

1 STATE OF CALIFORNIA
2 BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY
3 DEPARTMENT OF BUSINESS OVERSIGHT

4 TO: Angelita Arpilleda Ramos
5 3165 Via Viganello
6 Chula Vista, California 91914

7 DESIST AND REFRAIN ORDER
8 (For violations of Financial Code section 22100)

9 The Commissioner of Business Oversight (Commissioner) finds that:

10 1. At all relevant times, Angelita Arpilleda Ramos (Ramos) was an individual residing at 3165
11 Via Viganello, Chula Vista, California 91914.

12 2. Beginning in at least January 2017, Ramos congregated at Southern California casinos
13 offering and making consumer loans to California residents. Ramos charged California residents
14 approximately 10% annual interest per consumer loan. Ramos made consumer loans to California
15 residents in cash or by check. Borrowers made regular payments on their loans with Ramos on a
16 monthly basis by check or cash paid directly to Ramos.

17 3. The Commissioner finds that the transactions made by Ramos were loans under the California
18 Financing Law (CFL) (Fin. Code, 22000 et seq.).

19 4. Ramos has not been issued a license by the Commissioner authorizing her to engage in the
20 business of a finance lender or broker under the CFL, nor is she exempt from the licensing
21 requirements of section 22100 of the CFL.

22 By reason of the foregoing, Angelita Arpilleda Ramos has engaged in the business of a
23 finance lender and/or broker without having first obtained a license from the Commissioner in
24 violation of Financial Code section 22100.

25 Pursuant to Financial Code section 22712, Angelita Arpilleda Ramos is ordered to desist and
26 refrain from engaging in the business of a finance lender and/or broker in the State of California
27 without first obtaining a license from the Commissioner, or otherwise being exempt.

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This order is necessary, in the public interest, for the protection of California borrowers, and is consistent with the purposes, policies, and provisions of the California Financing Law.

Dated: July 2, 2018
Sacramento, California

JAN LYNN OWEN
Commissioner of Business Oversight

By: _____
MARY ANN SMITH
Deputy Commissioner
Enforcement Division