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UNITED STATES OF AMERICA Before the SECURITIES AND EXCHANGE COMMISSION

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ADMINISTRATIVE PROCEEDING File No. 3-16354

In the Matter of

David B. Havanich, Jr., Carmine A. DellaSala, Matthew D. Welch, Richard Hampton Scurlock, III, Retirement Tax Advisory Group, Jose F. Carrio, Dennis K. Karasik, Carrio, Karasik & Associates, LLP, and Michael J. Salovay,

Respondents.

DIVISION OF ENFORCEMENT'S NOTICE THAT DOCUMENTS ARE AVAILABLE FOR INSPECTION AND COPYING

The Division of Enforcement, pursuant to Rule 230 of the Commission's Rules of Practice, 17 C.F.R. §201.230, gives notice that its investigative file, with the exception of documents protected by privilege(s) or the work product doctrine, is available for inspection and copying at its Miami Office where they are normally maintained. The Division requests that the Respondents provide reasonable notice in advance of any inspection and bear the expense of copying any or all of the available documents in the investigative file.

February 11, 2015

Respectfully submitted,