

JUN 14 2007

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT. OF INSURANCE
BY 

In the Matter of:)
)
CYNTHIA ALMA MALTA)
)
Respondent)
_____)

No. 07A- 114 -INS
CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that **Cynthia Alma Malta** 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. Cynthia Alma Malta ("Malta") is, and was at all material times licensed as a resident credit producer, Arizona license number 865290 which expires February 2, 2010.
2. Malta's mailing, business and residence addresses of record with the Department are: 8345 W. Thunderbird Rd., #106, Peoria, Arizona 85381(business), c/o Wells Fargo Financial, 8345 W. Thunderbird Rd., #106, Peoria, Arizona 85381 (mailing) and 18406 W. Caribbean Lane, Surprise, Arizona 85388 (residence).
3. On or about May 9, 2006, the Department issued Malta an insurance license as a resident credit producer, Arizona license number 865290.
4. On November 28, 2006, the Department notified Malta by mail at her mailing 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 January 2, 2007.

3 5. On February 9, 2007, the Department sent a second letter to Malta at her mailing
4 address of record, return receipt requested, notifying her that she had fifteen (15) days to
5 submit a full set of fingerprints to the Department.

6 6. On February 15, 2007, the Post Office returned the signed green card for the
7 February 9, 2007 letter.

8 7. To date, Malta has not submitted a full set of fingerprints to the Department.

9 **CONCLUSIONS OF LAW**

10 1. The Director has jurisdiction over this matter.

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

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

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

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

22 ...

23 ...

1 **ORDER**

2 IT IS HEREBY ORDERED THAT:

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

4
5 DATED AND EFFECTIVE this 13th day of June, 2007.

6
7 
8 CHISTINA URIAS
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 to the jurisdiction of the Director of Insurance, State of
13 Arizona, 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 her right to notice and a hearing at which she may be
16 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
17 waives her 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 her to induce her to enter into this
21 Consent Order and that she 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 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 nor does it
3 preclude the Department from instituting civil or criminal proceedings not related to this matter
4 as may be appropriate now or in the future.

5 6/14/2007
6 Date

7  #865290
8 Cynthia Alma Malta, License #865290

9 COPIES of the foregoing mailed/delivered
10 this 14th day of June, 2007, to:

11 Cynthia Alma Malta
12 c/o Wells Fargo Financial
13 8345 W. Thunderbird Rd., #106
14 Peoria, Arizona 85381
15 Respondent

16 Cynthia Alma Malta
17 18406 W. Caribbean Lane
18 Surprise, Arizona 85388
19 Respondent

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

24 
25 Curvey Walters Burton