



STATE OF ARIZONA
FILED

JUN 9 2008

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

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In the Matter of:)
)
MOISES YEO)
(License number 896712))
)
Respondent)

No. 08A-058-INS
CONSENT ORDER
Hearing 6/10/08, 9:00 a.m.
ALJ Michael Wales

The State of Arizona Department of Insurance ("Department") has received evidence that **Moises Yeo** 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. Moises Yeo ("Respondent") is, and was at all material times licensed as a resident credit producer, Arizona license number 896712 which expires May 31, 2011.
2. Respondent's mailing, business and residence addresses of record with the Department are: c/o Wells Fargo, 5816 N. 19th Ave., Phoenix, Arizona 85015 (business); 2929 W. Bethany Home Rd., Phoenix, Arizona 85017 (mailing and residence).
3. On or about July 20, 2007, the Department issued to Respondent an insurance license as a resident credit producer, Arizona license number 896712.
4. On November 19, 2007, the Department notified Respondent by mail at his mailing/residence address of record that his 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 December 20, 2007.
5. To date, Respondent has not submitted a full set of fingerprints to the Department.

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6. On April 9, 2008, the Department set a hearing and issued a Notice of Hearing for revocation of Respondent's license.

CONCLUSIONS OF LAW

- 1. The Director has jurisdiction over this matter.
- 2. Respondent's conduct as described above constitutes the violation of the requirement that an applicant submit a full set of fingerprints to the Department within the meaning of A.R.S. § 20-285(F)(2).
- 3. Respondent's conduct as described above constitutes providing incomplete information in the license application within the meaning of A.R.S. § 20-295(A)(1).
- 4. Respondent's conduct as described above constitutes the violation of any provision of A.R.S. Title 20 or any rule, subpoena or order of the director within the meaning of A.R.S. §20-295(A)(2).
- 5. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to A.R.S. §§20-295(A) and (F).

ORDER

IT IS HEREBY ORDERED THAT:

- 1. Respondent shall immediately submit to the Department a full set of fingerprints and an Illegible Fingerprint Replacement Form.
- 2. Respondent shall immediately pay to the Department a civil money penalty in the amount of \$100.
- 3. The hearing, Docket # 08A-058-INS, scheduled for June 10, 2008 at 9:00 a.m. is vacated.

DATED AND EFFECTIVE this 9 day of June, 2008.

Christina Urias
CHRISTINA URIAS
Director of Insurance

CONSENT TO ORDER

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

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

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

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

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

6. Respondent acknowledges that this Consent Order is an administrative action that the Department will report to the National Association of Insurance Commissioners (NAIC). Respondent further acknowledges that he must report this administrative action to

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...

1 any and all states in which he holds an insurance license and must disclose this administrative
2 action on any license application.

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4 6/9/08
5 Date

Moises Yeo
Moises Yeo, Arizona License # 896712

6 COPIES of the foregoing mailed/delivered
7 this 9th day of June, 2008, to:

8 Moises Yeo
9 c/o Wells Fargo
5815 N. 19th Ave.
10 Phoenix, Arizona 85015
Respondent

11 Moises Yeo
2929 W. Bethany Home Rd.
12 Phoenix, Arizona 85017
Respondent

13 Mary E. Kosinski, Exec. Assistant for Regulatory Affairs
14 Mary Butterfield, Assistant Director
Catherine M. O'Neil, Consumer Legal Affairs Officer
15 Steven Fromholtz, Licensing Supervisor
Department of Insurance
16 2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

17 Michael Wales, Administrative Law Judge
18 Office of Administrative Hearings
1400 West Washington, Suite 101
Phoenix, AZ 85007

19 Curvey Walters Burton
20 Curvey Walters Burton

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