

STATE OF NEW JERSEY



DEPARTMENT OF BANKING AND INSURANCE DIVISION OF BANKING

CONSENT ORDER NO. E16-016633

IN THE MATTER OF:

COMEX TRADING, INC.)
REFERENCE NO. 1300530-C21)
AND)
JULIANO SOARES SOUZA)

**CONSENT ORDER TO
SUSPEND LICENSE**

Juliano Soares Souza)
Comex Trading, Inc.)
247 Ferry Street)
Newark, NJ 07105)

Juliano Soares Souza)
1 Acme Street)
Belleville, NJ 07109)

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 Comex Trading, Inc. and its owner, Juliano Soares Souza ("Licensee"), at all times relevant to this Consent Order are licensed as a foreign money transmitter pursuant to the New Jersey Money Transmitter Act, N.J.S.A. 17:15C-1 et seq. for which it may have violated certain provisions of the Act; and

WHEREAS IT APPEARS that Licensee may have violated the following:

N.J.S.A. 17:15C-16 e. Suspension or revocation of license

The Department has received information from two of the Licensee's delegates that sixty nine (69) individuals to date have submitted payments to be transmitted totaling \$129,310.67 that have not been paid to their beneficiaries. (See attached Exhibit detailing customer loss)

AND WHEREAS, in the event that the Commissioner issued an administrative Order to Show Cause to Licensee addressing the above-referenced apparent violations, Licensee 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 Licensee 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, Licensee has agreed for purposes of settlement to undertake the following actions: **Suspend any future money transmitting activities until it provides the Department with proof of the funding for all the outstanding transaction listed in the attached Exhibit. Agree to promptly fund any subsequent transaction that is identified.** Once such evidence is provided and verified, the Department will then decide as to if or when the license suspension will be vacated; and

WHEREAS, without making any admission of liability with respect to any of the apparent violations cited in this Consent Order, Licensee certifies that failure to comply with the terms of this Consent Order, will result in the issuance of an Order to Show Cause to include a monetary penalty and further administrative actions to include a license revocation and bar from future licensure with the Department; 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 Licensee 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 4th day of April 2016,

ORDERED AND AGREED as follows:

1. Suspend any future money transmitting activities until it provides the Department with proof of the funding for all the outstanding transaction listed in the attached Exhibit.
Agree to promptly fund any subsequent transaction that is identified.
2. Licensee certifies that failure to comply with the terms of this Consent Order, will result in the issuance of an Order to Show Cause to include a monetary penalty and further administrative actions to include revocation and bar from future licensure.


This Consent Order shall be duly signed by an authorized representative of Licensee and sent to:

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

3. Licensee consents to the entry of this Consent Order as a final administrative order, and it 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.

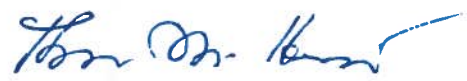
Consented to with respect to both form and content:

[LICENSEE]

By: 
Title: PRESIDENT
Print Name: JULIANA S. SARDA
Date: 03/22/16

It is so ordered:

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

By: 
Thomas M. Hunt
Assistant Director
Office of Consumer Finance



State of New Jersey

DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
PO BOX 040
TRENTON, NJ 08625-0040

TEL (609) 292-3420
FAX (609) 292-5461

RICHARD J. BADOLATO
Acting Commissioner

PATRICK J. MULLEN
Director

CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

March 18, 2016

Juliano Soares Souza
Comex Trading, Inc.
247 Ferry Street
Newark, NJ 07105

Re: **Consent Order**

Dear Mr. Souza:

Please accept this letter on behalf of the Office of Consumer Finance ("OCF") of the New Jersey Department of Banking and Insurance ("NJDOBI"), which is charged with regulating the industry in which your company is licensed as a foreign money transmitter in New Jersey. Enclosed is a form of Consent Order proposed by the OCF for your prompt consideration as a means to resolve the outstanding regulatory issues set forth therein.

This form of settlement is offered at this time in lieu of a formal administrative action. This offer is time-sensitive. It will expire five (5) days from the date of this letter while allowing you an additional twenty (20) from this same date to provide proof of funding all the outstanding transmittals as provided. This offer shall in no way prejudice the OCF's ability to take appropriate formal administrative action with respect to the issues set forth in the form of Consent Order, in the event that settlement is not reached.

The Department requests that you submit the signed original of the enclosed Order with payment in full as specified in the Order within twenty (20) days of the date of this letter, to the following: Troy Dayton, Office of Consumer Finance, NJ Department of Banking & Insurance, 20 West State St., P.O. Box 040 Trenton, NJ 08625-0040, Tel: 609-984-2777 x 50230, Fax: 609-292-5461.

Thank you for your attention to this matter.

Sincerely,

Troy Dayton
Investigator 1
Enforcement Bureau
Office of Consumer Finance

Encl.

Exhibit - E16-016633 - Comex Trading, Inc.

Unfunded Transmittal For Delegate Via Brasil Store:

Customer Name:	Address:	Phone Number:	Date(s) of Transaction(s):	Amount(s) Sent/Lost:	Receipt #'(s):
Alexandre J. Perez	3590 W. Hillsboro Blvd. Coconut Creek, FL 33073	973-418-4549	12/23/2015	\$1,029.92	118-003066
Amanda Aline Souza Caldeira	133 Van Buren Street Newark, NJ 07105	973-687-0091	12/26/2015 01/02/2016	\$1000.00 \$1,900.00 Total = \$2,900	118-003078 118-003102
Amelia Ferreira De Araujo	49 Chesapeake Ave. Lake Hiawatha, NJ 07034	973-886-5518	12/27/2015	\$256.41	118-003079
Ana Isabel Pane	127 Broadway Jersey City, NJ 07306	201-344-3616	12/1/2015 12/1/2015 12/1/2015 1/4/2016 1/4/2016 1/4/2016	\$995.50 \$582.80 \$2,554.76 \$970.00 \$345.90 \$567.69 Total = \$6,016.65	118-002911 118-002909 118-002910 118-003108 118-003106 118-003107
Breno Alves De Araujo	570 Kearny Ave, 2nd Fl. Kearny, NJ 07032	201-283-4013	12/13/2015 12/6/2015 12/31/2015	\$451.44 \$300.00 \$124.87 Total = \$876.31	118-002999 118-002961 118-003098
Cheila Vilhava Do Rosario	35 Garden St., Newark, NJ 07105	201-899-5176	12/1/15 12/21/15	\$600 \$677.95 Total = \$1277.95	118-002924 118-003056
Claudio Almeida Da Silva	81 Nichols St. Newark, NJ 07105	973-558-9419	1/5/2016	\$2,564.10	118-003110
Eliene Alves Fernandes	519 Monroe Ave., Apt 17 Elizabeth, NJ 07201	908-418-7991	12/31/2015	\$336.39	118-003097
Emerson A. Santana	33 Garden St., Apt. 01 Newark, NJ 07105	862-241-6510	12/28/2015	\$208.33	118-003087
Emilio Magno Mota	61 Wilson Ave., 3rd Floor Newark, NJ 07105	973-536-6060	12/20/2015	\$400	118-003044
Erlandia Dos Santos Silva	115 Pulaski Street Newark, NJ 07105	973-424-7514	12/24/2015	\$260.00	118-003071
Francilene Menezes Barros	111 Wilson Ave, 3rd Fl. Newark, NJ 07105	732-261-1770	1/06/2016 1/11/2016 1/11/2016 1/11/2016 1/11/2016	\$434.62 \$376.46 \$376.46 \$376.46 Total = \$1,940.46	118-003117 118-003119 118-003120 118-003121 118-003118
Genildo Firmino De Oliveira	123 Johnson Street Newark, NJ 07105	973-392-9026	12/28/2015	\$140.10	118-003085

Giancarlo Costa De Oliveira	253 Kinney Street, 3rd Fl. Newark, NJ 07105	917-701-4374	12/20/2015	\$550.00	118-003052
				\$1,834.02	
			12/20/2015	\$263.40	118-003046
			12/20/2015	\$314.18	118-003047
			12/20/2015	\$108.70	118-003049
			1/05/2016	\$265.22	118-003115
			1/05/2016	\$412.02	118-003114
			1/05/2016	\$413.40	118-003116
				Total =	
Glete Correia Rocha	387 Lafayette, 2nd Fl. Newark, NJ 07105	973-344-2685	12/20/2015	\$3,610.94	118-003050
Harold Vernon Locker Filho	27 Sherman Ave, 2nd Fl. Newark, NJ 07105	973-477-5246	12/28/2015	\$1,562.50	118-003088
Hava Leticia Costa Santiago	11 Coe Ave. Hillside, NJ 07205	973-307-4696	12/1/2015	\$479.89	118-002914
Helvecio J. Oliveira	2409 Klem Ave. Linden, NJ 07036	908-591-8894	12/5/2015	\$1,000	118-002940
Israel Jose De Assuncao	49 Darey Street, 3rd Fl. Newark, NJ 07105	862-290-8598	12/20/2015	\$700.00	118-003043
Jefferson Miranda Quintao	152 Sherman, Ave. Newark, NJ 07114	55.027.996074 43 (phone # in Brazil)	12/6/2015	\$672.07	118-002957
Joao Luiz Meireles	135 Wilson Ave. Newark, NJ 07105	973-392-6437	12/29/2015	\$400.00	118-003091
Joice Luiza De Paula	41 Van Buren St. Newark, NJ 07105	973-204-9471	11/24/2015	\$6,000	118-002879
Jose Carlos De Oliveira	86 Somme St. Newark, NJ 07105	862-944-6085	12/14/2015	\$400.00	118-003003
Jose R Madeira	712 Jersey Street, 2nd Fl. Harrison, NJ 07029	201-388-9660	12/22/2015	\$769.23	118-003057
Josiene Oliveira Dos Santos	35 Rossmore Place, 2nd Fl. Belleville, NJ 07109	973-204-0745	12/24/2015 & 1/4/2106	\$340 \$200 Total = \$540	118-003070 118-003105
Juliana Claudia Lima E Silva	152-158 Mount Pleasant Ave. Newark, NJ 07104	862-576-4540	12/17/2015	\$479.90	118-003031
Layana L. Mendanha Valim	855 Magnolia Ave., 1st Fl. Elizabeth, NJ 07201	973-454-8581	12/30/2015	\$1,000.00	118-003095
Leandro Martins De Oliveira	96 Kossuth Street Newark, NJ 07105	973-220-3027	12/18/2015	\$550	118-003032
Marcia Cristina Muniz Rezende	497 Ridgewood Rd. Maplewood, NJ 07040	973-255-906 (missing last #)	12/5/2015	\$969.95	118-002948
Maria Cilezi Cardoso	81 Davis Avenue, 2nd Floor Kearny, NJ 07032	201-923-4829	12/11/2015	\$2,600	118-002983
Maria Evanilde Spindola Da Silva	271 1/2 Walnut St. Newark, NJ 07105	862-220-6839	12/29/2015	\$5,000	118-003089
Maria Solange Zuk	84 Union St, Apt. C2 Newark, NJ 07105	973-953-7901	12/11/2015	\$660.11	118-002982
Marta De Oliveira Dias	614 Meadow Street Elizabeth, NJ 07201	908-249-6112	12/23/2015	\$2,000.00	118-003067
Narciso Alves Dos Santo	86 Jabez St., 1st Floor Newark, NJ 07105	862-588-9569	11/20/2015	\$2,500	118-002852

Nardelia Abreu	67 Alyea St. Newark, NJ 07105	973-444-1218	12/9/2015	\$5,000	118-002973
Ozias Souza De Carvalho	811 Monroe Ave. Elizabeth, NJ 07201	908-370-3984	12/3/2015	\$589.95	118-002929
Paulo Cesar Rangel Santana	166 Belgrove Dr. Kearny, NJ 07032	201-202-0230	12/16/2015 (two transactions)	\$260.05 \$4,000 Total = \$4,260.05	118-003016 118-003037
Pedro Henrique Cooke de Alencar Lins	65 Manor Drive, Apt. 14E Newark, NJ 07106	973-204-9075	12/13/2015	\$3,500.00	118-002995
Priscila Borges De Oliveira	61 Chambers St., Apt. 2 Newark, NJ 07105	917-650-3423	12/17/2015 & 12/22/15	\$300 \$400 Total \$700	118-003021 118-003060
Rona Venturini	188 Jefferson Street Newark, NJ 07105	973-797-3173	12/26/2015	\$500	118-003077
Rosa M. Pfhul	78 Jomorn St. Newark, NJ 07105	973-955-2257	12/21/2015	\$256.41	118-003055
Rosangela Da Rosa	127 Broadway Jersey City, NJ 07306	732-789-7992	12/19/2015	\$300	118-003033
Rosenete Bispo Silva Costa	400 Lafayette Street Newark, NJ 07105	973-3924728	1/5/2016 2 transactions	\$200 \$165.13 Total = \$365.13	118-003112 118-003113
Rosita Magdarida Lima Souza	163 Forest St. Kearny, NJ 07032	973-444-2654	12/8/2015 12/21/2015	\$319.15 \$5,154.64 Total = \$5,473.79	118-002964 118-003054
Sandra Carrer	825 Anna St., 1st Floor Elizabeth, NJ 07201	862-684-1909	1/4/2016	\$920.72	118-003109
Ted Natividade	P.O. Box 5406 Newark, NJ 07105	973-901-4006	12/27/2015 & 1/2/2016	\$700 \$300 Total \$1,000	118-003080 118-003101
Vanilde Vieira Dos Santos	12 Gotthardt St., 2nd Floor Newark, NJ 07105	973-536-7911	12/13/2015	\$808.40	118-002996
Wemerson Armini Pereira	188 Jefferson St. Suite 202 Newark, NJ 07105	973-344-5631	12/12/2015 & 12/19/2015	\$1,941.49 \$1,200 Total = \$3,141.49	118-002989 118-003037
Werley Goncalves De Freitas	133 Thomas Street Newark, NJ 07105	908-339-3306	12/19/2015	\$500.00	118-003092
Wesley Alves Melo	68 Manufacturers Place Newark, NJ 07105	201-705-7937	12/31/2015	\$400	118-003099
50 victims identified to date with a total loss of \$78,367.15.					
Unfunded Transmittals For Delegate New World Transfer:					
Customer Name:	Address:	Phone Number:	Date(s) of Transaction(s):	Amount(s) Sent/Lost:	Receipt #'(s):
Antonio Miguel Rodrigues Rocha	501 Amdt Ave. Riverside, NJ 08075	(856)425-6278	11/27/2015	\$1,000.00	103-005438

Bricia Mara N De Morais	193 Tenby Chase Dr. APT. 184 O Delran, NJ 08075	(856)465-4777	12/19/2015	\$129.90	103-005488
Celides Marli F De Siqueira	52 Hancock St. Riverside, NJ 08075	(856)840-5552	12/22/2015	\$110.00	103-005492
Celma Maria De Souza	8103 Millenium Dr. Willingboro, NJ 08046	(856)466-4395	12/1/15 12/15/15 12/21/15	\$675 \$673.96 \$674.87 Total = \$2,023.83	103-005459 103-005484 103-005491
Claudiren Bento De Carvalho	703 Bem St. Riverside, NJ 08075	(267)257-0665	12/27/2015	\$2,700.00	103-005497
Cristiano Barbosa De Sousa	212 Dickens Drive Delran, NJ 08075	(425)623-4283	11/22/2015	\$2,600.00	103-005433
Emerson Da Silva Nunes	25 T Progress St. Riverside, NJ 08075	(856)577-2049	12/30/2015	\$160.21	103-005501
Jessica Sara De Paula	720 Taylon St. Riverside, NJ 08075	(856)912-8871	12/26/2015	\$200.00	103-005496
Leandro Miranda Lima	205 Johns Court Beverly, NJ 08010	(609-496-6217	11/15/15 11/29/15	\$1,200 \$1,327.08 Total = \$2,527.08	103-005409 103-005452
Leonidas Vieira Lopes Segundo	193 Tamby Chase Dr. APT. P 201 Delran, NJ 08075	(856)979-5629	12/27/2015	\$1,282.05	103-005498
Loide Barreto Novaes	3001 Rt. 130 South Hunte Gein Apt. 12 Delran, NJ 08075	856-979-2528	1/4/2016	\$1,100.00	103-005502
Marcos Jose Da Silva	201 Rancocas Ave. Riverside, NJ 08075	(856)495-6586	12/17/2005	\$12,100.00	103-005487
Maria De Lourdes Silva	433 Bridgeboro St. Apt. 2 Riverside, NJ 08075	(856)813-7499	11/8/2015	\$9,850.00	103-005366
Monica Carmos Dias	3001 Route 130 Apt. 66A Delran, NJ 08075	(240)426-1326	12/10/2015	\$120.64	103-005481
Otaniel Ramos Da Silva	603 Fillmore St. Apt. A Riverside, NJ 08075	(443)359-6521	11/29/2015	\$3,805.90	103-005451
Reinaldo Barroso	58 E Hancock St. Riverside, NJ 08075	(267)333-0776	12/3/2015	\$800.00	103-005461
Reinaldo De Oliveira Silva	606 Bridgeboro St. Apt. B Riverside, NJ 08075	(856)397-4542	11/9/2015	\$2,550.00	103-005368
Saulo Henrique Freitas Chaves	905 Westford Ct. Edgewater Park, NJ 08010	(856) 254-6090	12/5/2015	\$265.96	103-005466
Silvana Mazon Cezario	603 Rancocas Ave. Riverside, NJ 08075	(856)813-0835	12/24/2015	\$100.00	103-005493
Victor Cardoso Costa Cortes	193 Tanby Chase Dr. Apt. M151 Delran, NJ 08075	(856)540-8045	11/29/2015	\$9,900.00	103-005431
20 Victims identified to date with a total loss of \$52,043.52.					
Grand Total of 70 victims identified to date with a loss of \$130,410.67.					