

1 By reason of the foregoing, Enrique M. Rivera, Sr. and Erika Jannet Bueno have engaged in
2 the business as a finance lender or broker without having first obtained a license from the
3 Commissioner in violation of Financial Code section 22100. Pursuant to Financial Code section
4 22712, Enrique M. Rivera, Sr. and Erika Jannet Bueno doing business as Rivera Auto Insurance
5 Services are ordered to desist and refrain from engaging in the business of a finance lender or broker
6 in the State of California without first obtaining a license from the Commissioner, or otherwise being
7 exempt.

8 This order is necessary, in the public interest, for the protection of consumers, and is
9 consistent with the purposes, policies, and provisions of the CFLL. This order shall remain in full
10 force and effect until further order of the Commissioner.

11 Dated: March 2, 2017

JAN LYNN OWEN
Commissioner of Business Oversight

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15 By: _____

MARY ANN SMITH
Deputy Commissioner
Enforcement Division

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