## ALABAMA STATE BANKING DEPARTMENT MONTGOMERY, ALABAMA

IN THE MATTER OF	)	
	)	
	)	
HERNAN GIJON-CASTANON	)	
	)	
	)	CONSENT AGREEMENT
	)	Case No. MLO-2022-003
	)	

The Alabama State Banking Department (hereafter "the Department"), having the authority to administer and provide for the enforcement of all provisions of Title 5, Chapter 26 of the Code of Alabama, upon due consideration of the subject matter hereof having reached an agreement with Hernan Gijon-Castanon, agrees to the following:

- 1. Hernan Gijon-Castanon shall cease and desist from acting in any manner that does not comply with State or Federal law and shall take such actions as are reasonably necessary to ensure compliance with all applicable laws and regulations.
- 2. Hernan Gijon-Castanon shall pay to the Alabama State Banking Department a civil money penalty of \$1,000, to be paid on or before April 9, 2022.
- 3. This Agreement shall not be construed as to prohibit the Department from instituting an administrative enforcement proceeding resulting from any violations of law discovered in the future. Violations of law may result in the revocation of the license of Hernan Gijon-Castanon.
- 4. This Agreement shall be public and upon execution published on the Alabama State Banking Department website and in the Nationwide Mortgage Licensing System.

The provisions of this Agreement shall be binding upon Hernan Gijon-Castanon, any affiliated parties, and any successors and assigns thereof.

The provisions of this Agreement shall not bar, estop, or otherwise prevent the Department, or any other State or Federal agency or department from taking any other action against Hernan Gijon-Castanon or any successors and assigns thereof.

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Furthermore, in lieu of this agreement, Hernan Gijon-Castanon may request a hearing on this matter by submitting a written request for hearing within 30 days of the date of this proposed consent agreement, dated March 9, 2022.

AGREED AND CONSENTED to on the dates indicated:

HERNAN GIJON-CASTANON

SCOTT CORSCADDEN, SUPERVISOR BUREAU OF LOANS

3/28/2022

DATE

DATE