

# STATE OF NEW JERSEY



## DEPARTMENT OF BANKING AND INSURANCE DIVISION OF BANKING

ORDER No. E18-019416

In the Matter of: )  
 )  
FERNANDO TAFUR ) **CONSENT ORDER**  
NMLS # 251423 )

TO: WILLIAM M. GONZALEZ, ESQ.  
449 60<sup>th</sup> Street, Suite 2<sup>nd</sup> Floor  
West New York, New Jersey 07093

FERNANDO TAFUR  
Jersey Mortgage Company of New Jersey, Inc.  
511 South Avenue East, 1<sup>st</sup> Floor  
Cranford, New Jersey 07016

FERNANDO TAFUR  
1109 80<sup>th</sup> Street  
North Bergen, New Jersey 07047-0000

**THIS MATTER** having been opened by the Commissioner of the New Jersey Department of Banking and Insurance ("Department"), upon information that Fernando Tafur, at all times relevant to this matter a mortgage loan originator ("MLO") licensed by the Department pursuant to the New Jersey Residential Mortgage Lending Act ("RMLA"), N.J.S.A. 17:11C-51 et seq., and sponsored of record with the Department as employed in such capacity by New Jersey Mortgage Company of New Jersey, Inc. ("NJMC"), NMLS # 2761, located at 511 South Avenue East, 1<sup>st</sup> Floor, Cranford, New Jersey 07016, may have violated provisions of the RMLA governing an MLO's qualifications for obtaining and retaining licensure, as set forth at N.J.S.A. 17:11C-70a(1) and (2)(c), (f), and (g); and

**WHEREAS** Fernando Tafur was arrested in Hudson County on or about February 27, 2018 and charged with one count of forgery, a crime of the third degree pursuant to provisions of the Criminal Code set forth at N.J.S.A. 2C:21-1A(1), in connection with a transaction conducted under his real estate broker license issued by the New Jersey Real Estate Commission ("REC"), a Division of this Department; and

**WHEREAS**, on or about April 27, 2018, Fernando Tafur resolved such criminal charge when he entered a plea of guilty to the offense of creating a nuisance under West New York Ordinance Section 970; and

**WHEREAS** Fernando Tafur notified the Department within 30 days of his arrest and conviction; and

**WHEREAS** the Department investigated Fernando Tafur's conviction and underlying conduct to determine his qualifications for retaining RMLA licensure; and

**WHEREAS** Fernando Tafur may enter into a settlement of a matter opened by the REC addressing the same conviction and underlying conduct; and

**WHEREAS** such REC settlement shall be substantively and procedurally separate and distinct from this Consent Order except to the extent that the timing of the execution of such settlement and this Consent Order may be coordinated; and

**WHEREAS** Fernando Tafur has cooperated with the Department in the process of resolving this matter; and

**WHEREAS** the Department has the authority under the RMLA to issue an order to show cause why a license should not be suspended or revoked, and penalties imposed, when circumstances warrant; and

**WHEREAS** Fernando Tafur and the Department have knowingly, willingly, and voluntarily agreed to enter this Consent Order to settle the above-referenced matters in lieu of adversarial proceedings,

**NOW, THEREFORE, IT IS**, on this 9<sup>th</sup> day of October 2018, **ORDERED** and **AGREED**:

1. Fernando Tafur's MLO license shall be and hereby is **SUSPENDED** for a period of **180 days** effective on the date written above.
2. Fernando Tafur consents to the enforcement of this Consent Order as necessary to the full extent permitted by law.
3. Fernando Tafur shall be responsible for effectuating appropriate notice of this Consent Order to the Nationwide Mortgage Licensing System and Registry.
4. Fernando Tafur shall be responsible for effectuating appropriate notice of this Consent Order to the business licensee that employs him as an MLO.

5. It is understood and agreed that the license suspension agreed to in this Consent Order may not be stayed or discharged in any Bankruptcy proceeding.

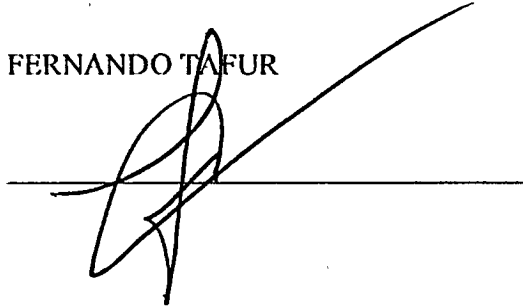
6. It is understood and agreed that this Consent Order is and shall be treated by the Department as a government record under the Open Public Records Act, N.J.S.A. 47:1A-1 et seq.

7. The persons named below are authorized to execute this Consent Order and legally bind their respective parties.

8. **Signatures:**

**CONSENTED TO AS TO FORM AND CONTENT:**

FERNANDO TAFUR


A handwritten signature in black ink, appearing to read 'Fernando Tafur', is written over a horizontal line.

Date:

9/11/2018

MARLENE CARIDE, COMMISSIONER  
NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE

By:

A handwritten signature in black ink, appearing to read 'Thomas M. Hunt', is written over a horizontal line.

Thomas M. Hunt  
Assistant Division Director  
Office of Consumer Finance