

DEC 7 2007

DEPT OF INSURANCE
BY 

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:

ERENDIRA ARGUELLES
(License number 884363)

Respondent

No. 07A-193-INS

CONSENT ORDER

Hearing 1/7/08, 9:00 a.m.

ALJ Lewis Kowal

The State of Arizona Department of Insurance ("Department") has received evidence that **Erendira Arguelles** ("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. Respondent is, and was at all material times licensed as a resident credit producer, Arizona license number 884363 which expires December 31, 2010.
2. Respondent's mailing, business and residence addresses of record with the Department are: CitiFinancial, 1229 S. Power Rd., #107, Mesa, Arizona 85206 (business and mailing) and 6834 E. Portia St., Mesa, Arizona 85207 (residence).
3. On or about February 1, 2007, the Department issued to Respondent an insurance license as a resident credit producer, Arizona license number 884363.
4. On June 12, 2007, the Department notified Respondent by mail at her business address of record that her fingerprint card had been processed and returned by the Federal Bureau of Investigation ("FBI") as illegible. The Department requested a replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before July 13, 2007.

1 5. On August 3, 2007, the Department sent a second letter to Respondent at her
2 business address of record, return receipt requested, and her residence address of record
3 notifying her that she had fifteen (15) days to submit a full set of fingerprints to the
4 Department.

5 6. On August 10, 2007, the Post Office returned the signed green card for the
6 August 3, 2007 letter to Respondent's business address of record.

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

9 8. On November 8, 2007, the Department set a hearing and issued a Notice of
10 Hearing for revocation of Respondent's license.

11 **CONCLUSIONS OF LAW**

12 1. The Director has jurisdiction over this matter.

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

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

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

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

22 ...
23 ...

1 **ORDER**

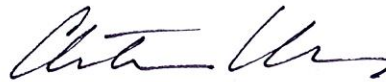
2 IT IS HEREBY ORDERED THAT:

3 1. Respondent shall immediately submit to the Department a full set of fingerprints
4 and an Illegible Fingerprint Replacement Form.

5 2. Respondent shall immediately pay to the Department a civil money penalty in the
6 amount of \$100.

7 3. The hearing, Docket # 07A-193-INS, scheduled for January 7, 2008 at 9:00 a.m.
8 is vacated.

9 DATED AND EFFECTIVE this 5th day of December, 2007.

10 

11 _____
12 CHRISTINA URIAS
13 Director of Insurance

13 **CONSENT TO ORDER**

14 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
15 and Order.

16 2. Respondent admits to the jurisdiction of the Director of Insurance, State of
17 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing
18 Conclusions of Law and Order.


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

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

4 5. Respondent acknowledges that the acceptance of this Consent Order by the
5 Director is solely to settle this matter against her and does not preclude any other agency,
6 officer, or subdivision of this state including the Department from instituting civil or criminal
7 proceedings as may be appropriate now or in the future not related to this matter.

8 6. Respondent acknowledges that this Consent Order is an administrative action
9 that the Department will report to the National Association of Insurance Commissioners
10 (NAIC). Respondent further acknowledges that she must report this administrative action to
11 any and all states in which she holds an insurance license and must disclose this
12 administrative action on any license application.

13 11/29/07
Date


Erendira Arguelles, License # 884363

15 COPIES of the foregoing mailed/delivered
16 this 7th day of December, 2007, to:


17 Erendira Arguelles
18 CitiFinancial
19 1229 S. Power Rd., #107
20 Mesa, Arizona 85206
21 Respondent

22 Erendira Arguelles
23 6834 E. Portia St.
Mesa, Arizona 85207
Respondent

Mary E. Kosinski, Exec. Assistant for Regulatory Affairs
Mary Butterfield, Assistant Director
Catherine M. O'Neil, Consumer Legal Affairs Officer

1 Steven Fromholtz, Licensing Supervisor
Department of Insurance
2 2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

3 Lewis Kowal, Administrative Law Judge
4 Office of Administrative Hearings
1400 West Washington, Suite 101
5 Phoenix, AZ 85007

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Curvey Walters Burton

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