,000 in value							2.20			
						Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling

RECEIVED  
JUL 14 2023  
TDI - ENFORCEMENT



Total Number of Pieces Listed by Sender: 1

Postmaster, Per (Name of receiving employee)

[Signature]

Complete in Ink

Privacy Notice: For more information on USPS privacy policies, visit usps.com/privacypolicy.