

1 probation, a suspended sentence or a fine, or successfully completed a diversion program."

2 Respondent answered "No" to this question.

3 4. On or about September 1, 2004, an ADOI investigator contacted Respondent at
4 his home phone of record and Respondent confirmed that he had a felony conviction and that
5 he did not disclose it in his application.

6
7 **CONCLUSIONS OF LAW**

8 1. The Director has jurisdiction over this matter.

9 2. Respondent's conduct as described above constitutes having been convicted of
10 a felony within the meaning of A.R.S. §20-295(A)(6).

11 3. Respondent's conduct as described above constitutes providing incorrect,
12 misleading, incomplete or materially untrue information in the license application within the
13 meaning of A.R.S. §20-295(A)(1).

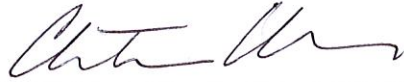
14 4. Respondent's conduct as described above constitutes obtaining or attempting to
15 obtain a license through misrepresentation or fraud within the meaning of A.R.S. §20-
16 295(A)(3).

17 5. Grounds exist for the Director to suspend, revoke, or refuse to renew
18 Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to
19 A.R.S. §§20-295(A), 20-295(F) & 20-295(G).

1 **ORDER**

2 IT IS HEREBY ORDERED THAT Respondent's license is revoked effective
3 immediately upon entry of this Order.

4 DATED AND EFFECTIVE this 27th day of September, 2004.

5 

6 _____
7 CHRISTINA URIAS
8 Director of Insurance

9 **CONSENT TO ORDER**

10 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
11 and Order.

12 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona,
13 and admits the foregoing Findings of Fact and consents to the entry of the foregoing
14 Conclusions of Law and Order.


15 3. Respondent is aware of his right to notice and a hearing at which he may be
16 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
17 waives his right to such notice and hearing and to any court appeals relating to this Consent
18 Order.

19 4. Respondent states that no promise of any kind or nature whatsoever, except as
20 expressly contained in this Consent Order, was made to him to induce him to enter into this
21 Consent Order and that he has entered into this Consent Order voluntarily.

22 5. Respondent acknowledges that the acceptance of this Consent Order by the
23 Director is solely to settle this matter against him and does not preclude any other agency,

1 officer, or subdivision of this state from instituting civil or criminal proceedings as may be
2 appropriate now or in the future.


3
4 9/15/04
Date

5 
Mark Sander
License Number 176264

6
7 COPIES of the foregoing mailed/delivered
8 this 28th day of September, 2004, to:

9 Mark Sanders
10 5615 N. 7th Street, #30
11 Phoenix, AZ 85014

12 Gerrie L. Marks, Deputy Director
13 Catherine M. O'Neil, Consumer Legal Affairs Officer
14 Steve Fromholtz, Licensing
15 Arnold Sniegowski, Investigations Supervisor
16 Cheryl Hawley, Investigator
17 Department of Insurance
18 2910 North 44th Street, Suite 210
19 Phoenix, Arizona 85018

20
21 
22 Curvey Walters Burton
23