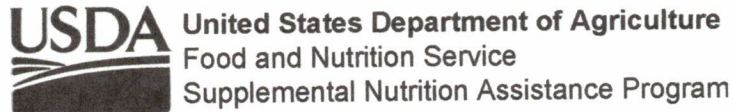


July 18, 2024



Mansoor Ansari, Attorney
Nexus Tax Defense-Ansari Tax Law Firm
2650 Holcomb Bridge Rd
Suite 110
Alpharetta, GA 30022

RE: [REDACTED]
[REDACTED]
[REDACTED]

Dear Sir or Madam:

Consideration has been given to the information and evidence available to us relating to our letter of charges dated April 01, 2024, and to your replies of April 11, 2024 and April 09, 2024. We find that the violations cited in our charge letter occurred at your firm.

We have determined that the assessment of a hardship Civil Money Penalty (CMP) of 37836.00 in lieu of a 6 months period of disqualification is the appropriate penalty for these violations. This is in accordance with Section 278.6(f)(1) of the Supplemental Nutrition Assistance Program (SNAP) regulations. Violations of SNAP regulations which involved Pandemic EBT (P-EBT) benefits also violate corresponding P-EBT regulations at 7 CFR part 284. Please see the enclosure for a list of the P-EBT and SNAP regulations that correspond to each other.

We have assessed this CMP because your firm is selling a substantial variety of staple food items and the firm's disqualification would cause hardship to SNAP households.

Your firm shall have 15 calendar days from receipt of this letter in which to pay the \$37836.00 CMP or to establish an installment plan. If you wish to set up installment payments, you must contact the USDA, Food and Nutrition Service, Retailer Repayment Team, Financial Management, Accounting Division (703) 605-0483 or fn-retailerrepayment@usda.gov.

Please submit your payment online at <https://pay.gov>. Click on Find an Agency at the top of the page. Under letter "A", search for and select Agriculture (USDA): Food and Nutrition Service (FNS). Please use Standard Form 1114 - Bills for Collection to make your payment using a bank account, or credit or debit card. If you are unable to pay online, contact the USDA, Food and Nutrition Service, Retailer Repayment Team, Financial Management, Accounting Division for additional instructions.

Failure to pay the CMP will result in your disqualification for a period of 6 months. This disqualification would be effective on the 15th calendar day following your receipt of this letter. If

you are disqualified, your Electronic Benefit Transfer (EBT) processor will be advised to disable your EBT connection. If you accept EBT benefits after the effective date of disqualification, you will be subject to a severe monetary fine, per Section 278.6(m) of the SNAP regulations, and possible prosecution under applicable laws.

This determination will be final unless you submit a written request for review to the Chief, Administrative Review Branch, USDA, FNS, 1320 Braddock Place, 5th Floor, Alexandria, Virginia 22314 or by email to SM.FN.SNAP-ARB@usda.gov. This request must include the FNS number assigned to your store and a phone number and email address for you to facilitate communications regarding the status of your review. Your request for review must be received by email or postmarked by midnight of the 10th calendar day after you receive this letter in order to be considered timely. If you are responding by mail and the 10th calendar day of the period for requesting review falls on a Saturday, Sunday or legal (Federal) holiday, as specified in Section 279.2(c) of the SNAP regulations, a request for review will be timely if it is postmarked the next day which is not a Saturday, Sunday or legal (Federal) holiday. The rules governing your review rights are contained in Section 278.6(n) and Part 279 of the SNAP regulations. If someone (attorney, accountant, etc.) will be representing you in the review process, a written statement signed by you naming this individual as your representative should be included with your request along with a phone number and email address for them. Failure to include this signed statement will delay processing your request.

If a timely request for review is made, no payment should be sent until the review officer has made a decision on your request. Otherwise, if payment is not received within 30 calendar days, interest will be charged on the unpaid balance, and will accrue from the date of this bill.

This determination shall not preclude the Department of Agriculture or any other agency or department of the United States from taking further action to collect any claim determined under SNAP regulations or under any other pertinent statutes or regulations, nor shall this determination preclude prosecution under any applicable laws.

If you are an authorized vendor under the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), you may be disqualified from the WIC Program as a result of your disqualification from the SNAP. In accordance with current law governing both the SNAP and the WIC Program, such a WIC Program disqualification is not subject to administrative or judicial review under the WIC Program. A Civil Money Penalty from the Supplemental Nutrition Assistance Program may also result in a WIC Program disqualification, but such a disqualification would be subject to administrative and/or judicial review.

In the event that you sell or transfer ownership of your store prior to the end of your disqualification period, you will be subject to and liable for a CMP as provided by SNAP regulations Sections 278.6 (f)(2), (3), and (4). The amount of this sale or transfer CMP will be calculated based on SNAP regulations at 278.6(g).

We may disclose information to the public when a retailer has been disqualified or otherwise sanctioned for violations after the time for any appeals has expired. This information is limited to the name and address of the store, the owner(s)/officer(s) names and information about the sanction itself.

Current SNAP and P-EBT regulations are available online, at <https://www.fns.usda.gov/snap/retailer/training>.

If you have questions, please call Richard O'Toole at (312) 485-4946.

Sincerely,

A handwritten signature in cursive script that reads "Gilda Torres".

Gilda Torres
Section Chief, Retailer Operations Division
USDA, Food and Nutrition Service
Supplemental Nutrition Assistance Program

Enclosure

BILL FOR COLLECTION - Form 1114

USDA - Food and Nutrition Service
Alexandria, Virginia

ACCOUNT NUMBER: [REDACTED]

Date: July 18, 2024

Payer:

[REDACTED]

Symbol	Description	Amount
1A	Hardship CMP	\$37836.00
		Total: \$37836.00

Please submit payment to: <https://pay.gov>

Please use the instructions below

Payment in full is due within 15 calendar days of receipt of this bill unless you have established an installment plan. Installment plans include interest at 4.0 percent per annum, computed monthly, will be charged on the unpaid balance, and will accrue from the date of this bill. However, interest charges do not apply to any portion of the debt paid within 30 calendar days of the billing date.

Instructions for submitting your payment online:

Visit <https://pay.gov> and click on *Find an Agency* at the top of the page. Under the letter "A", search for and select *Agriculture (USDA): Food and Nutrition Services (FNS)* and use *Standard Form 1114 - Bills for Collection* to make your payment.

Please use the following information to complete Standard Form - 1114:

Receivable number: [REDACTED]

Customer Account Name: [REDACTED]

Customer Account Number: [REDACTED]

Your payment must be submitted on or before the due date.

For billing inquiries, please contact the USDA, Food and Nutrition Service, Retailer Repayment Team, Financial Management, Accounting Division (703) 605-0483 or fn-retailerrepayment@usda.gov. Please be informed, that in order for USDA, FNS staff to access your account, you must provide your Account Number (listed on this Bill for Collection).

The following crosswalk summarizes the provisions of P-EBT regulations at § 284.1. To determine which P-EBT citation is applicable, see the SNAP regulation(s) cited in the charge letter and find them in the first column below. The left column lists the citation for each SNAP integrity regulation, the center column summarizes the effect of the provision, and the right column is a crosswalk to the parallel P-EBT integrity regulation.

SNAP Regulation	Summary	Corresponding P-EBT Regulation
n/a	background on P-EBT and the function of this section	7 CFR § 284.1(a)
7 CFR § 271.2	definition of <i>trafficking</i> applies to activities described in such definition involving P-EBT benefits	7 CFR § 284.1(b)(1)
7 CFR § 271.2	definition of <i>firm's practice</i> applies to activities described in such definition involving P-EBT benefits	7 CFR § 284.1(b)(2)
n/a	definition of <i>involving P-EBT benefits</i> or <i>involve P-EBT benefits</i> means activities involving P-EBT benefits as well as SNAP benefits, or only P-EBT benefits	7 CFR § 284.1(b)(3)
7 CFR §§ 278.2, 278.3, and 278.4	requirements and restrictions on the participation of retail food stores and wholesale food concerns and the redemption of coupons apply to activities involving P-EBT benefits, including the restriction that P-EBT benefits may only be accepted by an authorized firm and only in exchange for eligible food	7 CFR § 284.1(c)
7 CFR § 278.1	a firm may be subject to denial or withdrawal for any violations involving P-EBT benefits as specified in the subparagraphs	7 CFR § 284.1(d)
7 CFR §§ 278.1(b)(4)	firms with certain sanctions for violations involving P-EBT benefits must submit a collateral bond or irrevocable letter or credit as a condition of authorization; the calculation of the value of such collateral bonds or irrevocable letters or credit shall also include the amount of P-EBT redemptions	7 CFR § 284.1(d)(1)
7 CFR §§ 278.1(b)(3), 278.1(k)(3), 278.1(k)(6), and 278.1(l)(1)(iv)	authorization will be denied or withdrawn for activities indicating a lack of necessary business integrity and reputation, including activities involving P-EBT benefits	7 CFR § 284.1(d)(2)
7 CFR §§ 278.1(k)(7), 278.1(l)(1)(v), and 278.1(l)(1)(vi)	authorization will be denied or withdrawn for failure to pay fines, penalties, and claims imposed for violations involving P-EBT benefits	7 CFR § 284.1(d)(3)

SNAP Regulation	Summary	Corresponding P-EBT Regulation
7 CFR § 278.6	a firm may be subject to disqualification, monetary penalties, and/or fines for any violations that include activities involving P-EBT benefits as specified in the subparagraphs	7 CFR § 284.1(e)
7 CFR §§ 278.6(e)(1)(i) and 278.6(i)	permanent disqualification or civil monetary penalty in lieu of permanent disqualification for trafficking applies to trafficking that involves P-EBT benefits	7 CFR § 284.1(e)(1)
7 CFR § 278.6(e)(1)(ii)	permanent disqualification for violations involving P-EBT benefits, such as the sale of ineligible items, when the firm had already been sanctioned at least twice	7 CFR § 284.1(e)(2)
7 CFR §§ 278.6(e)(2)(v), 278.6(e)(3)(iv), and 278.6(m)	sanctions for unauthorized acceptance apply to transactions involving P-EBT benefits	7 CFR § 284.1(e)(3)
7 CFR §§ 278.6(e)(2)(ii), 278.6(e)(2)(iii), and 278.6(e)(2)(iv)	5-year disqualification for certain firms when collective redemptions exceed food sales in a certain time period; the amount of redemptions shall also include the amount of P-EBT redemptions	7 CFR § 284.1(e)(4)
7 CFR § 278.6(e)(3)(ii)	3-year disqualification for any of the violations described in paragraph 278.6(e)(2) when FNS had not previously advised the firm of the possibility that violations were occurring and of the possible consequences of violating the regulations, when those violations involve P-EBT benefits	7 CFR § 284.1(e)(5)
7 CFR §§ 278.6(e)(4)(ii) and 278.2(f)	1-year disqualification for transactions involving P-EBT benefits where retailer accepted benefits in payment for items sold on credit	7 CFR § 284.1(e)(6)
7 CFR §§ 278.6(e)(2)(i), 278.6(e)(3)(i), 278.6(e)(4)(i), and 278.6(e)(5)	disqualifications for sale of ineligible foods applies to transactions involving P-EBT benefits	7 CFR § 284.1(e)(7)
7 CFR § 278.6(e)(6)	periods of disqualification imposed against firms will be doubled when such firms have been sanctioned for committing violations involving P-EBT benefits	7 CFR § 284.1(e)(8)
7 CFR § 278.6(e)(7)	warning letters shall be issued to firms when such firms commit violations involving P-EBT benefits, which are too limited to warrant a period of disqualification	7 CFR § 284.1(e)(9)

SNAP Regulation	Summary	Corresponding P-EBT Regulation
7 CFR § 278.6(g)	calculation of hardship and transfer of ownership civil money penalties includes consideration of the firm's average monthly redemption of P-EBT benefits	7 CFR § 284.1(e)(10)
7 CFR § 278.6(j)	calculation of trafficking civil money penalties includes consideration of the firm's average monthly redemption of P-EBT benefits	7 CFR § 284.1(e)(11)
7 CFR § 278.7	standards regarding the determination and disposition of claims apply to claims based on P-EBT benefits	7 CFR § 284.1(f)
7 CFR § 279	firms aggrieved by administrative action under §284.1(d), (e), and (f) may request administrative review in accordance with Part 279 Subpart A. Firms aggrieved by the determination of such an administrative review may seek judicial review under 5 U.S.C. §§ 702 through 706.	7 CFR § 284.1(g)