



Illinois Department of Financial and  
Professional Regulation

# NEWS

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**SPRINGFIELD** – The Illinois Department of Financial and Professional Regulation (IDFPR) announced today that the Directors of Professional Regulation, Jay Stewart; Banking, Sheila Henretta; and Financial Institutions, Francisco Menchaca, signed the following enforcement orders in the month **June, 2014**.

## **Banking**

### **BANKS**

**Valley Bank, Moline** – Possession and control taken June 20, 2014 and Federal Deposit Insurance Company appointed receiver.

**Cole Taylor Bank, Chicago** – Order to Cease and Desist and Order of Assessment of Civil Money Penalty issued upon consent entered June 26, 2014 regarding compliance with consumer protection laws.

### **RESIDENTIAL MORTGAGE**

**United Banc Group, Oak Brook** – residential mortgage license (MB.676805) had its fined reduced to \$1,000 per Consent Order.

## **Financial Institutions**

### **CREDIT UNION**

**Bensenville Community Credit Union, 23 South Center Street, Bensenville** – credit union charter (97042) operations have been suspended for 60 days (beginning June 16, 2014), due to the credit union's insolvency. A Manager Trustee has been appointed to operate the credit union during the 60-day suspension period.

## CURRENCY EXCHANGE

**New Commons Currency Exchange, LTD., 811 E. Rollins Road, Round Lake Beach** – currency exchange license (3315) fined \$1,000 for access to another business and charging in excess for filled-in money orders.

**Streamwood Currency Exchange, Inc., 225 Irving Park Road, Streamwood** – currency exchange license (1422) fined \$1,000 for conflicting fees posted in the lobby for services.

## Consumer Credit Section

*Note: Due to a technology upgrade, actions taken during June represent findings from several months of licensee examinations. If a licensee has exercised its right to a hearing pursuant to statute, an order on this list may not be final.*

**AAA Cash Loans, Inc., Alton** – CILA license (2754) fined \$7,000 for the following violation: Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

**A-All Financial Services, Inc., Chicago** – PLRA license (1317) fined \$2,000 for the following violation: Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**ABC Consumer Loans, LLC, Metropolis** – CILA license (2930) fined \$6,250 for the following violations: The lender took a vehicle title as security on a Small consumer loan. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**AC Autopay, LLC, Denver, CO** – SFA license (1410) fined \$1,000 for the following violation: File does not contain evidence of a contract signed or acknowledged by the borrower.

**Advance America, Cash Advance Centers of IL, Inc., Galesburg** – PLRA license (1040) fined \$1,000 for the following violation: Licensee did not refund unearned finance charges based on the actuarial method.

**Advance America, Cash Advance Centers of IL, Inc., Pekin** – PLRA license (1053) fined \$1,250 for the following violation: Licensee did not refund unearned finance charges based on the actuarial method.

**Advance America, Cash Advance Centers of IL, Inc., Rockford** - PLRA license (1023) fined for \$6,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not enter into the database that the borrower's loan was paid in full or cancelled on the day the transaction was made. Licensee did not refund unearned finance charges based on the actuarial method.

**Advance America, Cash Advance Centers of IL, Inc., Rock Island** – PLRA license (1029) fined \$3,750 for the following violations: Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income. Licensee did not refund unearned finance charges based on the actuarial method.

**Advance America, Cash Advance Centers of IL, Inc., DeKalb** – PLRA license (1015) fined \$3,250 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income. Licensee did not refund unearned finance charges based on the actuarial method.

**Advance America, Cash Advance Centers of IL, Inc., Freeport** – PLRA license (1070) fined \$1,250 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Licensee did not refund unearned finance charges based on actuarial method.

**All American Cash Advance, Inc., Carpentersville** – PLRA license (1888) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**All American Cash Advance, Inc., Carpentersville** – PLRA license (1888) fined \$6,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender charged more than \$15.50 per \$100 on the initial principal balance and/or on the principal balances scheduled to be outstanding during any installment period on an Installment payday loan.

**Ally Financial Inc., Jacksonville, FL** – SFA license (1340) fined \$1,000 for the following violation: File does not contain evidence of a contract signed or acknowledged by the borrower.

**Ally Financial Inc., Little Rock, AR** – SFA license (1336) fined \$3,000 for the following violation: File does not contain evidence of a contract signed or acknowledged by the borrower.

**Ally Financial Inc., Auburn Hills, MI** – SFA license (1323) fined \$1,000 for the following violation: Improper simple interest calculations.

**America's Financial Choice, Inc., Calumet City** – PLRA license (1284) fined \$1,000 for the following violation: Licensee did not refund unearned finance charges based on the actuarial method.

**America's Financial Choice, Inc., Chicago** – PLRA license (1283) fined \$7,000 for the following violations: The loan contract does not state interest rate, agreed upon by the licensee and the borrower, what the licensee charges, contracts for, and receives upon the principal amount. Lender charged more than \$15.50 per \$100 on the initial principal balance and/or on the principal balances scheduled to be outstanding during any installment period on an Installment payday loan.

**America's Financial Choice, Inc., Belleville** – PLRA license (1789) fined \$1,000 for the following violation: The loan contract does not state interest rate, agreed upon by the licensee and the borrower, that the licensee charges, contracts for, and receives upon the principal amount.

**Americash Loans, LLC, Champaign** – PLRA license (1708) fined \$10,000 for the following violation: Lender engaged in unfair, deceptive, or fraudulent practices in the making or collecting of a payday loan.

**AmeriCredit Financial Services, Inc., Arlington, TX** – SFA license (1128) fined \$1,000 for the following violation: Licensee did not dispose of repossessed collateral in a commercially reasonable manner.

**Archerfield Funding, LLC, Palm Beach Gardens, FL** – CILA license (3580) fined \$14,000 for the following violations: Improper simple interest calculation. The total monthly account handling fee on the small loan contract exceeds the statutory limit. Lender did not accurately input the borrower's gross monthly income into the database for a small consumer loan.

**Ardmore Finance Corporation, Alton** – CILA license (2873) fined \$2,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. The total monthly account handling fee on the small loan exceeds the statutory limit.

**Ardmore Finance Corporation, Alton** – CILA license (2873) fined \$2,000 for the following violations: The lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**B & B Investment Group, Inc., Galesburg** – CILA license (2902) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's gross monthly income before making a Small consumer loan.

**Bay Finance Company, LLC, Wausau, WI** – SFA license (1156) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Brookwood Loans of Illinois, LLC, Alpharetta, GA** – CILA license (3765) fined \$21,000 for the following violations: Lender did not input information into the database within 90 days after making a Small consumer loan. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Brother Loan & Finance Company, East St. Louis** – CILA license (1186) fined \$1,000 for the following violation: Small consumer loan is not fully amortized or is not repayable in substantially equal installments.

**Buckeye Check Cashing of Illinois, LLC, Chicago** – PLRA license (1815) fined \$3,000 for the following violations: Improper simple interest calculations. Licensee did not refund unearned finance charges based on the actuarial method.

**Buckeye Check Cashing of Illinois, LLC, Chicago** – PLRA license (3594) fined \$2,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Buckeye Check Cashing of Illinois, LLC, Chicago** – PLRA license (3591) fined \$2,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Buckeye Check Cashing of Illinois, LLC, Chicago** – PLRA license (1814) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Burlington Acceptance, L.L.C., Willowbrook** – SFA license (1376) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Buy Here, pay Here, Inc., Carbondale** – SFA license (1139) fined \$3,000 for the following violations: Licensee did not follow required procedures when ceasing operations, closing business, or filing for bankruptcy. Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Cash To Go at Wheeling, Palatine** – CILA license (2959) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**CGI Finance, Inc., Glen Burnie** – SFA license (1284) fined \$1,000 for the following violation: Improper simple interest calculations.

**Check Into Cash of Illinois, LLC, Matteson** – CILA license (1623) fined \$2,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Check Into Cash of Illinois, LLC, Rockford** – PLRA license (1203) fined \$2,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Check Into Cash of Illinois, LLC, De Kalb** – PLRA license (1233) fined \$10,000 for the following violation: The loan contract does not state the interest rate, agreed upon by the licensee and the borrower, that the licensee charges, contracts for, and receives upon the principal amount.

**Check Into Cash of Illinois, LLC, Decatur** – PLRA license (1222) fined \$2,500 for the following violation: Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan.

**CNAC East Dundee, Inc., East Dundee** – SFA license (1399) fined \$ 2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**CNAC Berwyn, LLC, Berwyn** – SFA license (1234) fined \$ 2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Collinsville Quick Cash, Inc., Collinsville** – CILA license (1615) fined \$1,000 for the following violation: Improper simple interest calculations.

**Compass Equipment Finance, LLC, Burr Ridge** – SFA license (1295) fined \$5,000 for the following violation: The licensee is illegally taking the Power of Attorney.

**Consumer Financial Services Corporation, Aurora** – CILA license (2977) fined \$2,000 for the following violations: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Cottonwood Financial Illinois, LLC, Peoria** – PLRA license (1580) fined \$1,500 for the following violations: Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Chester** – PLRA license (1608) fined \$1,000 for the following violation: Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Chester** – CILA license (3369) fined \$2,000 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Require lenders to input information into the database which is required by the Department.

**Cottonwood Financial Illinois, LLC, Rockford** – PLRA license (1586) fined \$3,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Lombard** – PLRA license (1591) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Marion** – CILA license (3360) fined \$10,250 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Licensee did not dispose of collateral within 90 days of repossession. Lender did not obtain any official income documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Marion** – PLRA license (1575) fined \$3,500 for the following violations: Lender did not obtain any official income documentation of the borrower's income before making a payday or title-secured loan. Official income documentation is not the required type for a payday loan or was not for the 30 days preceding the loan. Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Loves Park** – PLRA license (1576) fined \$4,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's gross monthly income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Taylorville** – CILA license (3368) fined \$1,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Mattoon** – CILA license (3357) fined \$3,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Pontiac** – PLRA license (1605) fined \$2,000 for the following violation: Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Rockford** - PLRA license (1594) fined for \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Highland** – PLRA license (1596) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Rockford** – PLRA license (1564) fined \$2,000 for the following violation: Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Peoria** – CILA license (3382) fined \$1,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Rockford** – CILA license (3362) fined \$2,250 for the following violations: Lender made a title-secured loan with a monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Rockford** – PLRA license (1588) fined \$3,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Salem** – CILA license (3359) fined \$4,000 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.

**Cottonwood Financial Illinois, LLC, Morris** – CILA license (3379) fined \$1,000 for the following violation: Lender did not properly enter loan(s) into the database on the day the loan was made.

**Cottonwood Financial Illinois, LLC, Ottawa** – CILA License (3381) fined \$1,250 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.

**Cottonwood Financial Illinois, LLC, Morris** – PLRA license (1583) fined \$1,000 for the following violation: Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Streator** – PLRA license (1579) fined \$1,000 for the following violation: Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Kankakee** – CILA license (3473) fined \$3,500 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Silvis** – CILA license (3830) fined \$1,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, DuQuoin** – PLRA license (1606) fined \$5,000 for the following violation: Lender did not obtain any official documentation of the borrower's gross monthly income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Rockford** – CILA license (3375) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Rockford** – CILA license (3362) fined \$1,000 for the following violation: Require lenders to input information into the database which is required by the Department.

**Cottonwood Financial Illinois, LLC, Freeport** – PLRA license (1569) fined \$3,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender made an installment payday and payday loan exceeding 22.5% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Lombard** – PLRA license (1591) fined \$4,000 for the following violation: Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, DeKalb** - PLRA license (1574) fined for \$6,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Belvidere** - CILA license (3386) fined for \$3,250 for the following violations: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Pontiac** – CILA license (3366) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, East Peoria** – CILA license (3364) fined \$1,250 for the following violation: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.

**Cottonwood Financial Illinois, LLC, Crest Hill** – CILA license (3365) fined \$3,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. File does not contain evidence of a contract signed or acknowledged by the borrower.

**Cottonwood Financial Illinois, DeKalb** – CILA license (3376) fined \$2,750 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.



**Cottonwood Financial Illinois, LLC, Salem** – PLRA license (1567) fined \$2,250 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. Official income documentation was not the required type for a payday loan or was not for the 30 days preceding the loan.

**Cottonwood Financial Illinois, LLC, Loves Park** – CILA license (3363) fined \$4,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Require lenders to input information into the database which is required by the Department.

**Cottonwood Financial Illinois, LLC, Taylorville** – PLRA License (1607) fined \$4,250 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Salem** – PLRA license (1567) fined \$4,250 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Sterling** – PLRA license (1566) fined \$1,000 for the following violation: Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Normal** – CILA license (3445) fined \$1,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Elgin** – CILA license (3378) fined \$4,250 for the following violations: Improper simple interest calculations. Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain borrower's most recent income documentation available at the time that the loan was made.

**Cottonwood Financial Illinois, LLC, McHenry** – CILA license (3447) fined \$3,000 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Rockford** – PLRA license (1564) fined \$2,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, McHenry** – PLRA license (1646) fined \$4,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Belvidere** – PLRA license (1600) fined \$8,250 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. The lender did not obtain borrower's most recent income documentation available at the time the loan was made.

**Cottonwood Financial Illinois, LLC, East Peoria** – PLRA license (1603) fined \$1,250 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan.

**Cottonwood Financial Illinois, LLC, Kankakee** – PLRA license (1656) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Rockford** – CILA license (3372) fined \$1,250 for the following violation: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Lombard** – CILA license (3392) fined \$2,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood financial Illinois, LLC, Kankakee** – CILA license (3473) fined \$1,250 for the following violations: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Streator** – CILA license (3373) fined \$1,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Normal** – CILA license (3445) fined \$1,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Peoria** – CILA license (3390) fined \$1,250 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain borrower's most recent income documentation at the time the loan was made.

**Cottonwood Financial Illinois, LLC, Carbondale** – PLRA license (1578) fined \$2,750 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Official income documentation is not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender made an Installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Peoria** – CILA license (3382) fined \$7,250 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official income documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Mount Vernon** – PLRA license (1573) fined \$2,500 for the following violations: Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Ottawa** – PLRA license (1582) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Peru** – PLRA license (1643) fined \$1,000 for the following violation: Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Carbondale** – CILA license (3355) fined \$5,000 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Wood River** – CILA license (3444) fined \$7,250 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not properly enter loan(s) into the database on the day made.

**Courtesy Loans of Illinois, L.L.C., Bloomington** – CILA license (2812) fined \$1,500 for the following violations: Improper simple interest calculations. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

**Courtesy Loans of Illinois, L.L.C., Mattoon** – CILA license (2220) fined \$ 15,250 for the following violations: Lender refinanced Small consumer loan within 75 days from the date of the loan. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**Courtesy Loans of Illinois, L.L.C., Effingham** – CILA license (2605) fined \$1,000 for the following violation: Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

**Easy Acceptance, Inc., Chicago** – SFA license (1296) fined \$2,500 for the following violation: Interest or account handling charge rebate is insufficient.

**Easy Acceptance, Inc., Chicago** – SFA license (1296) fined \$1,250 for the following violations: Interest or account handling charge rebate is insufficient. Licensee did not dispose of collateral within 90 days of repossession.

**Easy Money Express Co., Marion** – CILA license (2265) fined \$1,000 for the following violation: Improper simple interest calculations.

**Evergreen Financial LLC, Chicago** – CILA license (2484) fined \$ 2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Express Auto Title Loans, Inc., Wheeling** – CILA license (2071) fined \$3,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Family Title Loans, Inc., Peoria** – CILA license (3123) fined \$5,000 for the following violation: The licensee is illegally taking the Power of Attorney.

**Foundation Finance Company LLC, Rothschild, WI** – SFA license (1400) fined \$1,000 for the following violation: Improper simple interest calculations.

**Great Lakes Specialty Finance, Inc., Schaumburg** - PLRA license (1078) fined for \$5,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Great Lakes Specialty Finance, Inc., Rockford** –PLRA license (1076) fined \$1,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Great Lakes Specialty Finance, Inc., Chicago Heights** – PLRA license (1094) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Great Lakes Specialty Finance, Inc., Rockford** – PLRA license (1076) fined \$3,000 for the following violation: Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Great Lakes Specialty Finance, Inc., Glenwood** – PLRA license (1140) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**H.E.R.R. Ltd., Rockford** – CILA license (3525) fined \$8,250 for the following violations: Title-secured loan is not fully amortized or was not repayable in substantially equal and consecutive installments. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Require lenders to input information into the database which is required by the Department.

**Harrisburg Quick Cash, Inc., Harrisburg** – PLRA license (1800) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Illini Finance, Inc., Marion** - CILA license (3515) fined for \$11,000 for the following violations: Lender did not input information into the database within 90 days after making a Small consumer loan. Small consumer loan is not fully amortized or is not repayable in substantially equal installments.

**Illini Finance, Inc., Marion** - CILA license (3515) fined for \$3,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Illinois Title Loans, Inc., Decatur** – CILA license (1371) fined \$1,000 for the following violation: Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made.

**Illinois Title Loans, Inc., Chicago** – CILA license (1912) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Illinois Title Loans, Inc., Joliet** – CILA license (1953) fined \$3,000 for the following violation: Lender did not obtain any official documentation of the borrower’s income before making a payday or title-secured loan.

**Illinois Title Loans, Inc., Markham** – CILA license (1990) fined \$4,750 for the following violations: Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower’s income before making a payday or title-secured loan.

**Illinois Title Loans, Inc., Rockford** – CILA license (1915) fined \$3,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower’s income before making a payday or title-secured loan.

**Illinois Title Loans, Inc., Dolton** - CILA license (1976) fined for \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Illinois Title Loans, Inc., Elgin** –CILA license (1913) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower’s income before making a payday or title-secured loan.

**Illinois Title Loans, Inc., Dolton** – PLRA license (1435) fined \$2,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. The lender made a payday loan but there is no evidence of a signed written agreement.

**Illinois Title Loans, Inc., Chicago** – CILA license (1781) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower’s income before making a payday or title-secured loan.

**Illinois Title Loans, Inc., Normal** – CILA license (1783) fined \$1,000 for the following violation: Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made.

**Illinois Title Loans, Inc., Mount Vernon** – CILA license (2124) fined \$2,000 for the following violation: Title-secured loan not fully amortized or is not repayable in substantially equal and consecutive installments.

**Illinois Title Loans, Inc., Mount Vernon** – CILA license (2124) fined \$1,250 for the following violations: Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Illinois Title Loans, Inc., Chicago Heights** - CILA license (1991) fined for \$3,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Illinois Title Loans, Inc., Lomax** – CILA license (2337) fined \$3,000 for the following violation: Require lenders to input information into the database which is required by the Department.

**Illinois title Loans, Inc., Chicago** – CILA license (1945) fined \$2,250 for the following violations: Licensee charged a fee not allowed. (2<sup>nd</sup>). Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Illinois Title Loans, Inc., Chicago Heights** - CILA license (1991) fined for \$11,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. File does not contain evidence of a contract signed or acknowledged by the borrower.

**Illinois Title Loans, Inc., Burbank** – PLRA license (1421) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Illinois Title Loans, Inc., Springfield** – PLRA license (1452) fined \$1,000 for the following violation: Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Illinois Title Loans, Inc., Elgin** – PLRA license (1447) fined \$1,000 for the following violation: Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Illinois Title Loans, Inc., Danville** – PLRA license (1426) fined \$1,750 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Official income documentation is not the required type for a payday loan or was not for income for the 30 days preceding the loan.

**JHG Management, Inc., Waukegan** – CILA license (3520) fined \$3,500 for the following violations: Title-secured loan is not fully amortized or is not repayable in substantially equal and consecutive installments. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Life Credit Company, LLC, La Jolla, CA** – CILA license (3833) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Loan By Phone of Illinois, LLC, Cleveland, TN** – PLRA license (1917) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Lou R. Messervy, Springfield** – PLRA license (1665) fined \$2,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making payday or title-secured loan. Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Ludlow Acceptance, LLC, Evanston** – SFA license (1102) fined \$2,250 for the following violations: Licensee did not maintain a positive net worth of a minimum of \$30,000. Licensee did not dispose of collateral within 90 days of repossession.

**Midwest Title Loans, Inc., Chicago** – CILA license (2090) fined \$3,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Sycamore** – CILA license (3691) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Northlake** – SFA License (1380) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Midwest Title Loans, Inc., Franklin Park** – CILA license (2089) fined \$4,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. File does not contain evidence of a contract signed or acknowledged by the borrower.

**Midwest Title Loans, Inc., Champaign** – CILA license (3825) fined \$7,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Midwest Title Loans, Inc., Loves Park** – CILA license (1846) fined \$10,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Midwest Title Loans, Inc., Niles** – CILA license (3704) fined \$5,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Oak Forest** – CILA license (3709) fined \$3,250 for the following violations: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not verify that the loan was permissible.

**Midwest Title Loans, Inc., Rockford** – CILA license (3607) fined \$8,000 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Midwest Title Loans, Inc., Aurora** – CILA license (3604) fined \$1,250 for the following violations: Licensee did not dispose of collateral within 90 days of repossession. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Midwest Title Loans, Inc., Palatine** – CILA license (3670) fined \$5,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Palatine** – CILA license (3670) fined \$2,500 for the following violations: Lender made a title-secured loan with a schedule monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Licensee did not dispose of collateral within 90 days of repossession.

**Midwest Title Loans, Inc., Champaign** – CILA license (3825) fined \$11,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Sycamore** – CILA license (3691) fined \$2,250 for the following violations: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Hanover Park** – CILA license (3733) fined \$1,250 for the following violations: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Decatur** – CILA license (3708) fined \$6,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Midwest Title Loans, Inc., Mt. Vernon** – CILA license (3151) fined \$5,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Decatur** – CILA license (1845) fined \$4,000 for the following violations: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Chicago Heights** – CILA license (3694) fined \$3,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Franklin Park** – CILA license (2089) fined \$8,000 for the following violations: Lender did not verify that the loan was permissible. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. File does not contain evidence of a contract signed or acknowledged by the borrower.

**Midwest Title Loans, Inc., Naperville** – CILA license (3707) fined \$5,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Harvey** – CILA license (1842) fined \$8,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.



**Midwest Title Loans, Inc., Loves Park** – CILA license (1846) fined \$4,500 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Midwest Title Loans, Inc., Peoria** – CILA license (2177) fined \$7,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**OpenRoad Lending, LLC, North Richland Hills, TX** – CILA license (3871) fined \$5,000 for the following violation: The Licensee is illegally taking Power of Attorney.

**Opportunity Financial, LLC, Chicago** – CILA license (3558) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Personal Finance Company, LLC, Effingham** – CILA/SFA license (405) fined \$1,000 for the following violation: File does not contain evidence of a contract signed or acknowledged by the borrower.

**Port Enterprises, Ltd., Blue Island** - CILA license (2592) fined for \$2,250 for the following violations: The annual percentage rate is not accurately disclosed. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

**Preferred Capital Funding of Illinois, LLC, Chicago** – CILA license (3575) fined \$19,000 for the following violations: The annual percentage rate is not accurately disclosed. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. Lender made a Consumer Loan exceeding 36% Annual Percentage Rate.

**Preferred Capital Lending, Inc., Chicago** – CILA license (2985) fined \$5,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Progress Financial Corporation, Cicero** – CILA license (3861) fined \$12,000 for the following violations: Small Consumer loan is not fully amortized or is not repayable in substantially equal installments. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Progress Financial Corporation, Chicago** – CILA license (3860) fined \$10,000 for the following violations: Small Consumer loan is not fully amortized or is not repayable in substantially equal installments.

**QC Financial Services, Inc., Danville** – PLRA license (1255) fined \$4,000 for the following violations: Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income. Installment Payday loan is not fully amortized or is not repayable in substantially equal and consecutive installments.

**QuickClick Loans of Illinois, LLC, Alpharetta, GA** – CILA License (3597) fined \$18,000 for the following violations: Lender did not input information into the database within 90 days after making a Small consumer loan. Lender did not accurately input the borrower's gross monthly income into the database for a small consumer loan.

**QuickClick Loans, LLC, Alpharetta, GA** – CILA License (3170) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Redbird Financial, LLC, Palatine** – CILA license (1941) fined \$1,000 for the following violation: Lender made a Consumer Loan exceeding 36% Annual Percentage Rate.

**RRB Finance, LLC, Rockford** – CILA/SFA license (3847) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**SFC of Illinois, L.P., Champaign** – CILA license (2425) fined \$8,000 for the following violation: Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**SFC of Illinois, L.P., Crest Hill** – CILA license (2440) fined \$4,000 for the following violation: Licensee did not properly update the state database with the required information within 90 days of when the events occurred.

**SFC of Illinois, L.P., Rockford** – CILA license (2403) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**SFC of Illinois, L.P., Danville** – CILA license (2436) fined \$2,000 for the following violation: Licensee did not properly update the state database with the required information within 90 days of when the events occurred.

**SFC of Illinois, L.P., Sterling** – CILA license (2404) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**SFC of Illinois, L.P., Collinsville** – CILA license (2437) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**SFC of Illinois, L.P., Freeport** – CILA license (2427) fined \$2,000 for the following violations: Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**SFC of Illinois, L.P., Belvidere** – CILA license (2425) fined \$8,000 for the following violations: Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**SFC of Illinois, L.P., Rockford** – CILA license (2403) fined \$2,250 for the following violations: The Lender did not obtain the borrower's most recent income documentation available at the time the loan was made. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**SFC of Illinois, L.P., Belvidere** – CILA license (2427) fined \$3,000 for the following violations: The Lender did not obtain the borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a small consumer loan.

**SFC of Illinois, L.P., Aurora** – CILA license (3008) fined \$2,000 for the following violation: Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**SFC of Illinois, L.P., Anna** – CILA license (3007) fined \$1,250 for the following violations: Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income. The Lender did not obtain the borrower's most recent income documentation available at the time the loan was made.

**SFC of Illinois, L.P., Sparta** – CILA license (2413) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**SFC of Illinois, L.P., Mattoon** – CILA license (2399) fined \$4,250 for the following violations: Lender refinanced Small consumer loan within 75 days from the date of the loan. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**SFC of Illinois, L.P., Charleston** – CILA license (2438) fined \$2,250 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**SFC of Illinois, L.P., Du Quoin** – CILA license (2477) fined \$4,750 for the following violations: The Lender did not obtain the borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a small consumer loan.

**SGB Finance North America, Inc., Glen Burnie, MD** – SFA license (1326) fined \$4,000 for the following violation: The licensee is illegally taking the Power of Attorney.

**Short Term Loans, LLC, Naperville** – PLRA license (1648) fined \$7,000 for the following violation: Lender charged more than \$15.50 per \$100 on an initial principal balance and/or on the principal balances scheduled to be outstanding during any installment period on an Installment Payday loan.

**Short Term Loans, LLC, Streamwood** – PLRA license (1393) fined \$3,000 for the following violation: Lender charged more than \$15.50 per \$100 on an initial principal balance and/or on the principal balances scheduled to be outstanding during any installment period on an Installment Payday loan.

**Short Term Loans, LLC, Hoffman Estates** – PLRA license (1651) fined \$1,000 for the following violation Lender made and installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Speedy Cash Illinois, Inc., Dolton** – CILA license (3865) fined \$12,000 for the following violations: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Title-Secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

**Speedy Cash Illinois, Inc., Alsip** – CILA license (3866) fined \$11,000 for the following violations: Title-Secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments. File does not contain evidence of a contract signed or acknowledged by the borrower.

**Speedy Cash Illinois, Inc., Dolton** – PLRA license (1909) fined \$2,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Springleaf Financial Services of Illinois, Inc., Murphysboro** – CILA license (958) fined \$1,000 for the following violation: File does not contain evidence of a contract signed or acknowledged by the borrower.

**State Finance Co., Metropolis** – CILA license (2998) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**State Finance Co., DuQuoin** – CILA license (2862) fined \$1,250 for the following violations: The Lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Sun Legal Finance, Inc., Chicago** – CILA license (3175) fined \$2,000 for the following violation: Improper simple interest calculations.

**Sun Loan Company Illinois No. 2, Inc., Carbondale** – CILA license (3121) fined \$1,250 for the following violations: The Lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Sun Loan Company Illinois No. 2, Inc., West Frankfort** – CILA license (3002) fined \$3,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Sun Loan Company Illinois No. 2, Inc., Harrisburg** – CILA license (3122) fined \$1,250 for the following violations: The Lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Sun Loan Company Illinois No. 2, Inc., Harrisburg** – CILA license (3122) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Sun Loan Company Illinois No. 2, Inc., West Frankfort** – CILA license (3002) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Sun Loan Company Illinois No. 2, Inc., Marion** – CILA license (1239) fined \$2,500 for the following violations: The Lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Sun Loan Company Illinois No. 2, Inc., Anna** – CILA license (3276) fined \$3,250 for the following violations: The Lender did not obtain borrower’s most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower’s income before making a Small consumer loan.

**Sun Loan Company Illinois No. 2, Inc., Carbondale** – CILA license (3121) fined \$2,000 for the following violations: Lender did not obtain any official documentation of the borrower’s income before making a Small consumer loan. File does not contain evidence of a contract signed or acknowledged by the borrower.

**Swansea Quick Cash, Inc., Swansea** – CILA license (1689) fined \$5,000 for the following violation: Title-Secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

**Title Cash of Illinois, Inc., Bloomington** - CILA license (2844) fined for \$6,000 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor’s gross monthly income. Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made. Licensee did not dispose of repossessed collateral in a commercially reasonable manner.

**Title Cash of Illinois, Inc., Mt. Carmel** - CILA license (3452) fined for \$5,000 for the following violations: The annual percentage rate is not accurately disclosed. Improper simple interest calculations. Lender did not obtain any official documentation of the borrower’s income before making a payday or title-secured loan.

**Title Cash of Illinois, Inc., Herrin** - CILA license (2750) fined for \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower’s income before making a payday or title-secured loan.

**Title Cash of Illinois, Inc., Anna** - CILA license (2995) fined for \$3,250 for the following violations: The annual percentage rate is not accurately disclosed. Licensee did not dispose of repossessed collateral in a commercially reasonable manner.

**Title Cash of Illinois, Inc., Rock Island** - CILA license (3313) fined for \$7,000 for the following violations: Improper simple interest calculations. The licensee is illegally taking the Power of Attorney.

**Title Cash of Illinois, Inc., Bloomington** - PLRA license (1866) fined for \$2,750 for the following violations: Lender imposed on a borrower fees or charges other than those specifically authorized by this Act. Lender overcharged borrower for a check or ACH returned for insufficient funds.

**Title Cash of Illinois, Inc., Herrin** - CILA license (2750) fined for \$2,000 for the following violation: Licensee did not dispose of repossessed collateral in a commercially reasonable manner.

**Title Cash of Illinois, Inc., Bloomington** - CILA license (2844) fined for \$8,500 for the following violations: The licensee is illegally taking the Power of Attorney. Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower’s income before making a payday or title-secured loan.

**Title Cash of Illinois, Inc., Chillicothe** - PLRA license (1867) fined for \$2,975 for the following violations: Lender attempted or threatened to attempt enforcement of a right or remedy with knowledge or reason to know that the right or remedy does not exist. Lender imposed on a borrower fees or charges other than those specifically authorized by this Act. Lender overcharged borrower for a check or ACH returned for insufficient funds.

**Title Cash of Illinois, Inc., Macomb** - PLRA license (1854) fined for \$2,500 for the following violations: Lender imposed on a borrower fees or charges other than those specifically authorized by this Act. Lender overcharged borrower for a check or ACH returned for insufficient funds.

**Title Cash of Illinois, Inc., Loves Park** - CILA license (2974) fined for \$5,000 for the following violation: The licensee is illegally taking the Power of Attorney.

**Title Cash of Illinois, Inc., Anna** - CILA license (2995) fined for \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Title Cash of Illinois, Inc., Herrin** - CILA license (2750) fined for \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Title Cash of Illinois, Inc., Peoria** - CILA license (2388) fined for \$6,000 for the following violations: The licensee is illegally taking the Power of Attorney. Lender did not verify that the loan was permissible.

**Title Cash of Illinois, Inc., Peoria** - CILA license (3404) fined for \$5,000 for the following violation: The licensee is illegally taking the Power of Attorney.

**Title Lenders, Inc., Granite City** – PLRA license (1491) fined \$2,500 for the following violations: Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income. Installment Payday loan is not fully amortized or is not repayable in substantially equal and consecutive installments.

**Title Lenders, Inc., Chicago** – PLRA license (1482) fined \$2,250 for the following violation: Licensee did not refund unearned finance charges based on the actuarial method.

**Title Lenders, Inc., Aurora** – PLRA license (1475) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Title Lenders, Inc., Des Plaines** – PLRA license (1478) fined \$1,500 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Licensee did not refund unearned finance charges based on the actuarial method.

**TitleMax of Illinois, Inc., Peoria** – CILA license (3756) fined \$1,500 for the following violations: The licensee is illegally taking the Power of Attorney. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.

**TitleMax of Illinois, Inc., Oak Lawn** – CILA license (3754) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**TitleMax of Illinois, Inc., Collinsville** – CILA license (3562) fined \$1,000 for the following violation: Licensee refinanced or renewed a title-secured within 15 days after the maturity date of the loan.

**TitleMax of Illinois, Inc., Sauk Village** – CILA license (3859) fined \$7,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. File does not contain evidence of a contract signed or acknowledged by the borrower.

**TitleMax of Illinois, Inc., Peoria** – CILA license (3265) fined \$7,000 for the following violation: Lender did not verify that the loan was permissible.

**TitleMax of Illinois, Inc., Wood Dale** – CILA license (3828) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Springfield**– CILA license (3748) fined \$7,000 for the following violations: A title-secured lender made an additional loan to a borrower who had an outstanding title-secured loan within the preceding 15 days. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Peoria** – CILA license (3241) fined \$6,000 for the following violations: Lender did not verify that the loan was permissible. Require Lenders to input information into the database which is required by the Department.

**TitleMax of Illinois, Inc., Springfield**– CILA license (3240) fined \$1,000 for the following violation: A title-secured lender made an additional loan to a borrower who had an outstanding title-secured loan within the preceding 15 days.

**TitleMax of Illinois, Inc., Harvey** – CILA license (3725) fined \$2,250 for the following violations: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**TitleMax of Illinois, Inc., Oak Lawn** – CILA license (3754) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Swansea** – CILA license (3457) fined \$3,000 for the following violations: Licensee refinanced or renewed a title-secured within 15 days after the maturity date of the loan. A title-secured lender made an additional loan to a borrower who had an outstanding title-secured loan within the preceding 15 days. Lender imposed on a borrower fees or charges other than those specifically authorized by this Act.

**TitleMax of Illinois, Inc., Mt. Prospect** – CILA license (3757) fined \$4,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Plainfield** – CILA license (3758) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Calumet City** – CILA license (3747) fined \$5,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Peoria**– CILA license (3239) fined \$4,000 for the following violations: A title-secured lender made an additional loan to a borrower who had an outstanding title-secured loan within the preceding 15 days. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. Require Lenders to input information into the database which is required by the Department.

**TitleMax of Illinois, Inc., Springfield**– CILA license (3348) fined \$4,250 for the following violations: Licensee charged a fee not allowed (2<sup>nd</sup>). A title-secured lender made an additional loan to a borrower who had an outstanding title-secured loan within the preceding 15 days.

**TitleMax of Illinois, Inc., Champaign**– CILA license (3601) fined \$2,000 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Alsip**– CILA license (3724) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Blue Island**– CILA license (3723) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**TitleMax of Illinois, Inc., East Alton** – CILA license (3335) fined \$3,000 for the following violations: Licensee refinanced or renewed a title-secured within 15 days after the maturity date of the loan. The principal amount of the new title-secured loan exceeded the total outstanding balance of the refinanced loan. Title-secured loan was refinanced when original principal amount has not been reduced by 20%

**TitleMax of Illinois, Inc., Orland Park** – CILA license (3726) fined \$1,750 for the following violations: Licensee charged a fee not allowed (2<sup>nd</sup>). Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**TitleMax of Illinois, Inc., Downers Grove** – CILA license (3568) fined \$3,000 for the following violations: Licensee did not maintain a positive net worth of a minimum of \$30,000. Improper simple interest calculations.

**TitleMax of Illinois, Inc., Palatine** – CILA license (3903) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.



**US Private Loans, Inc., Arlington Heights**– CILA License (3894) fined \$10,000 for the following violation: Title-secured loan is not fully amortized or is not repayable in substantially equal and consecutive installments.

**Wheels Financial Group, LLC, Encino, CA** – CILA license (3855) fined \$14,750 for the following violations: Lender made a Title-secured loan with a scheduled monthly payment exceeding 50% of the obligor’s gross monthly income. Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**WinK Development, LLC, Marshall** – PLRA license (1874) fined \$2,000 for the following violation: Lender used a device or agreement that would have the effect of charging or collecting more fees or charges than allowed by this Act, including, but not limited to, entering into a different type of transaction with the consumer.

**Wise Finance of Sterling, LLC, Sterling** – CILA license (3225) fined \$1,000 for the following violation: Interest or account handling charge rebate is insufficient.

**World Finance Corporation of Illinois, Rockford** – CILA license (3234) fined \$1,250 for the following violations: The Lender did not obtain borrower’ most recent income documentation available at the time the loan was made. Lender did not accurately input borrower’s gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Marion** – CILA license (1246) fined \$4,000 for the following violation: Lender did not obtain any official documentation of the borrower’s income before making a Small consumer loan.

**World Finance Corporation of Illinois, Normal** – CILA license (3283) fined \$6,000 for the following violation: Lender did not accurately input borrower’s gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Shelbyville** – CILA license (3693) fined \$3,000 for the following violations: Lender did not obtain any official documentation of the borrower’s income before making a Small consumer loan. Lender did not accurately input borrower’s gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Champaign** – CILA license (3280) fined \$6,000 for the following violations: Lender did not obtain any official documentation of the borrower’s income before making a Small consumer loan. Lender did not accurately input borrower’s gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Rochelle** – CILA license (2978) fined \$4,000 for the following violations: Lender did not obtain any official documentation of the borrower’s income before making a Small consumer loan. Lender did not accurately input borrower’s gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Peoria** – CILA license (3245) fined \$1,225 for the following violations: Require lenders to input information into the database which is required by the Department. Lender did not accurately input borrower’s gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Anna** – CILA license (3532) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower’s income before making a Small consumer loan.

**World Finance Corporation of Illinois, Anna** – CILA license (3532) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**World Finance Corporation of Illinois, Harrisburg** – CILA license (2057) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**World Finance Corporation of Illinois, Urbana** – CILA license (1346) fined \$1,000 for the following violation: Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Urbana** – CILA license (1346) fined \$10,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. File does not contain evidence of a contract signed or acknowledged by the borrower.

**World Finance Corporation of Illinois, Metropolis** – CILA license (2698) fined \$5,500 for the following violations: The Lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**World Finance Corporation of Illinois, Washington** – CILA license (3253) fined \$4,000 for the following violations: Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Sterling** – CILA license (3278) fined \$1,000 for the following violation: Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Sterling** – CILA license (3278) fined \$2,000 for the following violation: Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

**World Finance Corporation of Illinois, Dixon** – CILA license (3288) fined \$1,000 for the following violation: Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Carbondale** – CILA license (3107) fined \$1,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**World Finance Corporation of Illinois, Rockford** – CILA license (3277) fined \$3,000 for the following violations: Lender did not input information into the database within 90 days after making a Small consumer loan. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

# Professional Regulation

## ACCOUNTANT

**Ira Becker, Chicago** – certified public accountant license (065-007781) placed in refuse to renew status as a result of the suspension of his privilege to practice before the Internal Revenue Service (IRS).

**David Painter, Galesburg** – certified public accountant license (065-018492) placed in refuse to renew status as a result of felony conviction for theft.

**Donald Dudley, Glenwood** – registered certified public accountant license (239-028262) suspended for being more than 30 days delinquent in the payment of child support.

## APPRAISER

**Gerald Perlow, Lincolnwood** – certified general real estate appraiser license (553-000001) fined \$2,500 after communicated a misleading appraisal report.

**Nicholas Smith, Valparaiso, IN** – certified residential real estate appraiser license (556-004330) must be supervised for one year, submit quarterly logs for one year and complete coursework as a result of giving appraisals that lacked credibility and had significant errors.

**Vesta Valuation, LLC, Minnetonka, MN** – appraisal management company license (558-000160) placed on indefinite suspension, **Karla Miller Iverson, Minnetrista, MN** – (unlicensed), and **Michael Kleber-Diggs, St. Paul, MN** (unlicensed) each assessed a \$1,000 civil penalty for failing, within 30 days after requested, to provide information in response to a written request made by the Department.

## ARCHITECTS, LAND SURVEYORS, PROFESSIONAL ENGINEERS AND STRUCTURAL ENGINEERS

**William Warman, Naples, FL** – architect license (001-010973) placed in refuse to renew status after he submitted a false and misleading permit to the City of Chicago's Building Department.

**R. Michael McDermont, Springfield** – professional engineer license (062-047151 not renewed) and **Stabilize Inc., Springfield**, design firm license (184-004558 inoperable) both ordered to cease and desist the unlicensed practice of professional engineering after held himself out as a licensed PE while his PE license was inactive.

**Ricchio & Ricchio Architects, Chicago** – design firm license (184-000420) ordered to cease and desist offering architectural services while license in non-renewed status.

**Adeel Ansari, Hoffman Estates** – (unlicensed) ordered to cease and desist the unlicensed practice of professional engineering.

## **BARBER, COSMETOLOGY, ESTHETICS AND NAIL TECHNOLOGY**

**Everett Blades, Hammond, IN** – barber license (006-061319) reprimanded and fined \$500 after practiced on a non-renewed license.

**Eric Cooper, Joliet** – barber license (006-064510) suspended for being more than 30 days delinquent in the payment of child support.

**Idefonso Santos, Chicago** – barber license (006-058283) ordered to cease and desist the unlicensed practice of barbering.

**Trinidad Lemos, Mendota** – cosmetology license (011-306210) issued and placed on probation for two years based on felony convictions and unprofessional conduct.

**Tamara Shoulders, Lawrenceville** – cosmetology license (011-259044) ordered to cease and desist unlicensed practice of cosmetology or barbering.

**2 Blowout Salon LLC, Highland Park** – salon license (189-015288) fined \$500 for operating an unlicensed salon.

**Mimi's Nails, Alsip** – salon license (189-012652) placed on probation for one year and fined \$1,000 due to unsanitary conditions.

**Rockstar Fades (Hair Boutique) LLC, Chicago** – salon license (189-014201) reprimanded and fined \$1,000 based on aiding and assisting unlicensed practice of barbering.

**Dustin Berrient, Chicago** – hair braider license (258-000047) suspended for being more than 30 days delinquent in the payment of child support.

**Charles Wilson, Chicago** – hair braider license (258-000140) suspended for being more than 30 days delinquent in the payment of child support.

**Beauty Gallery, Bellwood** – (unlicensed) ordered to cease and desist the unlicensed practice of shop/salon operations.

**Golden Shears Barber Shop, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice of shop/salon operations.

**Harold McKinzie, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology or barbering.

**New Era Cutz, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice of salon/shop operations.

**Sportman's Cuts, Waukegan** – (unlicensed) ordered to cease and desist the unlicensed practice of salon/shop operations.

**Jose Vega, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology or barbering.

**COLLECTION AGENCY**

**Millennium Financial Group LLC, Oklahoma City, OK** – collection agency license (017app3348027) will be issued and placed on probation for one year based on violation of act (credit worthiness as required).

**DENTAL**

**Jeffrey Gordon, Chicago** – dental license (019-023383) indefinitely suspended for a minimum of six months for a violation of a Care, Counseling and Treatment Agreement.

**William Perkinson, Mount Prospect** – dental license (019-025164) and controlled substance licenses (319-013736, 319-018922, and 319-018923) indefinitely suspended for a minimum of 30 days for drug diversion and improper prescribing of controlled substances.

**Brandi Sterling, Streator** – dental hygienist license (020-010936) placed on probation for one year for having engaged in unprofessional conduct in removing patient's files from her former employer's dentist office without the consent of her former employer or the consent of the patients.

**DETECTIVE, ALARM, SECURITY, FINGERPRINT VENDOR AND LOCKSMITH**

**Peter Kalagis, Park Ridge** – private detective license (115-002037) and permanent employee registration card (129-147713) both placed in refuse to renew status due to a felony possession of controlled substances conviction and failure to report arrests and convictions of possession of cannabis and unlawful display of title to vehicle, as well as the felony conviction.

**Arthur Coates, Highlands** – private alarm contractor license (124-000358) suspended for being more than 30 days delinquent in the payment of child support.

**Carolyn Conant, Johnsburg** – private alarm contractor license (124-001690) indefinitely suspended for a minimum of two and one-half years after she plead guilty to theft.

**Peter Gallagher, Roselle** – private alarm contractor license (124-001256) and **Vanguard Security, Roselle** – private alarm contractor agency license (127-001363) each fined \$500 for unlicensed practice in that they subcontracted alarm work while their respective licenses were in non-renewed status.

The following permanent employee registration cards were suspended for being more than 30 days delinquent in the payment of child support:

<b>Lester Adams, Chicago</b> .....	<b>129-289978</b>
<b>Richard Anderson, Chicago</b> .....	<b>129-349039</b>
<b>Ronald Blassingill, Chicago</b> .....	<b>129-188988</b>
<b>Gregory Brown, Chicago</b> .....	<b>129-372995</b>
<b>Michael Carter, Romeoville</b> .....	<b>129-333324</b>
<b>Jeffery Chiles, Chicago</b> .....	<b>129-026365</b>
<b>Kelvin Crosby, Chicago</b> .....	<b>129-374263</b>

<b>David Day, Chicago</b> .....	<b>129-167176</b>
<b>Raymond Dixon, Chicago</b> .....	<b>129-207776</b>
<b>Shaun Edwards, Chicago</b> .....	<b>129-363573</b>
<b>Jason Freeny, Chicago</b> .....	<b>129-358546</b>
<b>Michael Gaspari, Midlothian</b> .....	<b>129-087770</b>
<b>Freddie Grant, Chicago</b> .....	<b>129-282545</b>
<b>Douglas Green, Chicago</b> .....	<b>129-138488</b>
<b>Kevin Griffin, Dolton</b> .....	<b>129-036625</b>
<b>David Hawkins, South Holland</b> .....	<b>129-353216</b>
<b>Ketih Johnson, Chicago</b> .....	<b>129-149323</b>
<b>Antonio Lenow, Chicago</b> .....	<b>129-260396</b>
<b>Eugene Payne, Calumet City</b> .....	<b>129-231592</b>
<b>Christopher Pulley, East St. Louis</b> .....	<b>129-323799</b>
<b>Aaron Rayford, Bolingbrook</b> .....	<b>129-359473</b>
<b>Albert Robinson, Chicago</b> .....	<b>129-170961</b>
<b>Roderick Thomas, Chicago</b> .....	<b>129-364412</b>
<b>Darryl Turner, Bellwood</b> .....	<b>129-219487</b>

**Michael Baker, Chicago** – permanent employee registration card (129-377405) issued and placed on probation for one year due to criminal convictions.

**Thomas Beck, Olympia Fields** – permanent employee registration card (129-377402) issued and placed on probation for one year due to criminal convictions.

**Shimara Clemons, Chicago** – permanent employee registration card (129-378201) issued and placed on non-reporting probation for two years due to felony conviction.

**Wynton Collins, Chicago** – permanent employee registration card (129-286400) indefinitely suspended for a minimum of three years for failing to notify the Department of a felony arrest.

**Nicholas Evans, Chicago** – permanent employee registration card (129-253102) and firearm training card (229-076103) suspended for being more than 30 days delinquent in the payment of child support.

**Manuel Gonzalez, Hanover Park** – permanent employee registration card (129-105144) placed on probation for three years for failure to disclose criminal convictions.

**Rosalio Gutierrez, Elgin** – permanent employee registration card (129-377334) issued and placed on probation for two years for failure to disclose criminal convictions.

**Arnold Heard, Chicago** – permanent employee registration card (129-377406) issued and placed on probation for three years due to criminal convictions.

**Immanuel Hester, Chicago** – permanent employee registration card (129-292233) placed on probation for 12 months and fined \$300 for failing to notify the Department of an arrest and conviction for carrying a Chicago Police Department Badge.

**Robert Hoepner, West Chicago** – permanent employee registration card (129-377335) issued and placed on probation for two years due to criminal convictions.

**Eric Hunter, Westchester** – permanent employee registration card (129-377396) issued and placed on probation for two years due to criminal convictions.

**Antoine King, Calumet Park** – permanent employee registration card (129-377396) issued and placed on probation for one year due to criminal convictions.

**Albert McBeth, Evergreen Park** – permanent employee registration card (129-279531) restored to probation for one year effective upon payment of fees and filing of forms.

**Wavie Murphy, Chicago** – permanent employee registration card (129-355952) and firearm training card (229-075140) suspended for being more than 30 days delinquent in the payment of child support.

**Danny Neubig, Danville** – permanent employee registration card (129-349833) revoked for felony conviction and failure to report that arrest and conviction.

**David Peterson, Chicago** – permanent employee registration card (129-377331) issued and placed on probation for two years for due to criminal convictions.

**Theresa Pettis, Chicago** – permanent employee registration card (129-377404) issued and placed on probation for one year due to criminal convictions.

**Frederick Polk, East St. Louis** – permanent employee registration card (129-377399) issued and placed on probation for three years for failure to disclose criminal convictions.

**Tyrone Randle, Forest Park** – permanent employee registration card (129-265694) and firearm training cards (229-065217, 229-076523, 229-076358) suspended for being more than 30 days delinquent in the payment of child support.

**Samuel Robinson, Chicago** – permanent employee registration card (129-337817) placed on probation for six months and fined \$100 after he failed to notify the Department of an arrest and subsequent conviction.

**Ostranda Stephens, Chicago** – permanent employee registration card (129-133648) reprimanded for failing to report an arrest and conviction for carrying/possession of a firearm, a misdemeanor.

**Al Stevens, Chicago** – permanent employee registration card (129-377399) issued and placed on probation for two years and fined \$4,000 due to felony conviction in 2004 and 40 months of incarceration as well as unlicensed PERC practice for approximately two years.

**Goldie Thompson, Chicago** – permanent employee registration card (129-377330) issued and placed on probation for one year for due to criminal convictions.

**Norman Vick, St. Louis, MO** – permanent employee registration card (129-310953) placed in refuse to renew status following conviction in Federal District court for racketeering conspiracy and tampering with a victim/witness/informant in a Federal investigation; failure to report arrest and conviction, unfitness to practice in the security field, and unethical and dishonorable conduct.

**Mark Washington, Blue Island** – permanent employee registration card (129-324174) fined \$250 for failing to notify the Department of two arrests.

**Kumit Wright, Chicago** – permanent employee registration card (129-326245) revoked due to failure to report arrests for deceptive practices and altering a paycheck.

**Michael Benjamin, Fairview Heights** – (unlicensed) and **24 Hour Locksmith, Fairview Heights** – (unlicensed) both ordered to cease and desist unlicensed practice as a locksmith and locksmith agency.

**Mark Stoneberger, Geneseo** – (unlicensed) and **Stoneberger and Geneseo Lock and Key, Geneseo** – (unlicensed) both ordered to cease and desist unlicensed practice as a locksmith and a locksmith agency.

### **FUNERAL DIRECTORS & EMBALMERS**

**Haroon Firdausi, Lincolnwood** – funeral director and embalmer license (034-016060) reprimanded and fined \$15,000 for failure to file the appropriate death information in a timely manner and prior to the disposition of the remains.

**Beverly Lewis, East St. Louis** – funeral director and embalmer license (034-012064) placed on probation for one year and fined \$2,000 for unprofessional conduct by using the bereaved family to effect a transfer of a decedent to a smaller casket.

**Dante Perkins, Chicago** – (unlicensed) assessed a \$1,000 civil penalty based on unlicensed practice as a funeral director and embalmer.

### **MASSAGE THERAPY**

**Michael Barnabee, Sugar Grove** – massage therapist license (227-000800) revoked for a minimum of five years after convicted of battery to a client.

**Kyong Campbell, Aurora** – massage therapist license (227-000561) revoked after she was convicted of prostitution.

**Steven Miller, Chicago** – massage therapist license (227-011214) revoked and fined \$10,000 after he was romantically involved with a massage therapy student and gave her advanced copies of a final exam.

**Ruben Saldana, Skokie** – massage therapist license (227-005335) revoked due to Respondent being convicted of misdemeanor battery against a client which occurred during the course of a massage.

**Robert Skau, Peoria** – massage therapist license (227-008880) placed in refuse to renew status as a result of (1) providing a massage on an expired massage therapist license and (2) unprofessional conduct associated with inadequately draping of an individual while performing a massage.



**Mandy Blosser, Columbia** – (unlicensed) ordered to cease and desist the unlicensed practice of massage therapy for compensation.

**Nafis Noorali, North Aurora** – (unlicensed) ordered to cease and desist the unlicensed practice of massage therapy and assessed a \$400 civil penalty.

### **MEDICAL**

**Faisal Albanna, St. Louis** – physician and surgeon license (036-075147) restored and must be placed on inactive status.

**Mustafa Barudi, Youngstown, OH** – physician and surgeon license (036-067941) placed in refuse to renew status for sister state discipline in the state of Michigan.

**Emily Beamer, Oak Park** – physician and surgeon license (036-093823) reprimanded and must complete continuing education and fined \$5,000 related to professional responsibility or medical ethics because she prescribed controlled substances to patients without proper assessment and documentation.

**Farzana Begum, Lincolnwood** – physician and surgeon license (036-087258) indefinitely suspended because she plead guilty to conspiracy to solicit and receive kickbacks.

**Boris Bergus, Southborough, MA** – physician and surgeon license (036-114457) placed on indefinite probation for prior discipline in Rhode Island and Maryland.

**Pradeep Bhatia, Aurora** – physician and surgeon license (036-083980) indefinitely suspended for a minimum of six months due to sexual misconduct related to respondent's practice.

**Kathryn Brecht, Chicago** – physician and surgeon license (036-065177) placed in refuse to renew status due to a sister-state discipline in the state of Indiana.

**Jesse Cannon, Covington, TN** – physician and surgeon license (036-126706) placed in refuse to renew status for sister state discipline in the state of Arkansas.

**Jonathan Claud, Wheaton** – physician and surgeon license (036-135734) issued with reprimand for sister state discipline in the state of Colorado.

**Peter Cotsirilos, El Dorado Hills, CA** – physician and surgeon license (036-078821) placed in refuse to renew status due to a sister-state discipline in the state of California.

**David Davidson, Quincy** – physician and surgeon license (036-090775) placed in refuse to renew status due to a sister-state discipline in the state of Washington.

**S. Demorest, Melrose Park** – physician and surgeon license (036-067738) suspended for 90 days, followed by indefinite probation for a minimum of three years and controlled substance license (336-031904) indefinitely suspended because he prescribed an excessive amount of controlled substances without taking into consideration warning signs of drug abuse, diversion and/or clinical necessity to several patients.

**Zarija Djurovic, Chicago** – physician and surgeon license (036-052821) reprimanded, must complete continuing education and fined \$5,000 related to professional responsibility and medical ethics because he was the beneficiary of his patient's estate.

**Thomas Dougherty, Chicago** – physician and surgeon license (036-135584) issued with reprimand based on prior discipline in Missouri.

**Broderick Franklin, Rancho Palos Verdes, CA** – physician and surgeon license (036-135593) issued with reprimand based on prior disciplinary action taken by the Maryland Board of Physicians, the Medical board of California and the Health Regulation Division of the Health Authority of Abu Dhabi, United Arab Emirates.

**Joshua Gapp, Collierville, TN** – physician and surgeon license (036-135490) issued with reprimand based on prior discipline on Missouri.

**Kevin Harris, Montgomery** – physician and surgeon license (036-128435) placed on indefinite probation for a minimum of five year effective nunc pro tunc to June 7, 2013 for pleading guilty to felony possession of controlled substances.

**Dale Haufrect, Houston, TX** – physician and surgeon license (036-047543) placed on refuse to renew status after the Texas Medical Board ordered him to immediately cease and desist practicing medicine because he performed telemedicine in the State of Texas without a license to practice medicine in Texas.

**Joseph Hernandez, Lake City, FL** – physician and surgeon license (036-070221) revoked for sister state discipline by the state of Florida.

**In Huh, Chicago** – physician and surgeon license (036-053425) permanently relinquished for engaging in conduct during an examination which was unprofessional and immoral.

**John Hung, Henderson, NV** – physician and surgeon license (036-052305) suspended until July 31, 2014, followed by being permanently relinquished after his eligibility to participate in the Medical Assistance Program was terminated.

**Kenneth Iczkowski, Milwaukee, WI** – physician and surgeon license (036-135591) issued with reprimand based on prior disciplinary action taken by the Colorado Board of Medical Examiners, the Pennsylvania Board of Medicine, and the Florida Board of Medicine.

**Paul Jackson, Algonquin** – physician and surgeon license (036-076655) placed in refuse to renew status for sister state discipline in the state of Louisiana.

**David Juan, Abbott Park** – physician and surgeon license (036-066824) placed in refuse to renew status after an order from the Medical Board of California prohibiting him from practicing medicine while his criminal case, related to improper prescribing of controlled substances, is pending.

**Joseph Knight, Peoria, AZ** – physician and surgeon license (036-074281) temporarily suspended after he agreed not to practice medicine in Oklahoma and Massachusetts based on allegations of impairment, overprescribing controlled substances, destroying medical records, and fraud in applying for medical license.

**Naeem Kohli, Effingham** – physician and surgeon license (036-081966) and controlled substance license (336-044288) indefinitely suspended after he surrendered his DEA Registration because he did not comply with federal requirements pertaining to controlled substances.

**Rodger Lefler, Macomb** – physician and surgeon license (036-060471) placed in refuse to renew status for sister state discipline in the state of North Carolina.

**Mark Lewis, Geneva** – physician and surgeon license (036-074413) and controlled substance license (336-037910) temporarily suspended for sexually inappropriate conduct with multiple patients of his practice as well as inappropriate prescribing of controlled substances to numerous individuals.

**Dharmesh Mehta, Palatine** – physician and surgeon license (036-125240) fined \$750 for prior discipline in Idaho.

**John Messitt, Winfield** – physician and surgeon license (036-036076) and controlled substance license (336-007075) must be permanently relinquished within 30 days after he surrendered his DEA Registration while under investigation for inappropriate Controlled Substance prescribing to a patient of his practice.

**Luis Munoz, Bedford Park** – physician and surgeon license (036-075843) reprimanded and must complete continuing education due to his exclusion from participation in Medicare, medicaid, and all federal health care programs because he defaulted on a repayment agreement for a Health Education Assistance Loan.

**Gerald Ratinov, Houston, TX** – physician and surgeon license (036-038837) placed in refuse to renew status for sister-state discipline in the state of Texas.

**Lalit Savla, Maumee, OH** – physician and surgeon license (036-044652) placed in refuse to renew status due to a sister-state discipline in the state of Massachusetts.

**Ray Seet, Carmarillo, CA** – physician and surgeon license (036-044514) placed in refuse to renew status due to a sister-state discipline in the state of California.

**Bela Szigethy, Oblong** – physician and surgeon license (036-054729) revoked and fined \$1,000 after his Medical Assistance Privileges were terminated by Illinois Department of Health and Family Services.

**Anthony Tucker, Eureka, MO** – physician and surgeon license (036-086092) indefinitely suspended for engaging in unprofessional conduct of a character likely to harm the public.

**Dari Ungaretti, Elgin** – physician and surgeon license (036-097381) indefinitely suspended for a minimum of three years for aiding and abetting the unlicensed practice of medicine and for engaging in fee splitting with an unlicensed physician.

**Sean Yetman, Madison, WI** – physician and surgeon license (036-131000) temporarily suspended after he surrendered his license to practice medicine in the state of Wisconsin for alleged unprofessional conduct in his care of two patients who died following cardiac surgeries he performed.

**Michael Bialas, Dupo** – chiropractic license (038-009251) placed on indefinite probation for a minimum of two years and fined \$1,000 for unprofessional conduct.

**Kevin Dutton, Highland Park** – chiropractic license (038-010384) temporarily suspended for unprofessional and immoral conduct, to wit: Respondent engaged in sexual misconduct in the course of patient treatment and was charged with one count of criminal sexual assault and two counts of aggravated criminal sexual abuse.

**Ardaman Singh, Highland Heights, OH** – chiropractic license (038-005693) placed in refuse to renew status for sister-state discipline in the state of Ohio.

**Dawid Liniewski, Maywood** – temporary medical permit (125-055195) revoked due to his failure to furnish the Department with information as to his current status and activities in his specialty training program.

**Wen Xuan, Wheeling** – (unlicensed) ordered to cease and desist the unlicensed practice of medicine and assessed a \$10,000 civil penalty.

### **NURSING**

**Cynthia Achilles, Champaign** – registered nurse license (041-266175) restored to probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Jude Atisele, Chicago** – registered nurse license (041-345686) placed in refuse to renew status for failure to respond to the Department's Notice of Refuse to Renew, based on multiple criminal convictions and failure to report the convictions to the Department.

**Richard Bjorling, Metamora** – registered nurse license (041-304246) placed on indefinite probation with work restrictions for a minimum of two years after he was sentenced to court martial by the United States Army for wrongful possession of controlled substances.

**Anthony Bobbey, Decatur** – registered nurse license (041-324805) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

**Suzanne Butler, North Aurora** – registered nurse license (041-317264) placed on suspension for 30 days, followed by indefinite probation for a minimum of three years for having written a prescription for Ultram and having telephoned the prescription to a Target Pharmacy without authorization.

**Canice Chukwuocha, Chicago** – registered nurse license (041-357861) revoked as a result of a sister state discipline in state of Texas.

**Christine Cleveland, Roscoe** – registered nurse license (041-337530) placed on indefinite probation for a minimum of three years due to having been terminated from employment for diverting controlled substances for personal use and for failing to notify the Department of said termination.

**Lu Ann Coogan, Manteno** – registered nurse license (041-226276) placed in refuse to renew status for having her been disciplined in the state of Arizona.

**Mary Beth Daly, Lisle** – registered nurse license (041-285644) restored to probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Ingrid Duhr, Apo, AE** – registered nurse license (041-335816) placed in refuse to renew status due to having been disciplined in another jurisdiction.

**Janice Dunning, Dana** – registered nurse license (041-289556) placed in refuse to renew status due to her termination from employment for a positive drug screen and for her failure to report her termination to the Department.

**Kimberly George, DuQuoin** – registered nurse license (041-393992) placed in refuse to renew status due to her sexual involvement with an inmate at Big Muddy Correctional Center.

**Candace Geronilla, Las Vegas, NV** – registered nurse license (041-218427) indefinitely suspended for a minimum of six months due to discipline by another jurisdiction and failure to report to the Department any adverse final action taken against her by another jurisdiction of the United States.

**Tammy Gilmore, Maywood** – registered nurse license (041-420602) issued with reprimand due to a sister-state discipline.

**Nancy Grover, Robinson** – registered nurse license (041-332802) reprimanded due to sister-state discipline.

**Judith Heern, Carbondale** – registered nurse license (041-235149) indefinitely suspended due to a sister-state discipline in the state of Florida.

**Carla Heimer, Bunker Hill** – registered nurse license (041-281911) placed in refuse to renew status as a result of having engaged in unprofessional conduct in allowing a nursing student to flush a pick line.

**Bonnie Hicks, Kewanee** – registered nurse license (041-254494) placed in refuse to renew status after being terminated from a facility in Illinois for verbal abuse to a resident and failure to report termination.

**Cynthia Kelly, Elgin** – registered nurse license (041-272020) restored to indefinite probation for a minimum of one year.

**Althea Kwiek, Cicero** – registered nurse license (041-285654) placed in refuse to renew status due to having engaged in unprofessional conduct in failing to implement an appropriate care plan for a patient.

**Leigh Look, Pekin** – registered nurse license (041-310665) indefinitely suspended for a minimum of one year as a result of having her Florida registered nurse license placed on indefinite suspension.

**Judith Mesnard, Lakewood, CO** – registered nurse license (041-095705) placed in refuse to renew status due to a sister-state discipline in the state of Colorado.

**Monica Mosby, Collinsville** – registered nurse license (041-294833) placed in refuse to renew status due to a sister-state discipline in the state of North Carolina.

**Beckie Overbey, Vincennes, IN** – registered nurse license (041-346374) placed in refuse to renew status for having her been disciplined in the state of Indiana.

**Camille Porter, Lakemoor** – registered nurse license (041-218990) placed in refuse to renew status for having been disciplined in the state of Florida.

**Melinda Prazak, Naperville** – registered nurse license (041-358213) placed on indefinite probation for a minimum of two years for having been terminated for diverting controlled substances for personal use.

**Cassandra Stuby, Sparta** – registered nurse license (041-370458) placed on indefinite probation for a minimum of two years for having tested positive for alcohol at a facility.

**Kathy Swafford, Golden** – registered nurse license (041-396726) placed in refuse to renew status due to having been convicted of the offense of misdemeanor theft, and for failure to report same to the Department.

**Julie Thornton, Stockton, CA** – registered nurse license (041-240531) placed in refuse to renew status due to a sister-state discipline in the state of California.

**Laurie Wright, Naperville** – registered nurse license (041-266525) reprimanded due to having had her California registered nurse license disciplined.

**Georgia Alvis, DuQuoin** – licensed practical nurse license (043-090184) reprimanded for having ordered a prescription for a controlled substance prior to the time it was authorized.

**Diane Gottwald, Peoria** – licensed practical nurse license (043-083284) to remain in indefinite probation with modified work restrictions for a minimum of two years.

**Melody Olguin, Murphysboro** – licensed practical nurse license (043-064001) reprimanded and must complete coursework because she violated a patient's privacy by telling a friend the medical condition of a CILA Home resident, the resident's past history, and his conduct at the CILA Home, and for failing to inform the Department of her employment termination.

**Kerry Rutherford, Benton** – licensed practical nurse license (043-069724) temporarily suspended for engaging in immoral sexual misconduct, to wit; Respondent was arrested by the Harrisburg Police Department for child pornography.

**Mary Schaeffer, Waterloo** – licensed practical nurse license (043-061340) indefinitely suspended for a minimum of 12 months for a violation of probation.

**Celia Wright, Charleston** – licensed practical nurse license (043-073675) placed in refuse to renew status due to a sister-state discipline in the state of Arizona.

### **NURSING HOME ADMINISTRATOR**

**Shannon Deckinga, Channahon** – nursing home administrator license (044-010504) reprimanded for unprofessional conduct in failing to have adequate protocols in place to monitor implanted venous access ports to prevent infection in residents.

**Seth Gillman, Lisle** – nursing home administrator license (044-006116) and nursing home administrator continuing education sponsor license (139-000228), registered social worker continuing education sponsor license (159-001244), and nursing continuing education sponsor license (236-000082) all placed in refuse to renew status based on a Federal indictment for medicare fraud.

**Bonzetta Williams, University Park** – nursing home administrator license (044-010156) reprimanded for unprofessional conduct in failing to have adequate smoking policies and procedures in place at a facility in Illinois.

### **PHARMACY**

**Athanasius Akpan, Flossmoor** – pharmacy technician license (049-173143) suspended for being more than 30 days delinquent in the payment of child support.

**Lisa Gibson, Middletown** – pharmacy technician license (049-206274) placed in refuse to renew status after Department received information that Respondent admitted in writing to diverting 3,600 Hydrocodone 10/324 tablets from CVS Pharmacy #6820 in Lincoln, Illinois.

**Jose Juarez, Chicago** – pharmacy technician license (049-216207) placed in refuse to renew status after Department received information Respondent admitted to diverting 200 units of Alprazolam from Walgreens Pharmacy #6427.

**Anita Rodden, Chillicothe** – pharmacy technician license (049-091276) placed in refuse to renew status after the Department received information that respondent admitted in writing to diverting 3,700 Hydrocodone tablets from CVS Pharmacy #6450 in Peoria County, Illinois.

**Nicole Wroten, Blue Island** – pharmacy technician license (049-169308) revoked for diverting controlled substances from CVS Pharmacy #8519.

**Shawn Duneheew, Durham, ME** – pharmacist license (051-287609) reprimanded for failure to ensure that a pharmacist working in his pharmacy had renewed their pharmacist license.

**P. Raghuv eer Nayak, Oak Brook** – pharmacist license (051-033071) indefinitely suspended for a minimum of one year after the Department received information that on February 10, 2014, respondent pleaded guilty to mail fraud and attempting to interfere with the administration of the internal revenue laws.

**Emelia Orubele, Alpharetta, GA** – pharmacist license (051-037450) reprimanded due to having had her Georgia license disciplined.

### **PROFESSIONAL BOXING**

**Tony Bandy, Rockford** – boxing license (002-166381) suspended for being more than 30 days delinquent in the payment of child support.

### **PROFESSIONAL COUNSELORS**

**Elizabeth Armstrong, Chicago** – licensed professional counselor license (178-001495) indefinitely suspended for a minimum of 30 days and fined \$2,750 for failing to complete the required continuing education hours.

**Jody Centers, Hanna City** – licensed professional counselor license (178-003902) indefinitely suspended for a minimum of 30 days and fined \$2,750 for failing to complete the required continuing education hours.

**Maria Ciupe, Wheaton** – licensed professional counselor license (178-005549) indefinitely suspended for a minimum of 30 days and fined \$2,750 for failing to complete the required continuing education hours.

**Rose Ann Pastor, Lemont** – licensed professional counselor license (178-002165) indefinitely suspended for a minimum of 30 days and fined \$2,750 for failing to complete the required continuing education hours.

**Daniele Ullan, Hermosa Beach, CA** – licensed professional counselor license (178-005366) indefinitely suspended for a minimum of 30 days and fined \$2,750 for failing to complete the required continuing education hours.

**Barbara Grevengoed, South Holland** – licensed clinical professional license (180-005631) indefinitely suspended for a minimum of 30 days and fined \$2,750 for failing to complete the required continuing education hours.

### **PSYCHOLOGY**

**Scott Redman, Dolton** – (unlicensed) ordered to cease and desist unlicensed practice of clinical psychology.



## REAL ESTATE

**Raymond Barbosa, Chicago** – real estate managing broker license (471-017124) fined \$500 for practicing real estate during a time when his license was expired.

**Anna Davis, Oak Lawn** – real estate managing broker license (471-000547) ordered to complete a Core A continuing education course within three months for failure to indicate agent owned status in a listing agreement and sales contract.

**Carlos Martinez, Lincolnwood** – real estate managing broker license (471-014265) placed on probation for one year for aiding and abetting the unlicensed practice of real estate.

**James Mattz, Orland Park** – real estate managing broker license (471-014052) ordered to complete a 30-hour Broker Post License course and a short sale course for failure to perform all the necessary duties to a client.

**Fernando Moreno, Chicago** – real estate managing broker license (471-014144) fined \$500 and must complete coursework for listing a property without a listing agreement signed by all the property owners, failing to obtain authorization prior to changing the price of the listing, and failing to list the property as a foreclosure.

**Jan Searcy, Frankfort** – real estate managing broker license (471-009321) and **Reginald Searcy, Frankfort** – real estate managing broker license (471-009323) both reprimanded with continuing education requirements and **All Real Estate Services, Inc., Frankfort** – real estate broker corporation license (478-012043) fined \$500 for failing to return earnest money in a timely fashion.

**Nora Martinez, Bolingbrook** – real estate leasing agent license (473-010082) reprimanded because she failed to remit \$200 to her employer that she received for a real estate transaction.

**Jose Flores, Countryside** – real estate broker license (475-140244) suspended for one year, followed by being placed on probation for two years and fined \$3,000 for failing to enter into a valid written listing agreement or a valid written property management agreement, tendering blank documents to the owner of the property, accepting the blank documents back from the property owner with her signature, collecting rent and failing to remit the rental money to the property owner, and receiving compensation for real estate services from a person other than his sponsoring broker.

**Anna Meredith, Chicago** – real estate broker license (475-161790) issued and placed on probation for one year due to her failure to disclose prior discipline on her application for licensure.

**Barry Miller, Homewood** – real estate broker license (475-117036) reprimanded and fined \$2,000 for aiding and abetting unlicensed practice of real estate and Patria Partners (unlicensed) ordered to cease and desist unlicensed practice of real estate and assessed a \$1,000 civil penalty.

**Julie Newman, Chicago** – real estate broker license (475-152386) placed on probation for one year for failure to return security deposits at the conclusion of a lease term.

**Douglas Perry, Chicago** – real estate broker license (475-143987) suspended for two years, followed by indefinite probation for a minimum of two years for failing to remit client funds.

**Redline Realty LLC, Chicago** – real estate limited liability firm license (481-011651) revoked and fined \$25,000 and **Jonathan Spinetto, Chicago** – (unlicensed) assessed a \$25,000 civil penalty after Redline accepted earnest money for the purchase of a property and failed to return the earnest money after a valid Notice of Termination was presented and after Spinetto, conducted real estate activities after Redline closed its office.

### **ROOFING CONTRACTORS**

**Burton Home Improvements Inc., Champaign** – roofing contractor license (104-015412) reprimanded and fined \$2,500 after practiced outside scope of limited roofing contractor license.

**Nyberg Enterprises Inc., Palatine** – roofing contractor license (104-005868) reprimanded and fined \$2,500 based on aiding and assisting unlicensed practice of roofing contractors.

**Randall and Son Roofing and Exteriors Inc., St. Charles** – roofing contractor license (104-016773) issued with reprimand due to prior roofing contractor license disciplined by the Department.

**Patriot Construction Group, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice of roofing contracting.

**Perfect Choice Exteriors, Creve Coeur** – (unlicensed) ordered to cease and desist the unlicensed practice of roofing contracting and assessed a \$7,500 civil penalty.

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