

# STATE OF NEW JERSEY



## DEPARTMENT OF BANKING AND INSURANCE DIVISION OF BANKING

CONSENT ORDER NO. E16-017766

### IN THE MATTER OF:

ORDER EXPRESS, INC.  
REFERENCE NO. 9928655-C22

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**CONSENT ORDER TO  
CEASE AND DESIST AND  
IMPOSE A PENALTY**

JORGE MIRANDA  
ORDER EXPRESS, INC.  
10 N. PEARL STREET  
BRIDGETON, NJ 08302

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JORGE MONTES  
MONTES & ASSOCIATES  
831 NORTH ASHLAND  
CHICAGO, IL 60622`

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This matter having been opened by the Office of Consumer Finance within the Division of Banking of the New Jersey Department of Banking and Insurance ("Department") upon information that Order Express, Inc. ("Order Express"), at all times relevant to this Consent Order a licensed money transmitter and authorized delegate for other such licensees, has acted as a casher of checks pursuant to The Check Cashers Regulatory Act of 1993, N.J.S.A. 17:15A-1 et. seq. (the "Act"), in violation of certain provisions of the Act; and

WHEREAS IT APPEARS that Order Express has violated the following:

1. N.J.S.A. 17:15A-32. Nontransferable license required *"No person shall cash a check for a fee unless that person has a license."*

Order Express has been cashing checks for a fee without proper licensure.

2. **N.J.S.A. 17:15A-49 Fines, penalties and criminal sanctions.** This statute empowers the Commissioner of this Department to issues penalties through orders to settle claims under the Act.

AND WHEREAS, in the event that the Commissioner issued an administrative Order to Show Cause to Order Express addressing the above-referenced apparent violations, Order Express would be entitled to request a hearing of the matter as a contested case in accordance with the Administrative Procedure Act, **N.J.S.A. 52:14B-1 et seq.**; and

WHEREAS Order Express understands these rights and has voluntarily waived the right to a hearing on the matters addressed in this Consent Order; and

WHEREAS, without making any admission of liability with respect to any of the apparent violations cited in this Consent Order, Order Express has agreed for purposes of settlement to undertake the following actions: **Immediately cease and desist all check cashing activities subject to the Act**; and

WHEREAS, without making any admission of liability with respect to any of the apparent violations cited in this Consent Order, Order Express has agreed for purposes of settlement to pay civil administrative penalties in the amount of **\$5,000**; and

WHEREAS the provisions of this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and regulations and the protection of the public health, safety and welfare, and are not intended to constitute debts which may be limited or discharged in bankruptcy proceedings; and

WHEREAS the parties to this Consent Order have determined that this matter is suitable for resolution upon the consent of the parties and that Order Express and the Department desire to resolve this matter without a hearing or litigation, and for further good cause appearing;

NOW, THEREFORE, IT IS on this 23<sup>rd</sup> day of September 2016,

ORDERED AND AGREED as follows:

1. **Immediately cease and desist from any further check cashing activities subject to the Act.**
2. **Order Express shall pay civil administrative penalties in the amount of \$5,000.**

Payment shall be made as follows. The amount of said penalties is due in full upon entry into this Consent Order by means of a certified check, bank check or money order made payable to the "Treasurer, State of New Jersey" to be sent to:

**Department of Banking and Insurance  
Collections Bureau  
P.O. Box 325  
Trenton, New Jersey 08625  
Attention: Rose McGill**

This Consent Order shall be duly signed by Order Express and sent along with a copy of the proof of payment as listed above to:

**Department of Banking and Insurance  
Office of Consumer Finance  
P.O. Box 040  
Trenton, New Jersey 08625  
Attention: Troy Dayton**

3. Order Express consents to the entry of this Consent Order as a final administrative order, and Order Express understands that this final administrative order may be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law, N.J.S.A. 2A:58-10 et seq.

Consented to with respect to  
both form and content:

[ORDER EXPRESS]

By:  \_\_\_\_\_


Print Name: Jorge Miranda

Title: President

Date: September 16, 2016

It is so ordered:

RICHARD J. BADOLATO, COMMISSIONER  
NEW JERSEY DEPARTMENT OF  
BANKING AND INSURANCE

By:  \_\_\_\_\_

Thomas M. Hunt  
Assistant Director  
Office of Consumer Finance