

**STATE OF ILLINOIS  
SECRETARY OF STATE  
SECURITIES DEPARTMENT**

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<b>IN THE MATTER OF:</b>	)	
	)	
	)	
<b>MONICA HERNANDEZ ,</b>	)	
<b>D/b/a HDZ Enterprise, Inc. and</b>	)	<b>No 1200221</b>
<b>her partners, officers and directors,</b>	)	
<b>agents, employees, affiliates,</b>	)	
<b>successors and assigns.</b>	)	
	)	

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**ORDER OF PROHIBITION**

**TO RESPONDENT:    Monica Hernandez  
                             501 Chestnut Drive  
                             Oswego, Illinois 60543**

WHEREAS, a Temporary Order of Prohibition was issued by the Secretary of State on August 14, 2012 which prohibited Monica Hernandez, her partners, officers and directors, agents, employees, affiliates, successors and assigns from offering or selling securities in or from the State of Illinois until further order of the Secretary of State or his duly authorized representative;

WHEREAS, pursuant to section 11.F of the Illinois Securities Law of 1953 [815 ILCS 5] (the "Act"), the failure to request a hearing within thirty (30) calendar days of the entry of the Temporary Order shall constitute an admission of any acts alleged therein and constitute a sufficient basis to make the Temporary Order final;

WHEREAS, the Respondent has failed to request a hearing on the matters contained in the Temporary Order within thirty (30) calendar days of the entry of said Temporary Order and the Respondent is hereby deemed to have admitted the facts alleged in the Temporary Order;

Order of Prohibition

-2-

WHEREAS, the Secretary of State, by and through his duly authorized representative, has adopted the Findings of Fact contained in the Temporary Order as the Secretary of State's Findings of Fact as follows:

1. Respondent Monica Hernandez d/b/a HDZ Enterprise, Inc. (at times hereinafter "Hernandez" or "Respondent") has a last known address of 501 Chestnut Drive, Oswego, Illinois 60543.
2. In May 2011 Hernandez offered to and Illinois resident ("Investor") the opportunity to place \$30,000 into "private client trading activities" and that Hernandez had "a particular financial instrument that would provide some decent returns".
3. On May 30, 2011 Hernandez and the Investor entered into a written agreement on stationary with the heading, in part, as follows:

**HDZ Enterprise Inc  
501 Chestnut Drive  
Oswego, IL 60543**

4. The document was titled "**Joint Venture Agreement/Contract**" and provided, in part, that the Investor was investing \$30,000 and that Hernandez agreed to put the funds "into private placement"... and that the Investor would receive a return of the "initial amount plus profit TOTAL \$200,000" in 14 business days.
5. Additionally in part, the "**Joint Venture Agreement/Contract**" provided, "**The funds are not at risk the client shall receive the amount deposited back upon receipt of written authorization for the initial deposited amount to be sent back to investor within 14 business days.**"
6. Both Hernandez and the Investor signed the document and on June 1, 2011 the Investor wired \$30,000 into Respondent's bank account.
7. The activities described above in paragraphs 2-6 constitute the offer and sale of an investment contract and are therefore a security as those terms are defined in Sections 2.1, 2.5 and 2.5a of the Illinois Securities Law of 1953 [815 ILCS 5] (the "Act").

**FRAUD IN SALE OF SECURITIES**

8. Respondent Hernandez did not pay Investor any of the principal or interest due on the investment contract in spite of repeated written and oral demands by the Investor for the return of his investment.

Order of Prohibition

-3-

9. Instead Hernandez repeatedly promised to pay the principal and interest to the Investor but failed to do so.
10. Respondent failed and refused to notify Investor of the risk involved in the purchase of the investment contract that could result in the loss of the money paid by the Investor, but rather told the Investor that the investment was "not at risk".
11. Section 12.F of the Act provides, *inter alia*, that it shall be a violation of the Act for any person to engage in any transaction, practice or course of business in connection with the sale or purchase of securities which works or tends to work a fraud or deceit upon the purchaser or seller thereof.
12. Section 12.G of the Act provides, *inter alia*, that it shall be a violation of the Act for any person to obtain money or property through the sale of securities by means of any untrue statement of a material fact or any omission to state a material fact necessary in order to make the statements made, in light of the circumstances under which they were made, not misleading.
13. By virtue of the foregoing, Respondent violated Sections 12.F and 12.G of the Act and will violate them again if she makes further offers, or if she makes any sales of investment contracts or other securities described above in the State of Illinois.
14. The aforementioned findings are based upon credible evidence.

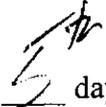
NOW THEREFORE IT IS HEREBY ORDERED THAT: pursuant to the authority granted by Section 11.F of the Act, Respondent **Monica Hernandez** and her partners, officers and directors, agents, employees, affiliates, successors and assigns, are **PROHIBITED** from rendering investment advice and from offering or selling securities in or from this State until the further Order of the Secretary of State.

**NOTICE:** Failure to comply with the terms of this Order shall be a violation of Section 12.D of the ACT. Any person or entity that fails to comply with the terms of this Order of the Secretary of State, having knowledge of the existence of this Order, shall be guilty of a Class 4 felony for each offence.

Order of Prohibition

-4-

**This is a final order subject to administrative review pursuant to the Administrative Review Law [735 ILCS 5/3-101 *et seq.*] and the Rules and Regulations of the Act (14 Ill. Admin. Code, Ch. 1 Sec. 130.1123). Any action for judicial review must be commenced within thirty-five (35) days from the date a copy of this Order is served upon the party seeking review.**

Dated: This  day of October 2012.



JESSE WHITE  
Secretary of State  
State of Illinois

Attorney for the Secretary of State:

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