No. 2021-6789

Official Order of the Texas Commissioner of Insurance

Date: 04/15/2021

Subject Considered:

Kimberly Tutson f/k/a Kimberly Robinson

Carrollton, Texas 75010

Default Order SOAH Docket No. 454-21-1671 TDI Enforcement File No. 17867

General remarks and official action taken:

The subject of this default order is whether an adjuster license should be issued to Kimberly Tutson formerly known as Kimberly Robinson (Respondent). Respondent did not respond to a Notice of Hearing filed by the Texas Department of Insurance. This order denies Respondent's license application.

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

Findings of Fact

Failure to Respond to Notice of Hearing

- 1. On March 15, 2021, 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.

Commissioner's Order Kimberly Tutson, f/k/a Kimberly Robinson SOAH Docket No. 454-21-1671 Page 2 of 5

3. The department sent the Notice of Hearing and Original Petition to Respondent's last known address provided in writing to the department,

Carrollton, Texas 75010. The Notice of Hearing and Original Petition were also sent by electronic mail and to two additional addresses associated with Respondent: Plano, Texas 75093.

4. Respondent 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 pursuant to Texas law, including Tex. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, 4101.051, Tex. GOV'T CODE §§ 2001.051-2001.178, 28 Tex. ADMIN. CODE § 1.502, and Tex. Occ. CODE §§ 53.021-53.023.¹
- 2. The commissioner has authority to dispose of this case informally pursuant to 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 pursuant to 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 Respondent's failure to file a written response to the Notice of Hearing, the department is entitled to disposition by default pursuant to 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 pursuant to 28 TEX. ADMIN. CODE § 1.89.

¹ All citation to the Texas Occupations Code in this Order refers to the law in effect prior to H.B. 1342 (86th R.S.), effective September 1, 2019. Section 14 of H.B. 1342 states: "The changes in law made by this Act apply only to an application for a license submitted on or after the effective date of this Act. An application for a license submitted before the effective date of this Act is governed by the law in effect on the date the application was submitted, and the former law is continued in effect for that purpose."

Commissioner's Order Kimberly Tutson, f/k/a Kimberly Robinson SOAH Docket No. 454-21-1671 Page 3 of 5

Order

It is ordered that the adjuster license application of Kimberly Tutson, formerly known as Kimberly Robinson, is denied. A copy of this order will be provided to law enforcement and/or other appropriate administrative agencies for further investigation as may be warranted.

Commissioner of Insurance

-DocuSigned by: Voug Slape -C77A87C8C21B435 By:

Doug Slape Chief Deputy Commissioner TEX. GOV'T CODE § 601.002 Commissioner's Order No. 2018-5528

Prepared and reviewed by:

A Value

Anna Kalapach, Staff Attorney Enforcement Division

Commissioner's Order Kimberly Tutson, f/k/a Kimberly Robinson SOAH Docket No. 454-21-1671 Page 4 of 5

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 Kimberly Tutson, formerly known as Kimberly Robinson. I have confirmed that:

- a. The last mailing address provided to the department in writing by Kimberly Tutson is control of the department of the
- b. The file maintained by the Enforcement Division contains a Notice of Hearing and Original Petition dated March 15, 2021, which were filed with the State Office of Administrative Hearings.
- c. On March 15, 2021, the Notice of Hearing and Original Petition addressed to Kimberly Tutson were mailed certified, return receipt requested, to her last known address and two additional addresses: Lewisville, Texas 75067, and Plano, Texas 75093.

A copy of the certified mail log maintained by the Enforcement Division is attached as Exhibit C."

DocuSigned by: David Moreno -7FFCD89CA3484F4.

Affiant

Commissioner's Order Kimberly Tutson, f/k/a Kimberly Robinson SOAH Docket No. 454-21-1671 Page 5 of 5

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 4/6/2021. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by: Mary Ruiz -795DC4D59167489.

Notary Public State of Texas

2021-6789 ACCEPTED 454-21-1671 03/15/2021 10:04 AM STATE OFFICE OF ADMINISTRATIVE HEARINGS Carol Hale, CLERK

SOAH DOCKET NO. 454-21-1671 TDI ENFORCEMENT FILE NO. 17867

FILED 454-21-1671 3/15/2021 9:40 AM STATE OFFICE OF ADMINISTRATIVE HEARINGS Carol Hale, CLERK

TEXAS DEPARTMENT OF INSURANCE,	
Petitioner	
v.	
KIMBERLY TUTSON f/k/a KIMBERLY ROBINSON,	

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

Respondent

NOTICE OF HEARING

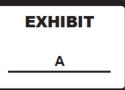
The Texas Department of Insurance seeks to deny your license application. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by the Department.

A public hearing will be held before an Administrative Law Judge on **Tuesday, August 24, 2021, 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 pursuant to 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, 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 PURSUANT TO 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.



Notice of Hearing Kimberly Tutson SOAH Docket No. 454-21-1671 Page 2 of 5

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 DENIAL OF YOUR LICENSE APPLICATION, 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 DENIAL OF YOUR LICENSE APPLICATION, 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:

- 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);
- (2) Chief Clerk Texas Department of Insurance P.O. Box 149104, MC112-2A Austin, Texas 78714-9104 (512) 490-1064 (Fax) chiefclerk@tdi.texas.gov; and

Notice of Hearing Kimberly Tutson SOAH Docket No. 454-21-1671 Page 3 of 5

> Anna Kalapach, Staff Attorney Texas Department of Insurance Enforcement Division, MC110-1A P.O. Box 149104 Austin, Texas 78714-9104 (512) 490-1020 (Fax) anna.kalapach@tdi.texas.gov

Receiving Documents

The State Office of Administrative Hearings (SOAH) offers you the ability to receive service of orders and other documents issued by SOAH through email instead of by mail or fax. If you want to receive SOAH-issued documents by email, go to SOAH's website, www.soah.texas.gov, click on the "E-Services" tab, then click the hyperlink "Request Service by Email (only for use by self-represented litigants)," and follow the instructions.

NOTE: A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents with SOAH. The rules for filing documents and providing copies to all other parties in the case are described in SOAH's Procedural Rules, which are available on SOAH's website. Click the "Agency" tab, then click "Administrative Rules and Laws" to view SOAH's Procedural Rules.

Important Security Notice

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.

Notice of Hearing Kimberly Tutson SOAH Docket No. 454-21-1671 Page 4 of 5

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

Respectfully Submitted,

A Value

Anna Kalapach State Bar No. 24083290 Texas Department of Insurance Enforcement Division, MC110-1A P.O. Box 149104 Austin, Texas 78714-9104 (512) 676-6326 (Direct) (512) 490-1020 (Fax) anna.kalapach@tdi.texas.gov

ATTORNEY FOR THE PETITIONER TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

cc: Leah Gillum, Deputy Commissioner, Enforcement Division, MC-110-1A Rachel Cloyd, Litigation Director, Enforcement Division, MC-110-1A Administrative Review, MC107-1A **2021-6789** Notice of Hearing Kimberly Tutson SOAH Docket No. 454-21-1671 Page 5 of 5

CERTIFICATE OF SERVICE

I, Anna Kalapach, certify that a true and correct copy of the *Notice of Hearing and the Original Petition* were sent by the following methods, on this 15th day of March, 2021 to:

Kimberly Tutson

Carrollton, TX 75010 Respondent Pro Se *CM/RRR*: 9214 8901 9403 8334 4487 30 *Via Email to:*

Kimberly Tutson

Lewisville, TX 75067

Kimberly Tutson

Plano, TX 75093

CM/RRR: 9214 8901 9403 8334 4619 51

CM/RRR: 9214 8901 9403 8334 4623 47

A Value

Anna Kalapach

SOAH DOCKET NO. 454- 454-21-1671 **TDI ENFORCEMENT FILE NO. 17867**

TEXAS DEPARTMENT OF INSURANCE,	BEFORE THE STATE OFFICE				
Petitioner					
v.	OF				
KIMBERLY TUTSON f/k/a KIMBERLY ROBINSON,	ADMINISTRATIVE HEARINGS				

BEFORE THE STATE OFFICE

Respondent

ORIGINAL PETITION

The Texas Department of Insurance seeks to deny Kimberly Tutson's license application. In support of this petition, the department makes the following allegations upon information and belief:

Jurisdiction

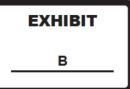
The Commissioner of Insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, 4101.051, TEX. GOV'T CODE §§ 2001.051-2001.178, 28 TEX. ADMIN. CODE § 1.502, and TEX. OCC. CODE §§ 53.021-53.023.1

Factual Allegations

License Application

1. On September 10, 2018, Kimberly Tutson (Tutson), submitted an application to the department for an adjuster license.

¹ All citation to the Texas Occupations Code in this Original Petition refers to the law in effect prior to H.B. 1342 (86th R.S.), effective September 1, 2019. Section 14 of H.B. 1342 states: "The changes in law made by this Act apply only to an application for a license submitted on or after the effective date of this Act. An application for a license submitted before the effective date of this Act is governed by the law in effect on the date the application was submitted, and the former law is continued in effect for that purpose."



2. The department proposed to deny Tutson's application on October 25, 2018, based on her criminal history. Tutson appealed that decision and made a written request for a hearing.

Material Misstatements on License Application and Attempt to Obtain License by Misrepresentations

- 3. Tutson is formerly known as Kimberly Robinson and has a criminal history under her former name. Tutson failed to disclose this former name to the department in her adjuster application.
- 4. Also, the application asked Tutson, "Have you ever been convicted of any misdemeanor or felony offense in Texas, in any other state or by the federal government?"
- 5. In the application Tutson submitted on September 10, 2018, she answered "no" to that question, falsely stating that she had not been convicted of a felony, and thereby concealing her two felony convictions for Forgery on October 9, 1996.

Criminal History

- 6. In 1992 and 1993, Tutson was indicted for a felony and charged with two misdemeanor offenses, specifically:
 - a. On January 7, 1992, Tutson was indicted by a grand jury for knowingly and intentionally causing J. B., an employee of the Texas Department of Human Services, to sign and execute a document affecting the pecuniary interest of the State of Texas, which was used by the Texas Department of Human Services to determine eligibility for food stamp benefits, by deception, in cause number F-9202173-LV, in the 292nd Judicial District Court of Dallas County, Texas.
 - b. On January 29, 1992, Tutson knowingly and intentionally obtained property or service by issuing or passing a sight order for the payment of money when the issuer did not have sufficient funds on deposit to pay the order. She was charged for this offense in case number MB9205022, in the County Criminal Court No. 9 of Dallas County, Texas.

- c. On May 19, 1993, Tutson knowingly and intentionally, without the owner's effective consent, appropriated property with the intent to deprive the owner of the property. She was charged for this offense in case number MB9350905, in the County Criminal Court No. 9 of Dallas County, Texas.
- 7. She received deferred adjudication in each of these three matters. Specifically:
 - a. Tutson pled guilty on June 24, 1993, to Securing Execution of a Document by Deception, a third degree felony, in cause number F-9202173-LV. Her adjudication was deferred. Tutson received three years probation, a \$300 fine, and was required to pay \$1,324 in restitution.
 - b. Tutson received deferred adjudication for Theft by Check, a Class B misdemeanor, in case number MB9205022 on July 20, 1993. She was placed on probation for six months, which was dismissed on January 20, 1994.
 - c. Tutson received deferred adjudication for Theft, a Class B misdemeanor, in case number MB9350905 on July 20, 1993. She received six months probation, but was not discharged until November 20, 1996, three years later.
- 8. However, on August 5, 1996, Tutson received an unsatisfactory discharge from her probation for the third-degree felony in cause number F-9202173-LV.
- 9. On April 12, 1994, Tutson knowingly and intentionally obtained property or service by issuing or passing a sight order for the payment of money when the issuer did not have sufficient funds on deposit to pay the order. She was charged for this offense in case number MB9405346, in the County Criminal Court No. 4 of Dallas County, Texas.
- 10. Tutson pled guilty to Theft by Check, a Class B Misdemeanor, in case number MB9405346 on January 10, 1995. She was sentenced to 90 days confinement in the Dallas County Jail and a \$100 fine. The sentenced was suspended and Tutson received 12 months probation.
- 11. In 1996, Tutson was charged with Theft by Check twice and she was convicted of felony forgery in two separate cases, specifically:

- a. On January 8, 1996, Tutson knowingly and intentionally appropriated property, other than real property, of the value of at least \$20, but less than \$500, without the effective consent of the owner and with the intent to deprive the owner thereof by issuing a sight order for the payment of money when the issuer did not have sufficient funds on deposit and the issuer failed to pay the holder in full within 10 days after having received notice that the order had been dishonored. She was charged for this offense in case number MB9603611, in the County Criminal Court No. 8 of Dallas County, Texas.
- b. On January 8, 1996, Tutson knowingly and intentionally appropriated property, other than real property, of the value of at least \$20, but less than \$500, without the effective consent of the owner and with the intent to deprive the owner thereof by issuing a sight order for the payment of money when the issuer did not have sufficient funds on deposit and the issuer failed to pay the holder in full within 10 days after having received notice that the order had been dishonored. She was charged for this offense in case number MB9603792, in the County Criminal Court No. 8 of Dallas County, Texas.
- c. On August 28, 1996, Tutson was indicted by a grand jury for intentionally and knowingly, with intent to defraud and harm another, passing a forged writing, knowing such writing to be forged, and such writing had been so made that it purported to be an act of the victim, M.N., who did not authorize the act, and said writing was a check. She was indicted for this felony in case number 219-80725-96, in the 219th District Court of Collin County, Texas.
- d. On August 28, 1996, Tutson was indicted by a grand jury for intentionally and knowingly, with intent to defraud and harm another, passing a forged writing, knowing such writing to be forged, and such writing had been so made that it purported to be an act of the victim, M.N., who did not authorize the act, and said writing was a check. She was indicted for this felony in case number 219-80726-96, in the 219th District Court of Collin County, Texas.

- 12. Tutson pled guilty to each of these offenses and received probation, specifically:
 - a. Tutson pled guilty to Theft by Check, a Class B misdemeanor, in case number MB9603611 on July 30, 1996. She received 24 months probation and a \$100 fine. Tutson was discharged from probation on August 5, 1998.
 - b. Tutson pled guilty to Theft by Check, a Class B misdemeanor, in case number MB9603792. She was sentenced to 180 days confinement in the Dallas County Jail and a \$100 fine. The sentence was suspended and Tutson received 24 months probation. Tutson was discharged from probation on September 30, 1998.
 - c. Tutson pled guilty to felony Forgery in case number 219-80725-96 on October 9, 1996. She was found guilty and sentenced to two years in State Jail and ordered to pay \$869.03 in restitution. Tutson's sentence was suspended and she was placed on probation for five years.
 - d. Tutson pled guilty to felony Forgery in case number 219-80726-96 on October 9, 1996. She was found guilty and sentenced to two years in State Jail and ordered to pay \$2,319.12 in restitution. Tutson's sentence was suspended and she was placed on probation for five years.
- 13. As a term of Tutson's probation in case number 219-80725-96, she was ordered to pay \$869.03, jointly and severally, with her co-defendants. Tutson was ordered not to have direct communication with the victim, M.N., and maintain a distance of 50 yards from the victim's home and place of employment. She was also ordered to complete 120 hours of community supervision and have no contact with her co-defendants. Tutson was discharged from probation on October 26, 2001.
- 14. As a term of Tutson's probation in case number 219-80726-96, she was ordered to pay \$2,319.12, jointly and severally, with her co-defendants. Tutson was ordered to complete 120 hours of community supervision, to have no contact with her co-defendants, to not have direct communication with the victim, M.N., and to maintain a distance of 50 yards from the victim's home and place of employment. Tutson was discharged from probation on October 26, 2001.

Legal Allegations

- 1. Tutson has intentionally made a material misstatement in her license application, as contemplated by TEX. INS. CODE § 4005.101(b)(2).
- 2. Tutson has attempted to obtain a license by fraud or misrepresentation, as contemplated by TEX. INS. CODE § 4005.101(b)(3).
- 3. Tutson has engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).
- 4. Tutson has been convicted of a felony, as contemplated by TEX. INS. CODE § 4005.101(b)(8) and TEX. OCC. CODE § 53.021(a).
- 5. Tutson has committed felony and misdemeanor offenses and has engaged in fraudulent or dishonest activity that directly relate to the duties and responsibilities of the licensed occupation, as contemplated in 28 TEX. ADMIN. CODE § 1.502(d) and (f).
- 6. Tutson committed offenses that the department considers to be of such a serious nature that it is of prime importance in determining fitness for licensure, as contemplated by 28 TEX ADMIN. CODE § 1.502(e)(1) and (e)(4)(F), and TEX. OCC. CODE §§ 53.021 53.023.
- 7. Department guidelines, 28 TEX ADMIN. CODE § 1.502(c)-(e), emphasize that the department:
 - a. considers it very important that applicants be honest, trustworthy, and reliable;
 - b. may refuse to issue an original license if the department determines that the applicant has committed a felony or misdemeanor that directly relates to the duties and responsibilities of the licensed occupation;
 - c. considers the offense of Forgery to be of such a serious nature that it is of prime importance when determining fitness for licensure. 28 TEX ADMIN. CODE § 1.502(e)(1); and

- d. considers the offense of Theft to be of such a serious nature that it is of prime importance when determining fitness for licensure. 28 TEX ADMIN. CODE § 1.502(e)(4)(F).
- 8. Tutson has been convicted of a felony involving dishonesty or breach of trust, as specified in 18 U.S.C. § 1033 and requiring written consent from the commissioner of insurance to engage or participate in the business of insurance.

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. denying Kimberly Tutson's license application;
- 2. denying consent to allow Kimberly Tutson to engage or participate in the business of insurance under 18 U.S.C. § 1033; and
- 3. 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,

A Value

Anna Kalapach State Bar No. 24083290 Texas Department of Insurance Enforcement Division, MC110-1A P.O. Box 149104 Austin, Texas 78714-9104 (512) 676-6326 (Direct) (512) 490-1020 (Fax) anna.kalapach@tdi.texas.gov ATTORNEY FOR THE PETITIONER TEXAS DEPARTMENT OF INSURANCE

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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 Confirmation Acceptance Notice

Shipment Date: 03/15/2021

Shipped From:

Name: MC 110-1A D MORENO

333 GUADALUPE ST Address:

City: AUSTIN

State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®*	
Priority Mail®	0
First-Class Package Service®	
Returns	
International*	
Other	3
Total	3

*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 f
 4. Confirm the volume count message by se
- Select Shipment Confirm
 Scan or enter the barcode/label number from PS Form 5630
 Confirm the volume count message by selecting Yes or No
 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.



kalapach/17867

