

JUN 12 2008

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY MS

In the Matter of:

**ERIN MARGARET COSTELLO**  
(License number 899429)

Respondent

No. 08A-060-INS

CONSENT ORDER

Hearing 6/17/08, 9:00 a.m.  
ALJ Michael Wales

The State of Arizona Department of Insurance ("Department") has received evidence that **Erin Margaret Costello** 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. Erin Margaret Costello ("Respondent") is, and was at all material times licensed as a resident credit producer, Arizona license number 899429 which expires April 30, 2011.

2. Respondent's mailing, business and residence addresses of record with the Department are: c/o Wells Fargo, 850 E. Greenway Parkway, Phoenix, Arizona 85022 (business); 8203 W. Oraibi Dr., #2112, Peoria, Arizona 85382 (mailing and residence).

3. On or about August 29, 2007, the Department issued to Respondent an insurance license as a resident credit producer, Arizona license number 899429.

4. On December 31, 2007, the Department notified Respondent by mail at her mailing/residence 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 February 4, 2008.

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

1           6.     On April 14, 2008, the Department set a hearing and issued a Notice of Hearing  
2 for revocation of Respondent's license.

3                                   **CONCLUSIONS OF LAW**

4           1.     The Director has jurisdiction over this matter.

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

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

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

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

16                                   **ORDER**

17                   IT IS HEREBY ORDERED THAT:

18           1.     Respondent shall immediately submit to the Department a full set of fingerprints  
19 and a completed Illegible Fingerprint Replacement Form.

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

22           3.     The hearing, Docket # 08A-060-INS, scheduled for June 17, 2008 at 9:00 a.m. is  
23 vacated.

DATED AND EFFECTIVE this 11<sup>th</sup> day of June, 2008.



CHRISTINA URIAS  
Director of Insurance



## 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23

### CONSENT TO ORDER

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 her right to notice and a hearing at which she may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives her 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 her to induce her to enter into this Consent Order and that she 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 her 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 she must report this administrative action to

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...

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

3  
4 06/04/2008

5 Date



Erin Margaret Costello, Arizona License #899429

6 COPIES of the foregoing mailed/delivered  
7 this 12<sup>th</sup> day of June, 2008, to:

8 Erin Margaret Costello  
9 c/o Wells Fargo  
5151 North 44<sup>th</sup> Street  
Phoenix, Arizona 85018  
10 Respondent

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

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

17   
18 Curvey Walters Burton *for*