STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION

In the Matter of: #1 LA POPULAR, LLC aka #1 La Popular 2 aka La Popular 3 aka La Popular 4; #1 LA POPULAR 2, LLC; LA POPULAR 5; and BRENDA LILI BARRERA ORANTES aka Brenda Lili Barrera, Respondents.	Case No. CC-25-0034 FINAL ORDERS TO CEASE AND DESIST AND TO SUSPEND CHECK-CASHING LICENSES, ENTERED BY DEFAULT

The Division of Financial Regulation ("DFR"), acting on behalf of the Director of the Department of Consumer and Business Services for the State of Oregon (the "Director"), conducted an investigation of #1 La Popular, LLC aka #1 La Popular 2 aka La Popular 3 aka La Popular 4 ("#1 La Popular"), La Popular 5 ("La Popular 5"), and Brenda Lili Barrera Orantes aka Brenda Lili Barrera ("Barrera") (collectively, the "Respondents"), and determined that they violated certain provisions of Oregon Revised Statutes ("ORS") 697.500 to 697.555 (the "Check-Cashing Business Statute"), regulating check-cashing businesses.

On May 1, 2025, the Director issued and attempted to serve on Respondents an Order to Cease and Desist, Proposed Order to Suspend Check-Cashing Licenses, and Notice of Right to an Administrative Hearing (the "Notice Order"). However, because Barrera's whereabouts could not be immediately located, service of the Notice Order was not completed on all Respondents until May 27, 2025.

The Notice Order offered Respondents an opportunity for a hearing if requested within 20 days of service of the Notice Order. The Notice Order further informed Respondents that if a hearing was not conducted because they did not timely request a hearing or otherwise defaulted, then the designated portion of the Division's file and all

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materials submitted by Respondents in the case would automatically become part of the contested case record for the purpose of proving a prima facie case.

FINDINGS OF FACT

The Director FINDS that:

1. #1 La Popular is an Oregon limited liability company registered with the Oregon Secretary of State to conduct business in Oregon under Registry No. 1680062-95. #1 La Popular's principal place of business and registered agent's address are both located at 1011 SE Walnut St. Suite B, Hillsboro, OR 97123 (the "Hillsboro Location"). #1 La Popular's sole member listed is Barrera. #1 La Popular also uses the following assumed business names:

- #1 La Popular 2, whose principal place of business is registered at 4735 SW Murray Blvd, Beaverton, OR, 97005 (the "Beaverton Location");
- La Popular 3, whose principal place of business is registered at 101 Newberg Hwy, Woodburn, OR 97071 (the "Woodburn Location"); and
- La Popular 4, whose principal place of business is located at 335 SE 1st Ave., Canby, OR 97013 (the "Canby Location").

2. La Popular 5 is an Oregon assumed business name registered with the Oregon Secretary of State to conduct business in Oregon under Registry No. 2248862-91. Its sole registrant is Barrera, and its principal place of business and authorized representative address are both located at 3409 Odell Hwy, Odell, OR 97044 (the "Odell Location").

3. #1 La Popular is the registered holder of the following five Oregon check-cashing licenses (collectively, the " Check-Cashing Licenses"):

- License No. CC-1058, which is registered to the Hillsboro Location;
- License No. CC-1057, which is registered to the Beaverton Location;
- License No. CC-1503, which is registered to the Woodburn Location;
- License No. CC-1532, which is registered to the Canby Location; and

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- License No. CC-1533, which is registered to the Odell Location.

4. On April 17, 2025, the United States Department of Justice ("DOJ") filed a criminal complaint in the United States District Court for the District of Oregon charging Barrera, an Oregon resident, with six counts of money laundering pursuant to 18 U.S.C. 1956(a)(3)(B) (the "Indictment"), in Case No. 3:25-mj-00104. The Indictment alleges, among other things, that Barrera was utilizing both #1 La Popular and a related business to wire transfer funds in the tens of millions of dollars that were illegally obtained through the trafficking and sale of illegal substances. More specifically, DOJ alleges that Barrera used #1 La Popular and the related business to wire transfer purported drug proceeds that she obtained from an undercover agent in ten separate transactions totaling $23,651.85.

5. A copy of the Indictment is incorporated herein and attached hereto as Exhibit A.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

6. Pursuant to ORS 697.540(1)(d) the Director may suspend a check-cashing license and may take other actions authorized by the Check-Cashing Statute in lieu thereof or in addition thereto, upon finding that a licensee has engaged in fraud, misrepresentation, or deceit.

7. Pursuant to ORS 697.542(5), if the Director determines that any person has engaged in, is engaging in or is about to engage in any act or practice constituting a violation of the Check-Cashing Business Statute, the Director may issue an order, directed to such person, to cease and desist from such violation or threatened violation.

8. The Director finds that Respondents, through the money laundering scheme credibly and thoroughly detailed in the Indictment, engaged in deceit, misrepresentation, and fraud by attempting to disguise both the sums of money that were being transmitted as well as the identities of the senders and recipients of the illegally obtained drug proceeds,

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all in order to evade the oversight of financial regulators and law enforcement. By engaging in such deceit, misrepresentation, and fraud, Respondents violated ORS 697.540(1)d).

9. Because the Director has reason to believe that Respondents have violated ORS 697.540(1)(d), the Director may issue an order directed to Respondents to cease and desist from those violations under ORS 697.542(5).

ORDERS

The Director issues the following ORDERS:

Order to Cease and Desist

10. Pursuant to the authority of ORS 697.542(5), the Director hereby ORDERS Respondents to CEASE AND DESIST from violating ORS 697.540(1)(d).

Order Suspending Check-Cashing License

11. Pursuant to ORS 697.540(1)(d), the Director hereby ORDERS that all five of Respondents' Check-Cashing Licenses in the State of Oregon are hereby SUSPENDED until a verdict has been entered against Barrera in the United States District Court for the State of Oregon Case No. 3:25-mj-00104 and all opportunities for appeal have been extinguished.

12. This Order is a "Final Order" under ORS 183.310(6)(b). Subject to that provision, the entry of this Order does not limit other remedies that are available to the Director under Oregon law.

IT IS SO ORDERED.

Dated this 1st day of July, 2025.

Sean E. O'Day, Acting Director
Department of Consumer and Business Services

/s/ Dorothy Bean
Dorothy Bean, Chief of Enforcement
Division of Financial Regulation

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NOTICE OF RIGHT TO JUDICIAL APPEAL

Judicial review of final orders in contested cases is governed by ORS 183.482.

Respondent may request judicial review by filing a petition with the Court of Appeals in Salem, Oregon, within 60 days from the date this order is served.

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