

**ORDER SUMMARY – Case Number: C-19-2636**

**Name(s):** Orlando Barajas; Antojito, Inc. d/b/a Tacos El Antojito

**Order Number:** C-19-2636-19-CO01

**Effective Date:** 11/19/2019

**License Number:** \_\_\_\_\_  
**Or NMLS Identifier [U/L]** \_\_\_\_\_

**License Effect:** N/A

**Not Apply Until:** N/A

**Not Eligible Until:** N/A

**Prohibition/Ban Until:** Indefinite

<b>Investigation Costs</b>	\$ 0		Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Fine</b>	\$ 0	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Assessment(s)</b>	\$0	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Restitution</b>	\$0	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Financial Literacy and Education</b>	\$0	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Cost of Prosecution</b>	\$0	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
	No. of Victims:			

**Comments:** \_\_\_\_\_

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1 **STATE OF WASHINGTON**  
2 **DEPARTMENT OF FINANCIAL INSTITUTIONS**  
3 **DIVISION OF CONSUMER SERVICES**

4 IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Uniform Money Services Act of Washington by:

No.: C-19-2636-19-CO01

CONSENT ORDER

5 ANTOJITO, INC. D/B/A TACOS EL  
ANTOJITO and ORLANDO BARAJAS,

6 Respondents.

7  
8 COMES NOW the Director of the Department of Financial Institutions (Director), through his  
9 designee Richard St. Onge, Acting Division Director, Division of Consumer Services, and Antojito,  
10 Inc. d/b/a Tacos El Antojito (Respondent Antojito) and Orlando Barajas (Respondent Barajas), and  
11 finding that the issues raised in the above-captioned matter may be economically and efficiently  
12 settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to Revised  
13 Code of Washington (RCW) 19.230, the Uniform Money Services Act (Act), and RCW 34.05.060 of  
14 the Administrative Procedure Act, based on the following:

15 **FINDINGS OF FACT**

16 **1.1** From about September 2013 to February 2019, Respondent Antojito was an authorized  
17 delegate of at least one money transmitter licensed by the Department of Financial Institutions of the  
18 State of Washington (Department). During that same period, Respondent Barajas owned and operated  
19 Respondent Antojito.

20 **1.2** On or about June 20, 2019, Respondent Barajas admitted that he was guilty of Conspiracy to  
21 Commit Money Laundering. Respondent Barajas committed that offense through Respondent  
22 Antojito and money transmitters for which Respondent Antojito was an authorized delegate. Further,  
23 Respondent Barajas admitted that he knowingly and intentionally entered into an ongoing agreement  
24 to conduct wire transfers intended to conceal the nature, location, source, ownership, and control of,

1 and to avoid a transaction reporting requirement under state or federal law with respect to, funds that  
2 represented the proceeds of a conspiracy to distribute controlled substances.

3 **1.3** On or about July 8, 2019, the United States District Court for the Western District of  
4 Washington accepted Respondent Barajas' guilty plea and adjudged him guilty of Conspiracy to  
5 Commit Money Laundering.

## 6 **CONCLUSIONS OF LAW**

7 **2.1** Based on the above Findings of Fact, Respondent Antojito and Respondent Barajas (hereafter  
8 "Respondents") violated RCW 19.230.240(1)(a), (c), (e), and (f), by:

- 9 • Engaging in activity that violates the Act or a rule adopted thereunder, including WAC 208-  
10 690-210, which requires compliance with applicable state and federal laws;
- 11 • Engaging in fraud, intentional misrepresentation, or gross negligence;
- 12 • Demonstrating competence, experience, character, or general fitness in a manner that  
13 indicates that it is not in the public interest to permit the authorized delegate to provide money  
14 services; and
- 15 • Engaging in an unsafe or unsound practice, or unfair and deceptive act or practice.

16 **2.2** Based on the above Findings of Fact, Respondents violated RCW 19.230.340(1), (2), (4), (6),  
17 and (8), by:

- 18 • Directly or indirectly employing any scheme, device, or artifice to defraud or mislead any  
19 person;
- 20 • Directly or indirectly engaging in any unfair or deceptive act or practice toward any person;
- 21 • Knowingly making, publishing, or disseminating any false, deceptive, or misleading  
22 information in the provision of money services;
- 23 • Making or concurring in making any false entry, or omitting or concurring in omitting any  
24

1 material entry, in the books or accounts of the business; and

- 2 • Failing to make any report or statement lawfully required by the director or other public  
3 official.

4 **2.3** Based on the above Findings of Fact, Respondents violated RCW 19.230.180 by failing to  
5 comply with federal reporting requirements.

6 **AGREEMENT AND ORDER**

7 The Department and Respondents have agreed upon a basis for resolution of the Findings of  
8 Fact and Conclusions of Law identified in this Consent Order. Pursuant to RCW 19.230.270 and  
9 RCW 34.05.060, Respondents and the Department agree to entry of this Consent Order and further  
10 agree that the matters alleged herein may be economically and efficiently settled by the entry of this  
11 Consent Order. Respondents hereby admit the Findings of Fact and Conclusions of Law identified in  
12 this Consent Order.

13 Based on the foregoing:

14 **A. Jurisdiction.** It is AGREED that the Department has jurisdiction over the subject matter of the  
15 activities discussed herein.

16 **B. Waiver of Hearing.** It is AGREED that Respondents hereby waive any right it has to a hearing  
17 and any and all administrative and judicial review of the issues raised in this matter or the resolution  
18 reached herein.

19 **C. Cease and Desist.** It is AGREED that Respondents shall cease and desist from all activities  
20 that violate the Act, including but not limited to those identified in this Consent Order.

21 **D. Prohibition from Industry.** It is AGREED that Respondents are prohibited from  
22 participating in the affairs of any money transmitter or authorized delegate of a money transmitter  
23 licensed by the Department or subject to licensure or regulation by the Department.

1 **E. Records Retention.** It is AGREED that Respondents, their officers, employees, and agents  
2 shall maintain records in compliance with the Act and provide the Director with the location of the  
3 books, records and other information relating to Respondents' money transmitter business conducted  
4 prior to licensure, and the name, address and telephone number of the individual responsible for  
5 maintenance of such records in compliance with the Act.

6 **F. Non-Compliance with Order.** It is AGREED that Respondents understand that failure to  
7 abide by the terms and conditions of this Consent Order may result in further legal action by the  
8 Director. In the event of such legal action, Respondents may be responsible to reimburse the Director  
9 for the cost incurred in pursuing such action, including but not limited to, attorney fees.

10 **G. Voluntarily Entered.** It is AGREED that Respondents have voluntarily entered into this  
11 Consent Order, which is effective when signed by the Director's designee.

12 **H. Completely Read, Understood, and Agreed.** It is AGREED that Respondents have read  
13 this Consent Order in its entirety and fully understand and agree to all of the same.

14 **I. Authority to Execute Order.** It is AGREED that the undersigned authorized representative  
15 has represented and warranted that he has the full power and right to execute this Consent Order on  
16 behalf of Respondents.

17 **RESPONDENTS:**

18 **Antojito, Inc. d/b/a Tacos El Antojito, By:**

19 /s/  
20 Orlando Barajas  
Authorized Representative

11-14-19  
Date

21 **Orlando Barajas, By:**

22  
23 /s/  
24 Orlando Barajas  
Individually

11-14-19  
Date

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DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 19th DAY OF November, 2019.

/s/  
RICHARD ST. ONGE  
Acting Director  
Division of Consumer Services  
Department of Financial Institutions

Presented by:

/s/  
DREW STILLMAN  
Financial Legal Examiner

Approved by:

/s/  
STEVEN C. SHERMAN  
Enforcement Chief