STATE OF MINNESOTA
BOARD OF ACCOUNTANCY

In the Matter of the CPA Certificate of	**STIPULATION AND CONSENT ORDER AND CEASE AND DESIST ORDER**
Ramon Ramirez-Quintero CPA Certificate No. 24245 and Ramirez & Associates LLC Unlicensed	Board File Nos. 2025-002 and 2025-001

STIPULATION

Ramon Ramirez-Quintero ("Respondent"), Ramirez & Associates LLC ("Respondent Firm"), and the Minnesota Board of Accountancy's Complaint Committee stipulate that, subject to Board's review and discretionary approval, the Board may issue a consent order that imposes the following sanctions:

A. Respondent and Respondent Firm shall cease and desist from holding out as a CPA firm until such time as the firm becomes licensed as a CPA firm in the State of Minnesota.

B. Respondents shall pay to the Board a joint-and-several CIVIL PENALTY of $5,000. Respondents shall submit the civil penalty by check to the Board within 60 days of the Board's approval of this Stipulation and Consent Order.

C. Respondents shall comply with all statutes and rules within the Board's jurisdiction. *See* Minn. Stat. ch. 326A (2024) and Minn. R. ch. 1105 (2023).

D. Respondents shall report in writing within ten days any violations of this stipulation and consent order to the Board's Executive Director.

Respondent and the Committee enter into this stipulation based on the following findings of fact, conclusions of law, and other stipulated provisions:

Findings of Fact

1. The Board issued Respondent a CPA certificate on October 15, 2007.

2. Respondent Firm has not now, nor has ever, been licensed with the Board.

3. Respondent has had two firms that were previously registered with the Board but were dissolved by the Respondent.

4. Respondent Firm uses the CPA designation in multiple locations. The locations include, but are not limited to:

   a. Respondent Firm's website uses the CPA designation in the website address.

   b. The homepage states 'CPA – Accounting, Income Tax and Payroll', in a larger font than the Respondent's Firm name.

   c. The homepage also states, 'Get started with a CPA consultation in payroll, taxes, and accounting services.'

   d. Under Our Small Business Services, Respondent Firm lists:

      i. Income Taxes by a CPA.

      ii. Financial Accounting Reviews/Analysis or Bookkeeping by a CPA.

      iii. Issuance of financial reports by a CPA.

      iv. Accounting: monthly or quarterly financial analysis by a CPA, reviews, and consultations.

      v. Accounting Reports issued by a CPA.

5. By continuously using the CPA designation in multiple locations on the website, Respondent Firm is indicating that the firm is a CPA firm.

6. Respondent and Respondent Firm have failed to apply for a firm permit despite holding out as a CPA firm by using the CPA designation with the firm's website and indicating that it is a CPA firm.

Conclusion of Law

1. The Board has authority to license and regulate certified public accountants and to take disciplinary action as appropriate. Minn. Stat. ch. 326A (2024).

2. Respondent violated Minn. Stat. § 326A.10(d) (2024) and Minn. R. 1105.4000(A), 1105.5600, subp. 1(C)(1) and 1105.7800(A) and (D) (2023).

3. Respondent is subject to discipline pursuant to Minn. Stat. §§ 326A.08, subd. 5(a)(1), (8), and (10) (2024).

4. This stipulation and consent order is in the public interest.

Other Stipulated Provisions

1. This stipulation and consent order must be approved by the Board to become effective.

2. Respondent agrees that the Committee may move the Board *ex parte*, with or without advance notice to the Respondent, to approve this stipulation and consent order. Respondent understands that the Board may either approve the stipulation and consent order or not approve it. This stipulation and the files, records, and proceedings associated with this matter may be reviewed by the Board in its consideration of the Committee's motion.

3. If approved by the Board, this stipulation and consent order shall be classified as public data. Minn. Stat. § 13.41, subd. 5 (2024).

4. If the Board does not approve this stipulation and consent order, then the matter remains unresolved and the Committee may either seek to negotiate a revised stipulation and consent order with Respondent to present to the Board or issue an order commencing a contested-case hearing before an Administrative Law Judge at the Office of Administrative Hearings. *See* Minn. Stat. §§ 14.57–.62, 214.10, subd. 2 (2024) (describing administrative hearing process).

5. Respondent agrees that if this case comes before the Board again after it reviews and discusses this stipulation and consent order, Respondent waives any claim that the Board was prejudiced by its review and discussion of this stipulation and consent order and any records relating to it.

6. Respondent acknowledges that they were advised by the Committee of their right to a contested-case hearing in this matter before an Administrative Law Judge, to file exceptions and make argument to the Board after the hearing, and to seek judicial review from any adverse decision rendered by the Board. Respondent hereby expressly waives those rights. Respondent was further advised by the Committee of their right to be represented by counsel and that they knowingly waive that right.

7. Respondent has read, understands, and agrees to this stipulation and has voluntarily signed it. It is expressly understood that this stipulation contains the entire agreement between the parties, there being no other agreement of any kind, verbal or otherwise. If approved by the Board, a copy of the final stipulation and consent order shall be served

personally or by first class mail on Respondent. The Board's order shall be effective when it is signed by the Chair of the Board or the Chair's designee.

8. Pursuant to Minn. Stat. § 16D.13 (2024), any civil penalty imposed by this stipulation and consent order shall begin to accrue simple interest in accordance with that section thirty days after the civil penalty is due. Pursuant to Minn. Stat. § 16D.17 (2024), thirty days after any civil penalty imposed by this stipulation and consent order is due, the Board may file and enforce any unpaid portion of the civil penalty as a judgment against Respondent in district court without further notice or additional proceedings.

Ramon Ramirez-Quintero, CPA
Ramirez & Associates LLC
By: _____
Its: _____

STATE OF Florida

COUNTY OF Broward

This instrument was acknowledged before me on 30 May 2025 by Ramon Ramirez-Quintero.

(stamp)

(Signature of notary officer)

My commission expires: August 11, 2028

TANISIA ANTOINETTE BOWEN
Notary Public - State of Florida
Commission # HH 580754
My Comm. Expires Aug 11, 2028
Bonded through National Notary Assn.

COMPLAINT COMMITTEE

ANN ETTER, CPA
Chair

Dated: June 26, 2025

CONSENT ORDER

Upon consideration of this stipulation and consent order, and based upon all the files, records, and proceedings herein, all terms of the stipulation and consent order are approved. Accordingly, the Board hereby ADOPTS the stipulation and issues the ORDER described above.

STATE OF MINNESOTA
BOARD OF ACCOUNTANCY

Dated: 08/06/, 2025

FOR:

CHARLES SELCER, CPA
Board Chair