



COUNT I

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2  
3 a. On July 1, 2008 the State of Alaska required licensing of all money  
4 service businesses doing business in the State of Alaska, AS 06.55. From December 17,  
5 2008 to present, Respondent holds money service business license 10021 for Alaska.

6  
7 b. On July 1, 2008 the State of Alaska required licensing of all money  
8 service businesses doing business in the State of Alaska, AS 06.55. From December 17,  
9 2008 to present Respondent has been found to be in violation of AS 06.55.810 for failure  
10 to provide signs to delegates which they are to post in view of the customer.

11  
12 3. Parties' Intent. It is the intent of the parties to this Consent Order to  
13 provide for the compromise and settlement of the issues described in this Consent Order  
14 under the terms and conditions contained in this order.

15  
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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29 5. Consent Order and Decision. Respondent agrees that the Commissioner  
30 has the authority to adopt this Consent Order and to issue the following decision and  
31 order:

Case No. 4000-09-001, 4000-09-002

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PROPOSED DECISION AND ORDER

IT IS HEREBY ORDERED for Count I that the Respondent shall pay (a) a civil penalty of \$100.00 and (b) investigative fees of \$150.00. A total payment of \$250.00 is due within 30 (thirty) days of signed agreement. The civil penalty should be paid to the **State of Alaska** through Lorie L. Hovanec, Director of the Division of Banking and Securities, 550 West Seventh Avenue, Suite I940, Anchorage, Alaska 99501.

FUTURE VIOLATIONS

If Respondent is charged in the future with violating AS 06.55 or any of the regulations adopted under AS 06.55, Respondent may not contest the factual basis for this Consent Order as set out in paragraph 2 above.

ADDRESS OF THE DEPARTMENT REPRESENTATIVE

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

Linette Lacy, Investigator  
State of Alaska  
Division of Banking and Securities  
550 West Seventh Avenue, Suite 1940  
Anchorage, Alaska 99501-3567  
TEL: 269-8188 FAX: 269-1066

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

1  
2 DATED this 3rd day of December, 2009, at Anchorage, Alaska.

3  
4 Emil Notti, Commissioner  
5 Department of Commerce, Community, and  
6 Economic Development

7  
8 By: /s/ Lorie L. Hovanec  
9 Lorie L. Hovanec, Director  
10 Division of Banking & Securities

11  
12 I, as agent for MJB Francisco Corporation, have read the Consent Order, understand it,  
13 and agree that MJB Francisco Corporation shall be bound by its terms and conditions.

14  
15 Dated: 12/21/2009 /s/ Jennifer Francisco Yi  
16 Agent  
17 Jennifer Francisco Yi  
18 Agent's Printed Name

19  
20  
21 SUBSCRIBED AND SWORN TO before me this 21 day of,  
22 December, 2009, at Tacoma State/Country WA



/s/ Nicolai K. Larsen  
Notary Public in and for ~~Alaska~~ Washington  
My commission expires: 04/19/13

State of Alaska  
Department of Commerce, Community and Economic Development  
Division of Banking and Securities, 550 West 7th Avenue Ste 1940  
Anchorage, AK 99501-3567 Tel (907) 269-8140 FAX (907) 269-8146

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**STATE OF ALASKA**  
**DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC**  
**DEVELOPMENT**  
**DIVISION OF BANKING AND SECURITIES**

In the Matter of: )  
)  
MJB Francisco Corporation )  
)  
Respondent )  
Case No. 4000-09-001, 4000-09-002

**ORDER**

The Commissioner or his delegate of the Department of Commerce, Community and Economic Development for the State of Alaska, having examined the Consent Order and proposed decision, Case No. 4000-09-001, 4000-09-002, hereby adopts the Consent Order and decision in this matter.

LLH  
2010

DATED this 5th day of January of ~~2009~~ at Anchorage, Alaska.

Emil Notti, Commissioner  
Department of Commerce, Community, and  
Economic Development

By: /s/ Lorie L. Hovanec  
Lorie L. Hovanec, Director  
Division of Banking & Securities