

COUNT 1

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2 a. On July 1, 2008 the State of Alaska required licensing of all
3 Money Service Businesses doing business in the State of Alaska, AS 06.55. From
4 August 15, 2008 to present Respondent has been found to be in Violation of AS
5 06.55.810 for failure to provide signs to delegates in which they are to post in view of the
6 customer; AS 06.55.301 for failure to provide a copy of the statutes and regulations to the
7 delegates; and 3AAC 13.110 (2)(5) for failure to require the authorized delegate to certify
8 that the delegate is familiar with and agrees to operate in full compliance with AS 06.55
9 and to further acknowledge receipt of the written polices and procedures required under
AS 06.55.301 (a).

10 3. Party's Intent: It is the intent of the parties to this Consent Order to provide
11 for the compromise and settlement of the issues described in this consent order under the
12 terms and conditions contained in this order.

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14 4. Waiver of Rights. Respondent understands that Respondent has the right to
15 consult with an attorney of Respondent's own choosing and that Respondent has a right to
16 an administrative hearing on the facts in this case. Respondent understands and agrees
17 that by signing this Consent Order, Respondent is waiving the rights to counsel and to a
18 hearing. Further, Respondent understands and agrees that Respondent is relieving the
19 Division of any burden of proving the facts admitted in this Consent Order. Respondent
20 understands and agrees that by signing this Consent Order, Respondent voluntarily and
21 knowingly is giving up the right to present oral and documentary evidence, to present
22 rebuttal evidence, to cross-examine witnesses, and to appeal the Commissioner's decision
23 to Superior Court. Respondent will not seek administrative review of this order and
24 acknowledges that any administrative hearing or review based on this Consent Order
25 would be dismissed.

26 Case No. C4000-09-001

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5. Consent Order and Decision. Respondent agrees that the Commissioner has the authority to adopt this Consent Order and to issue the following Decision and Order:

PROPOSED DECISION AND ORDER

IT IS HEREBY ORDERED for Count I that the Respondent shall pay (a) a civil penalty of \$800.00 (eight hundred dollars) (b) investigative fees of \$150.00 (one hundred fifty dollars). A total payment of \$950.00 (nine hundred fifty dollars) must be paid within 30 (thirty) days of this signed order. 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 1940, 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

Case No. C4000-09-001

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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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.

DATED this 22nd day of April, 2009, at

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

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

I, as agent for Express Padala have read the Consent Order, understand it, and agree that Express Padala shall be bound by its terms and conditions.

Dated: 04/27/09 /s/ Rodolfo V. Aquino
Agent

SUBSCRIBED AND SWORN TO before me this _____ day of, _____, 2009, at _____

State/Country _____

See Attached.

Notary Public in and for Alaska
My commission expires: _____

Case No. C4000-09-001

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Los Angeles

On April 27, 2009 before me,

Maira I. Cardenas, Notary Public

Date

Here Insert Name and Title of the Officer

personally appeared Rodolfo V. Aquino

Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

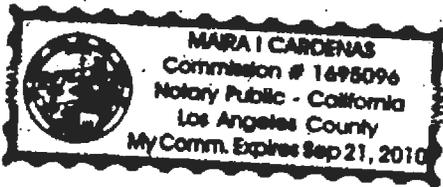
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature: /s/ Maira I. Cardenas

Signature of Notary Public

Place Notary Seal Above



OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: State of Alaska Dept. of Commerce Community and Economic Development Division of Banking & Securities

Document Date: 04/27/09

Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: Rodolfo V. Aquino

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

RIGHT THUMBPRINT
OF SIGNER
Top of thumb here

Signer is Representing: _____

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

RIGHT THUMBPRINT
OF SIGNER
Top of thumb here

Signer is Representing: _____

