



*Department of Banking and Finance*

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Nathan Deal  
Governor

Kevin B. Hagler  
Commissioner

October 3, 2013

**FILED**

**VIA CERTIFIED MAIL**

**OCT 03 2013**

Ana Espinosa d/b/a La Michoacana  
608 Martin Luther King Jr. Blvd.  
Dalton, GA 30721

**GEORGIA DEPARTMENT OF  
BANKING AND FINANCE**

Check Casher License No. 38204

**FINAL ORDER OF REVOCATION**

The Georgia Department of Banking and Finance ("Department") issued to Ana Espinosa d/b/a La Michoacana a written Notice of Intent to Revoke Annual License ("Notice") dated September 12, 2013. The Notice provided that the Department intended to revoke the check casher license held by Ana Espinosa d/b/a La Michoacana on the grounds that Ana Espinosa d/b/a La Michoacana violated the laws and rules regulating the check cashing industry in Georgia. O.C.G.A. § 7-1-700 *et seq.* and Department Rule Chapter 80-3-1. More specifically, it provided that Ana Espinosa d/b/a La Michoacana failed to provide payment of the investigative and supervision fee, as required by O.C.G.A. § 7-1-701(c) and Department Rule 80-5-1-.02(2)(c), and had failed to demonstrate financial responsibility and ability to conduct the business of cashing checks in an honest, fair and efficient manner and with the trust of the community. O.C.G.A. § 7-1-702(a).

The Notice informed Ana Espinosa d/b/a La Michoacana that the Department would issue a Final Order of Revocation if a hearing was not requested in writing within twenty days of the issuance of the Notice. The records of the Department do not reflect that a hearing was requested within this timeframe. Therefore, the Department hereby revokes the check casher license held by Ana Espinosa d/b/a La Michoacana. Questions regarding this Final Order of Revocation should be directed Heidi Dias, Non-Depository Financial Institutions Division Attorney at (770) 986-1649 or by e-mail at [hdias@dbf.state.ga.us](mailto:hdias@dbf.state.ga.us).

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