

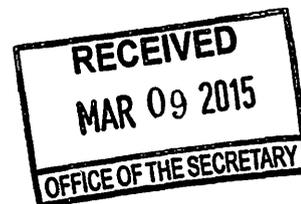
UNITED STATES OF AMERICA
Before the
SECURITIES AND EXCHANGE COMMISSION

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 STATUS REPORT

Pursuant to the Postponement Order dated February 24, 2015, which requested "a report of the status of service on Respondents other than Havanich, DellaSala, and Welch," the Division of Enforcement advises as follows:

1. Jose F. Carrio
Dennis A. Karasik
Carrio, Karasik & Associates, LLP

Attorney Cornelius J. Carmody of Parkton, Maryland advised the Division shortly after the filing of the OIP that he represents these respondents, and he expressed on their behalf an interest in a possible bifurcated settlement agreement. The Division forwarded a draft of a proposed form of offer to Mr. Carmody on Tuesday, March 3, 2015 and is awaiting a response.

2. Richard Hampton Scurlock, III and RTAG, Inc.

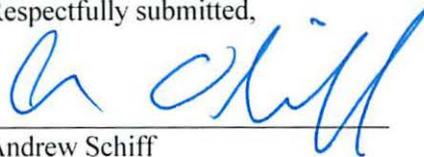
Attorney Andre Regard of Lexington, Kentucky contacted the Division, advised that he represents these respondents, and on February 26, 2015 confirmed in writing that he had accepted service on their behalf. (The Division also advised Mr. Regard that it would not object to a request by his clients for an extension until March 13, 2015 to answer the OIP.)

3. Michael J. Salovay

Mr. Salovay contacted the Division upon his receipt of the OIP. He subsequently sent the Division a document purporting to be an answer to the OIP, a copy of which is attached.

March 6, 2015

Respectfully submitted,



Andrew Schiff
Regional Trial Counsel
Direct Line: (305) 982-6390
Email: schiffa@sec.gov

DIVISION OF ENFORCEMENT
SECURITIES AND EXCHANGE COMMISSION
801 Brickell Avenue, Suite 1800
Miami, FL 33131
Phone: (305) 982-6300
Fax: (305) 536-4154

CERTIFICATE OF SERVICE

I hereby certify that an original and three copies of the foregoing were filed with the Securities and Exchange Commission, Office of the Secretary, 100 F Street, N.E., Washington, D.C. 20549-9303, and that a true and correct copy of the foregoing has been served by U.S. Mail, on this 6th day of March 2015, on the following persons entitled to notice:

The Honorable Carol Fox Foelak
Administrative Law Judge
Securities and Exchange Commission
100 F Street, N.E.

Washington, D.C. 20549

Carl F. Schoepl, Esq.
Schoepl & Burke, P.A.
4621 North Federal Highway
Boca Raton, FL 33431

(Counsel for David B. Havanich, Carmine A. DellaSala, and Matthew D. Welch)

Cornelius J. Carmody, Esq.
17010 York Road
Parkton, MD 21120

(Counsel for Jose F. Carrio, Dennis Keith Karasik, and Carrio, Karasik & Associates, LLP)

Mr. Michael J. Salovay

[REDACTED]
[REDACTED]

Andre F. Regard, Esq.
Regard Law Group
269 West Main Street, Suite 600
Lexington, KY 40507

(Counsel for Richard Hampton Scurlock, III and RTAG, Inc.)



Andrew Schiff, Esq.

Andrew O. Schiff, Esq.

February 12, 2015

Securities and Exchange Commission

801 Brickell Avenue

Miami, FL 33131

RE: Rule 102 (d)

File No. 3-16354

I can not afford an attorney so I will be representing my self.

My current information is:

Michael J. Salovay

[REDACTED]

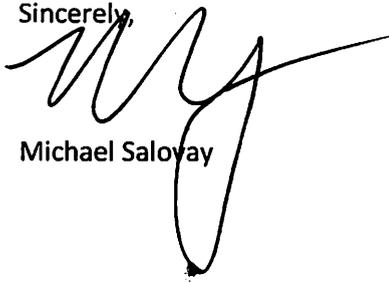
[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Sincerely,

A handwritten signature in black ink, appearing to read 'Michael Salovay', written over the typed name.

Michael Salovay

Andrew O. Schiff, Esq.

Securities and Exchange Commission

801 Brickell Avenue

Miami, FL 33131

February 12, 2015

File No 3-16354

Attorney Schiff,

I, Michael J. Salovay, accept Cease and Desist order Pursuant to Section 8 of the Securities Act of 1933 in regards to the matter referenced by the file no. above.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael J. Salovay", with a long, sweeping flourish extending to the right.

Michael J. Salovay

Andrew O. Schiff, Esq.

Securities and Exchange Commission

801 Brickell Avenue

Miami, FL 33131

February 12, 2015

File No 3-16354

In the Matter of David B. Havanich, Jr., Carmine A. DellaSala, Matthew D. Welch, Richard Hampton Scurlock, III, RTAG Inc, Tax Advisory Group, Jose F. Carriio, Dennis K. Karasik, Carriio, Karasik & Associates, LLP, and Michael J. Salovay

Attorney Schiff,

I can not afford an attorney so I will be answering the allegations to the best of my ability.

Referring to page 7 sec. 3(a): I did enter an agreement with Diversified Energy after I saw their advertisement in a professional insurance sales journal. After filling out the background paperwork, Matthew Welch asked me about my series 7 license and I said it was suspended due to not filing out changes to my U-4 in a timely matter. Matthew Welch asked me if I was going to pay the \$5,000 fine and reinstate my Series 7 license and I said no. I told him I have a Pennsylvania Life, Accident, Health and Variable annuity license, Matthew said they have quite a few insurance representatives under their finders fee arrangement. Matthew also stated he checked with their attorney Robert Hackney , who Matthew stated was an SEC attorney that it was fine for me to be under their finders fee arrangement.

3(b): To the best of my recollection almost all clients that invested with Diversified Energy Group attended a client appreciation seminar in which Diversified Energy Group was the speaker. Diversified Energy handed out their materials to my clients at the sign in table and then proceeded to put on their presentation which consisted of a slide show and referenced the materials that were distributed.

Any other investors were referrals from clients that previously invested from past seminars.

3(c): I was not registered with a broker dealer, again as Diversified Energy and Matthew Welch said that I did not need to be registered and that many of their representatives under their finders fee arrangement were insurance licensed only.

After going through the testimony process with Ms. Springer I found out that many of the statements that Matthew Welch, David Havanich, Jr. and Carmine DellaSalla made were false and misleading.

Diversified Energy Group lied to me and my clients, leaving my clients with a loss of money and ruining my career and reputation in my community.

All of my answers contained are to the best of my recollection.

Sincerely,

Michael Salvay

A handwritten signature in black ink, appearing to read "Michael Salvay", written over the typed name.



Office Memorandum
SECURITIES AND EXCHANGE COMMISSION

Miami Regional Office

DATE: March 6, 2015
TO: OFFICE OF THE SECRETARY
FROM: Andrew Schiff, Esq.
By: Jessica Benitez-Perellada, Paralegal



RE: **In the Matter of David Havanich, Jr., Carmine DellaSala, Matthew D. Welch, Richard Hampton Scurlock, III, Retirement Tax Advisory Group, Jose Carrio, Dennis Karasik, Carrio, Karasik & Associates, LLP, and Michael Salovay**
Adm. Proceeding No. 3-16354

Enclosed please find the original and three copies of the Division of Enforcement's Status Report for filing in the above referenced Administrative Proceeding.

Thank you.