

1 STATE OF ALASKA
2 DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC
3 DEVELOPMENT
4 DIVISION OF BANKING AND SECURITY

5
6 In the Matter of:)
7)
8 Danny Lazaro dba: MoneyLine)
9)
10)
11 Respondent)
12 Case No. C4000-08-001
13

COPY

14
15
16 **CONSENT ORDER**
17

18 IT IS HEREBY AGREED by the Department of Commerce, Community and Economic
19 Development, Division of Banking and Security (Division) and Danny Lazaro dba:
20 MoneyLine, 445 South Franklin Street, Juneau, Alaska (Respondent) as follows:
21

22 1. Licensure. Prior to December 31, 2008 Respondent held Business License
23 number 310028 issued under AS 43.70.020 to do business as MoneyLine. This license
24 was first issued on June 1, 2005.

25
26 2. Admission/Jurisdiction. Respondent admits and agrees that the
27 Commissioner of the Department of Commerce, Community and Economic Development
28 has jurisdiction over the subject matter of Respondent's violation of AS 06.55 and over
29 this Consent Order.
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COUNT I

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3 a. Starting July 1, 2008, anyone offering money services in Alaska
4 must hold a money service license from the State of Alaska or be an authorized delegate
5 of a money service licensee. AS 06.55.

6 b. Since July 1, 2008 Respondent dba: MoneyLine has been offering
7 money services in Alaska without a Money Service Business license.

8 c. Since July 1, 2008 Respondent knowingly and willfully had Naya
9 Lazaro dba: Frontier Gifts provide money services on behalf of Respondent in the
10 manner of an authorized delegate.
11

12 3. Party's Intent: It is the intent of the parties to this Consent Order to provide
13 for the compromise and settlement of the issues described in this consent order under the
14 terms and conditions contained in this order.
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16 4. Waiver of Rights. Respondent understands that Respondent has the right to
17 consult with an attorney of Respondent's own choosing and that Respondent has a right to
18 an administrative hearing on the facts in this case. Respondent understands and agrees
19 that by signing this Consent Order, Respondent is waiving the rights to counsel and to a
20 hearing. Further, Respondent understands and agrees that Respondent is relieving the
21 Division of any burden of proving the facts admitted in this Consent Order. Respondent
22 understands and agrees that by signing this Consent Order, Respondent voluntarily and
23 knowingly is giving up the right to present oral and documentary evidence, to present
24 rebuttal evidence, to cross-examine witnesses, and to appeal the Commissioner's decision
25 to Superior Court. Respondent will not seek administrative review of this order and
26 acknowledges that any administrative hearing or review based on this Consent Order
27 would be dismissed.
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1. Comply with all the provisions of AS 06.55 and 3 AAC 13.

2. Submit reports concerning money services provided, to the Division as requested in addition to those required under AS 06.55 or 3 AAC 13.

3. Prior to being licensed under AS 06.55.101 Respondent must complete training approved in advanced by the Division in state and federal statutes and regulations regarding money services and ensure that employees of the Respondent receive such training. The term "employees" includes but is not limited to contract labor, family members, or other persons who will accept money services transactions on behalf of Respondent.

4. Prior to being licensed under AS 06.55.101 Respondent shall establish a system, acceptable to the Division for maintaining banking records and for record keeping for his money services business.

5. Respondent shall provide a copy of this Consent Order to any Money Service Business licensees with whom Respondent intends to act as an authorized delegate prior to entering into the contract described in AS 06.55.301. All such new contracts or requests to provide services as a delegate must be approved by the Division prior to the effective date of the contract agreement.

6. Respondent shall cooperate fully with the Division and with requests from FINCEN or other agencies regulating Money Service Businesses. Respondent acknowledges that operating in violation of this Consent Order; the State of Alaska may seek relief under AS 06.55.

1 FUTURE VIOLATIONS

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3 If Respondent is charged in the future with violating AS 06.55, any of the
4 regulations adopted under AS 06.55, or the conditions of probation established by this
5 Consent Decree, Respondent may not contest the factual basis for this consent order as set
6 out in paragraph 2 above.

7
8 ADDRESS OF THE DEPARTMENT REPRESENTATIVE

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10 All required reports or other communication concerning compliance with this
11 Consent Order shall be addressed to:

12
13 Linette Lacy, Investigator
14 State of Alaska
15 Division of Banking and Securities
16 550 West Seventh Avenue, Suite 1940
17 Anchorage, Alaska 99501-3567
18 TEL: 269-8188 FAX: 269-1066
19

20 IT IS HEREBY FURTHER ORDERED that this order shall take effect
21 immediately upon its adoption by the Commissioner or his delegate and is a public record
22 of the Department and the State of Alaska. The State may provide a copy of it to any
23 person or entity making a relevant inquiry.

24 DATED this 20th day of May, 2009, at Anchorage, Alaska.

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27 Emil Notti, Commissioner
28 Department of Commerce, Community, and
29 Economic Development
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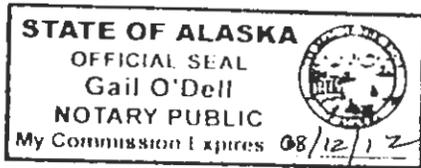
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32 By: /s/ Lorie L. Hovanec
33 Lorie L. Hovanec, Director
34 Division of Banking & Securities

1 I, as owner and sole proprietor of MoneyLine have read the Consent Order,
2 understand it, and agree that I shall be bound by its terms and conditions.

3 .
4 Dated: 05/27/09

/s/ Danny Lazaro
Danny Lazaro, Owner

Danny Lazaro
Printed Name



/s/ Gail O'Dell

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15
Notary Public in and for Alaska
My commission expires: 08/12/12

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2 **STATE OF ALASKA**
3 **DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC**
4 **DEVELOPMENT**
5 **DIVISION OF BANKING AND SECURITIES**
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8 In the Matter of:)
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10 Danny Lazaro dba: MoneyLine)
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13 Respondent)
14 Case No. C4000-08-001
15

16 **ORDER**

17
18 The Commissioner or his delegate of the Department of Commerce, Community and
19 Economic Development for the State of Alaska, having examined the Consent Order and
20 Proposed Decision, Case No. C4000-08-001, hereby adopts the Consent Order and
21 Decision in this matter.

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24 DATED this 1st day of June, of 2009, at Anchorage, Alaska.

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26
27 Emil Notti, Commissioner
28 Department of Commerce, Community, and
29 Economic Development
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31
32 By: /s/ Lorie L. Hovanec _____
33 Lorie L. Hovanec, Director
34 Division of Banking & Securities
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