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## Department of Banking and Finance

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Nathan Deal  
Governor

Robert M. Braswell  
Commissioner

February 28, 2012

FILED

Maria J. Cervantes d/b/a Taxi Veloz  
1511 East Morris Street  
Dalton, Georgia 30721

FEB 28 2012

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

Check Casher Registration No. 33498

### FINAL ORDER OF REVOCATION

The Georgia Department of Banking and Finance ("Department") issued to Maria J. Cervantes d/b/a Taxi Veloz a written Notice of Intent to Revoke Annual Registration ("Notice") dated February 6, 2012. The Notice provided that the Department intended to revoke the check casher registration held by Maria J. Cervantes d/b/a Taxi Veloz on the grounds that Maria J. Cervantes d/b/a Taxi Veloz violated the laws and rules regulating the check cashing industry in Georgia. O.C.G.A. § 7-1-700 *et seq.* and Rule Chapter 80-3-1. More specifically, it provided that Maria J. Cervantes d/b/a Taxi Veloz committed fraud, engaged in dishonest activities, and/or made misrepresentations to the Department by providing it with a check to pay for her check casher registration application for which she did not have sufficient funds in the bank to cover in violation of O.C.G.A. § 7-1-707(a)(1)(A), and demonstrated her incompetency and/or untrustworthiness as a registered casher of checks in violation of O.C.G.A. § 7-1-707(a)(1)(D). Further, Maria J. Cervantes d/b/a Taxi Veloz did not show the Department that she was financially responsible and appeared to be able to conduct the business of cashing checks in an honest, fair, and efficient manner and with the confidence and trust of the community and would not be granted a check casher registration if her application was then before the Department as contemplated by O.C.G.A. § 7-1-707(a)(2).

The Notice informed Maria J. Cervantes d/b/a Taxi Veloz 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 registration held by Maria J. Cervantes d/b/a Taxi Veloz. Questions regarding this Final Order of Revocation should be directed to Helen O'Leary, Non-Depository Financial Institutions Division Senior Attorney, at (770) 986-1649.

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