



Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

www.gadbf.org

Sonny Perdue
Governor

Robert M. Braswell
Commissioner

May 22, 2009

VIA CERTIFIED MAIL – 7005 1820 0006 4359 6264

Enrique Delgado
45 Jennifer Lane
Rydal, Georgia 30171

ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-707(e)(1), the Georgia Department of Banking and Finance (“Department”) orders you, Enrique Delgado, to cease and desist from engaging in activities that are in violation of the laws and rules regulating the check cashing industry in Georgia. O.C.G.A. § 7-1-700 *et seq.* A criminal background check performed by the Department revealed that you have been convicted of a felony. Please be advised that because you are a felon it is unlawful for you to be employed in the check cashing industry.

Georgia law prohibits a person from engaging in check cashing activities for consideration unless that person is licensed or registered by the Department. O.C.G.A. § 7-1-701(a). The Department may not issue a license to a person that has been convicted of a felony. O.C.G.A. § 7-1-702(b).

This Order shall be final thirty days from the date of issuance. O.C.G.A. § 7-1-707(e)(1). However, within this thirty-day period you may provide the Department with documentation showing that you have not been convicted of a felony as contemplated by O.C.G.A. § 7-1-702(b) or that you possess a check cashing license. Should you have any questions concerning this matter, please contact Helen O’Leary, Non-Depository Financial Institutions Division Attorney, at (770) 986-2812.

A handwritten signature in black ink, appearing to read "Rod Carnes", is written over a horizontal line.

Rod Carnes, CFE
Deputy Commissioner
Non-Depository Financial Institutions Division