

**STATE OF FLORIDA
OFFICE OF FINANCIAL REGULATION**

IN RE:

**BIMIJA LIMITED PARTNERSHIP,

Respondent.**

**Administrative Proceeding Docket
Number: 56105-F**

ADMINISTRATIVE COMPLAINT

The State of Florida, Office of Financial Regulation, and (“Office”) files this Administrative Complaint against BIMIJA LIMITED PARTNERSHIP, (“Respondent”), alleging:

GENERAL ALLEGATIONS

1. Pursuant to sections 494.0011 and 494.0012, Florida Statutes, the Office is charged with the responsibility of administering and enforcing the provisions of Chapter 494, Florida Statutes, and conducting examinations and investigations to determine whether any provision of Chapter 494, Florida Statutes, has been violated, respectively.

2. According to the records of the Florida Department of State, Division of Corporations, Bimija Limited Partnership’s principal address is 11636 N. Kendall Dr., Miami, FL 33176-1005, its General Partner is Bijami, Inc., and its Registered Agent and address is Jerome Libbin, at 11636 N. Kendall Dr., Miami, FL 33176.

3. According to the records of the Florida Department of State, Division of Corporations, Bijami, Inc., is a Florida Corporation, and its President is Alfredo Bild.

4. At all times material to this Administrative Complaint, Bild Financial Corp. was licensed as a Mortgage Broker with the Office; Alfredo Bild was licensed as a Loan Originator

with the Office; and the address of record with the Office for both entities was 11636 N. Kendall Dr., Miami, FL 33176.

5. At no time material to this Administrative Complaint was Respondent, Bimija Limited Partnership, licensed as a mortgage lender with the Office of Financial Regulation.¹

6. On or about April 15, 2014, the Office commenced an examination (#52339) for potential unlicensed mortgage lending activity.

7. Section 494.00255(2)(f), Florida Statutes, provides that the Office may impose an administrative fine of up to \$1,000 per day, but not to exceed \$25,000 cumulatively, for each day that an unlicensed person acts as a mortgage lender.

8. Between September 20, 2012 and February 12, 2014, Respondent acted as a mortgage lender by making mortgage loans in five transactions without being licensed.² Thus, Respondent conducted unlicensed activity over a period of 511 days.

9. Based upon the foregoing, Respondent's unlicensed activity as a mortgage lender is a violation of section 494.00255(1)(p), Florida Statutes, which is a violation of section 494.00255(1)(u), Florida Statutes, for failing to comply with a provision of Chapter 494 Florida Statutes, or its related rules.

WHEREFORE, **BIMIJA LIMITED PARTNERSHIP**, is hereby notified that the Office intends to enter an Order imposing a fine of \$25,000, and/or imposing other penalties that may be provided for in Chapter 494, Florida Statutes, including an order to cease and desist acting as a mortgage lending until or unless licensed as a mortgage lender.

¹ Section 494.00611, Florida Statutes, provides that each person who acts as a mortgage lender must be licensed.

² The name of the borrowers and the origination date of the mortgages will be provided to Respondent in a separate document entitled Attachment "A".

NOTICE OF RIGHTS

Respondent is entitled to be represented by counsel or other qualified representative.

Respondent also has the right to request a hearing pursuant to sections 120.569 and 120.57, Florida Statutes. Such request must comply with Rules 28-106.2015 and 28-106.104, Florida Administrative Code. An Election of Proceeding form is attached for your convenience.

Any such request must be filed as follows:

By Mail or Fax

OR

By Hand Delivery

Office of Financial Regulation
P.O. Box 8050
Tallahassee, FL 32314-8050
Phone: (850) 410-9987
Fax: (850) 410-9914

Office of Financial Regulation
General Counsel's Office
The Fletcher Building, Suite 118
101 East Gaines Street
Tallahassee, FL 32399-0379
Phone: (850) 410-9987

TO PRESERVE THE RIGHT TO A HEARING, A WRITTEN RESPONSE MUST BE FILED WITH THE OFFICE OF FINANCIAL REGULATION WITHIN TWENTY-ONE (21) DAYS AFTER THE RECEIPT OF THE ADMINISTRATIVE COMPLAINT. SAID RESPONSE MUST BE RECEIVED BY THE OFFICE NO LATER THAN 5:00 P.M. ON THE TWENTY-FIRST DAY AFTER THE RECEIPT OF THE ADMINISTRATIVE COMPLAINT. A FAILURE TO TIMELY RESPOND IN WRITING WILL CONSTITUTE A WAIVER OF THE LICENSEE'S RIGHT TO REQUEST A HEARING AND A FINAL ORDER MAY BE ENTERED WITHOUT FURTHER NOTICE.

You may not make an oral request for an administrative hearing. With regard to a written request, if you fail to follow the outlined procedure, your request may be dismissed. Any request for an administrative proceeding received prior to the date of this notice is deemed abandoned, and to be considered must be timely renewed in compliance with the procedure set forth above.

Mediation of this matter pursuant to section 120.573, Florida Statutes, is not available.

DATED and SIGNED this 14 day of October, 2014.



DREW J. BREAKSPEAR
Commissioner

By: William Oglo
William Oglo
Assistant General Counsel
Office of Financial Regulation
Fla. Bar No. 874876
200 E. Gaines Street
Fletcher Bldg., Suite #550
Tallahassee, FL 32399-0376
(850) 410-9887
(850) 410-9914 (fax)
bill.oglo@flofr.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Administrative Complaint has been furnished by certified U.S. mail, Return Receipt Requested to Jerome Libbin, Registered Agent, Bimija Limited Partnership, 11636 N. Kendall Dr., Miami, FL 33176-1005; Alfredo Bild, President, Bijami, Inc., 11636 N. Kendall Dr., Miami, FL 33176-1005; and Robert Wayne, Esq., Attorney at Law, 1225 S.W. 87th Ave., Miami, FL 33174 on this 14 day of October, 2014.

William Oglo
WILLIAM OGLO
Assistant General Counsel