

MAR 8 2007

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY 

In the Matter of:)
)
4 **KRISTINE NATIVIDAD**)
)
5 Respondent)
6 _____)

No. 07A- 058-INS
CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that **Kristine Natividad** ("Natividad" or "Respondent") has violated provisions of Title 20, Arizona Revised Statutes ("A.R.S."). Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Natividad is, and was at all material times licensed as a resident credit producer, Arizona license number 865810, which license expires May 31, 2010.
2. Natividad's business address of record with the Department is: 8075 S. River Parkway, Tempe, AZ 85284. Natividad did not provide a mailing address to the Department. Natividad's residence address of record with the Department is: 1840 W. Emelita Ave., Apt. 2156, Mesa, AZ 85202.
3. On or about May 15, 2006, the Department issued Natividad an insurance license as a resident credit producer, license number 865810.
4. On August 21, 2006, the Department notified Natividad by mail at her business address of record, return receipt requested, that her fingerprint card had been processed and returned by the Federal Bureau of Investigation ("FBI") as illegible. The Department requested

1 a replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement
2 Form" on or before September 26, 2006.

3 5. On December 6, 2006, the Department sent a second letter to Natividad, return
4 receipt requested, at the same address, notifying her that she had 15 days to submit a full set
5 of fingerprints to the Department.

6 6. Someone at Natividad's place of business signed for the Department's
7 December 6, 2006 letter.

8 7. To date, Natividad has not submitted a replacement set of fingerprints along with
9 a completed Illegible Fingerprint Replacement Form.

10 **CONCLUSIONS OF LAW**

11 1. The Director has jurisdiction over this matter.

12 2. Respondent's conduct as described above constitutes the violation of the
13 requirement that an applicant submit a full set of fingerprints to the Department within the
14 meaning of A.R.S. § 20-285(F)(2).

15 3. Respondent's conduct as described above constitutes providing incomplete
16 information in the license application within the meaning of A.R.S. § 20-295(A)(1).

17 4. Respondent's conduct as described above constitutes the violation of any
18 provision of A.R.S. Title 20 or any rule, subpoena or order of the director within the meaning of
19 A.R.S. §20-295(A)(2).

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

23 ...

1 **ORDER**

2 IT IS HEREBY ORDERED THAT:

- 3 1. Respondent's license shall be revoked.

4
5 DATED AND EFFECTIVE this 7th day of March, 2007.

6 

7 _____
8 CHISTINA URIAS
9 Director of Insurance

10 **CONSENT TO ORDER**

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

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

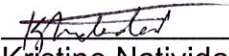
16 3. Respondent is aware of her right to notice and a hearing at which she may be
17 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
18 waives her right to such notice and hearing and to any court appeals relating to this Consent
19 Order.

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

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

1 officer, or subdivision of this state including the Department from instituting civil or criminal
2 proceedings as may be appropriate now or in the future not related to this matter.

3 3-5-07
4 Date


Kristine Natividad, License #865810

5 COPIES of the foregoing mailed/delivered
6 this 8th day of March, 2007, to:

7 Kristine Natividad
8 1840 Emelita Ave., Apt. 2156
9 Mesa, AZ 85202
Respondent

10 Mary E. Kosinski, Exec. Assistant for Regulatory Affairs
11 Mary Butterfield, Assistant Director
12 Catherine M. O'Neil, Consumer Legal Affairs Officer
13 Steven Fromholtz, Licensing Supervisor
Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

14 
15 Curvey Walters Burton