



## Illinois Department of Financial and Professional Regulation

# NEWS

**SPRINGFIELD, IL** - The Illinois Department of Financial and Professional Regulation (IDFPR) announced today that Director of Financial Institutions, Francisco Menchaca, Acting Director of Professional Regulation, Cecilia Abundis, and Director of Real Estate, Mario Treto Jr. signed the following enforcement actions taken during the month of **August 2020**.

### **DIVISION OF FINANCIAL INSTITUTIONS**

#### **CONSUMER CREDIT SECTION**

**GFC Lending, Mesa, AZ** - entered settlement with the Department related to citations in SFAA annual exams for: repossession file does not indicate a statement of final accounting containing the required information was sent to the borrower.

**Advance America, Spartanburg, SC** – entered settlement with the Department relating to citations in CILA and PLRA annual exams for: Lender did not properly update the state database with the required information on the day the transaction or event occurred; Documentation is not in file to indicate lien was released or title was returned on a title-secured loan within 24 hours or 5 days if paid by check; licensee did not deliver or mail to the borrower an affidavit of defense; licensee did not send borrower a Notice of Right to Redeem with all required information; lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income; executed copy of paid contract or other legal document retained in file but not stamped "paid in full" or equivalent; title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made; licensee did not give written notice of intended sale/disposition of repossessed collateral including all required information; licensee did not properly update the state database with the required information on the day the transaction or event occurred; lender did not input accurate information into the database to determine if the obligor was eligible for a loan; lender did not obtain official documentation of the borrower's income before making a payday or title-secured loan; lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income; executed copy of paid contract or other legal document retained in file but not stamped "paid in full" or equivalent; official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan.

**Mr. Lou's Loans, Springfield** – entered settlement with the Department related to citations in PLRA annual exams for: The lender's loan agreement does not include their name, address, or the name and title of the company witness; All loans made pursuant to the Act must include a signed form by the debtor stating that the debtor is either a covered military member/covered dependent, or that the debtor is not considered a covered military member/dependent as defined in Section 210.1; 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 a payday loan exceeding 22.5% of the obligor's gross monthly income.

**Omni Financial of Nevada, Las Vegas, NV** – entered settlement with the Department related to citations in CILA annual exams for first installment period was longer than permitted.

**Credova Financial – Reno, NV** - entered into consent order with Department related to unlicensed sales finance activity.

**CURRENCY EXCHANGE/TOMA SECTION**

**GPM Communications, Inc., Joliet** - Cease and Desist Order relating to unlicensed currency exchange activity

**DIVISION OF PROFESSIONAL REGULATION**

**UNLICENSED**

**B & D Services, Pekin, unlicensed** - ordered to cease and desist the unlicensed practice of roofing contracting.

**Feldco Brothers Roofing & Tuckpointing, Chicago, unlicensed** - ordered to cease and desist the unlicensed practice of roofing contracting.

**Frank Hollinshead, Springfield, unlicensed** - ordered to cease and desist the unlicensed practice of roofing contracting.

**DENTAL**

**Anna Smith, Godfrey, 019026534** - dental license placed on probation for five years due to professional incompetence as manifested by poor standards of care and failure to establish and maintain records of patient care and treatment.

**PRIVATE DETECTIVE, PRIVATE ALARM, PRIVATE LOCKSMITH & SECURITY**

**Gerard Baker, Chicago, 129453452** - permanent employee registration card issued and placed on non-reporting probation for two years due to a violation of the Act.

**Jamale Boswell, Chicago, 129447572** - permanent employee registration card indefinitely suspended for being more than 30 days delinquent in the payment of child support.

**Jason Bratko, Wheaton, 129420590** - permanent employee registration card indefinitely suspended for prior violation of the Act.

**Enrico Clark, Chicago, 129423831** - permanent employee registration card indefinitely suspended for being more than 30 days delinquent in the payment of child support.

**Derrick Durr, Chicago, 129334912** - permanent employee registration card placed in refuse to renew status for failure to appear for a disciplinary conference.

**Jerome Halsey, Chicago, 129421102** - permanent employee registration card indefinitely suspended for prior violation of the Act.

**Brian Humphries, Chicago, 129292709** - permanent employee registration card placed in refuse to renew status for failure to appear for a disciplinary conference.

**Marcell Hurley, Chicago, 129373079** - permanent employee registration card placed in refuse to renew status for failure to appear for a disciplinary conference.

**Broderick Jackson, Chicago, 129388245** - permanent employee registration card and **229086064**, firearm control card indefinitely suspended for prior violations of the Act.

**Gregory James, Chicago, 129411752** - permanent employee registration card indefinitely suspended for prior violation of the Act.

**Arthur Jemison, Chicago, 129403270** - permanent employee registration card placed in refuse to renew status for failure to appear for a disciplinary conference.

**Kia Johnson-Gordon, Joliet, 129414688** - permanent employee registration card placed in refuse to renew status for failure to appear for a disciplinary conference.

**Kimberly Marshall, Waukegan, 129286891** - permanent employee registration card placed in refuse to renew status for failure to appear for a disciplinary conference.

**Erick McKinley, Joliet, 129391594** - permanent employee registration card indefinitely suspended for being more than 30 days delinquent in the payment of child support.

**Stephen Mohica, Darien, 129349578** - permanent employee registration card placed in refuse to renew status for failure to appear for a disciplinary conference.

**Troy Pedigo, Chicago, 129446533** - permanent employee registration card indefinitely suspended for being more than 30 days delinquent in the payment of child support.

**Jarvis Richardson, Chicago, 129208539** - permanent employee registration card placed in refuse to renew status for failure to appear for a disciplinary conference.

**Alberto Rico, Bolingbrook, 129366469** - permanent employee registration card indefinitely suspended for prior violations of the Act.

**William Sipla, Aurora, 129252688** - permanent employee registration card placed in refuse to renew status for failure to appear for a disciplinary conference.

**Angela Smith, Chicago, 129209558** - permanent employee registration card placed in refuse to renew status for failure to appear for a disciplinary conference.

**Shawn Thornton, Matteson, 129412008** - permanent employee registration card placed in refuse to renew status for failure to appear for a disciplinary conference.

**Ahkeem Torrence, LaGrange, 129327722** - permanent employee registration card placed in refuse to renew status for failure to appear for a disciplinary conference.

**Robert Triplett, Claxton, GA, 129397578** - permanent employee registration card indefinitely suspended for being more than 30 days delinquent in the payment of child support.

**Ari Vactor, Chicago, 129372671** - permanent employee registration card placed in refuse to renew status for failure to appear for a disciplinary conference.

**Zachary Wallace, Chicago, 129428954** - permanent employee registration card indefinitely suspended for prior violation of the Act.

**Dartayous White, Chicago, 129426640** - permanent employee registration card indefinitely suspended for prior violation of the Act.

**Kathryn Williams, Schaumburg, 129275320** - permanent employee registration card placed in refuse to renew status for failure to appear for a disciplinary conference.

#### **PHYSICIAN ASSISTANT**

**Natalie Dillman, Sacramento, IN, 085007896** - physician assistant license issued and placed on indefinite probation for a minimum of two years with practice monitor due to an adverse action taken by the state of Michigan.

#### **ROOFING CONTRACTOR**

**Dustin's Home Repair, Bloomington, 104015277** - roofing contractor license and **105005437**, roofing qualifying party designation revoked based on felony conviction (home repair fraud).

**Lewis and Clark Construction, Springfield, 104017017** - roofing contractor license and **105005193**, roofing qualifying party designation revoked based on felony conviction, misrepresentation for purposes of obtaining a license, unprofessional conduct, retaining money for services not rendered, and material misstatements to Department.

**Quantum Exteriors, LLC, Rolling Meadows, 104018086** - roofing contractor license reprimanded and fined \$2,500 based on aiding and assisting unlicensed practice of roofing contracting.

#### **MASSAGE THERAPY**

**Veronica Krakowiak, Villa Park, 227021865** - massage therapy license issued and placed on non-reporting probation for two years due to violations of the Act.

#### **MEDICAL**

**David Altman, Skokie, 036047157** - physician and surgeon license placed on permanent inactive status for using threat of the possibility of a diagnosis to discourage patient from filing a complaint against respondent with the Department.

**Kiran Amin, Chicago, 036049415** - physician and surgeon license revoked for failure to document care, billing in the absence of documentation, and failure to furnish legally requested information to the Department.

**Ho Dzung Anh, San Francisco, CA, 036141500** - physician and surgeon license reprimanded based on sister-state discipline by the California Board of Medicine in March 2020.

**Glen Babich, East St. Louis, 036114518** - physician and surgeon license reprimanded and controlled substance application approved to issue, due to sister-state discipline in Arizona.

**Amer Baig, Olympia Fields, 125077250** - temporary medical permit issued and immediately placed on indefinite probation due to being dismissed from his prior residency program after committing a HIPPA violation.

**Joshua Barber, Sacramento, CA, 036154081** - physician and surgeon license issued and placed on indefinite probation for a minimum of two years due to being placed on probation in the state of California for failing to disclose imposition of 6-month probation by his PGY2 orthopedic surgery residency program in the state of Illinois.

**Richard Caner, Lincolnshire, 036097308** - physician and surgeon license placed on indefinite probation for a minimum of two years with practice monitor for inappropriately prescribing opiates.

**Eric Changchien, Irvine, CA, 036125078** - physician and surgeon license placed in refuse to renew status after he was disciplined by the California Board of Medicine.

**Nela Cordero, South Barrington, 036053399** - physician and surgeon license placed on indefinite probation for a minimum of 18 months with practice monitor for deficiencies in documentation and care of patients in her practice per a review by Illinois Department of Healthcare and Family Services.

**Clarence Engstrom, Zion, 036040526** - physician and surgeon license placed on indefinite probation for a minimum of three years and fined \$5,000 for inappropriately prescribing controlled substances to a patient as well as unprofessional behavior with two nurses.

**Victor Espinosa, Brookfield, 036099450** - physician and surgeon license and controlled substance license both temporarily suspended after respondent inappropriately prescribed and/or authorized multiple controlled substances for individuals that were not his established patients, which led to a temporary suspension of his Florida medical license by the Florida State Board of Medicine as well as criminal conviction in the federal case.

**John Hoch, Middleton, WI, 036app3671920** - physician and surgeon license to be issued with reprimand due to sister-state discipline in Wisconsin effective upon re-applying.

**Stephen Houde, Batavia, 036098010** - physician and surgeon license and controlled substance license both indefinitely suspended for a minimum of six months and must complete continuing education due to diversion of controlled substances for personal use in November and December of 2019.

**Timothy Maryanov, Carbondale, 036app3663814** - physician and surgeon and controlled substance applications for licenses were withdrawn after a notice of intent to deny was filed by the Department.

**Joseph Probst, South Beloit, 038008186** - chiropractor license automatically, indefinitely suspended for a minimum of 12 months for violation of Department's Probation.

**James Puerner, Whitefish Bay, WI, 036092658** - physician and surgeon license placed in refuse to renew status after he was disciplined by the Wisconsin Medical Examining Board.

**Stephen Smith, Park Ridge, 036124708** - physician and surgeon license placed on indefinite probation for a minimum of 12 months due to a sister-state discipline by Michigan Board of Medicine in January 2020.

**Joycie Smith, Alameda, CA, 036108757** - physician and surgeon license placed on permanent relinquished status due to a sister-state discipline by Medical Board of California in June 2020.

**Walter Uyesugi Do, Honolulu, HI, 036121888** - physician and surgeon license reprimanded for sister-state discipline by the Michigan Board of Medicine in February 2020, based on history of public disciplinary actions by North Carolina, Maryland, California and Pennsylvania.

**John Zabrowski, Glen Carbon, 036073546** - physician and surgeon license reprimanded due to lawsuit for failure to properly interpret a mammogram.

### **NURSING**

**Joy Bryan, Metropolis, 043118856** - practical nurse license placed in refuse to renew status as a result of the Department receiving information that the Kentucky State Board of Nursing refused to reinstate respondent's license due to her inability to practice safely by reason of alcohol or other substance abuse.

**Egla Gomez, Beardstown, 041406864** - registered professional nurse license placed in refuse to renew status due to respondent's criminal conviction of Forgery, a Class 4 felony on October 2, 2019 and sentenced to three years imprisonment.

**Kathy Janicki, La Grange, 041305437** - registered professional nurse license restored to indefinite probation for a minimum of 36 months.

**John Konopelski, Yorkville, 041301871** - registered professional nurse license reprimanded with continuing education conditions due to unprofessional conduct.

**David Simon, Shannon, 041416321** - registered professional nurse license indefinitely suspended due to respondent's unprofessional conduct, gross negligence in the practice of professional nursing, and failure to report respondent's termination.

**Elizabeth Stypula, Concord, CA, 041345480** - registered professional nurse license placed in refuse to renew status due to discipline taken by the California Board of Nursing for mental impairment.

## SHORTHAND REPORTER

**Rachel Smith, Chicago, 084004161** - certified shorthand reporter license suspended for six months, effective nunc pro tunc to May 1, 2020 and fined \$2,500 based on practicing as a certified shorthand reporter on a non-renewed license.

## **DIVISION OF REAL ESTATE**

### APPRAISAL

**Charlene Fiorenzo, Algonquin, 556004172** - certified residential real estate appraiser license reprimanded for preparing a misleading report due to errors and omissions.

**Charles Walsh, Carry, 556001252** - certified residential real estate appraiser license reprimanded, fined \$5,000 and ordered to complete courses for preparing three appraisal reports which were misleading due to errors and omissions.

### COMMUNITY ASSOCIATION MANAGER BOARD

**Robert Baran, Buffalo Grove, 261001774** - community association manager license fined \$2,000 for failing to provide documents and failing to communicate with a condominium board for which he was hired to do community association manager services.

### REAL ESTATE

**Michael Bishop, Evanston, 471018976** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Betty Bridgewater, Springfield, 471012516** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Ebonie Caldwell, Chicago, 471019047** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Nichelle Cole, Buffalo Grove, 471019040** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Michael Cummuta, Bloomingdale, 4710008392** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Daniel Glosky, Bolingbrook, 471012520** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Gerald Leffelman, Sublette, 471000696** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Harriette Manuel Obregon, Chicago, 471000575** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Dennis McIntosh, Attica IN, 471018138** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Bradley Nelsen, Geneva, 471005633** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Genevieve Papilli, Chicago, 471012266** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Debra Powless, Highland Park, 471007834** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Cynthia Rogan, Chicago, 471018737** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.



**Horst Schliesske, Oak Park, 471010150** - real estate managing broker license surrendered for failure to complete continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Thomas Schopp, Chenoa, 471015486** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Guy Stedman, Johnsborg, 471008206** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Barbara Szymanska, Chicago, 471016254** - real estate managing broker license placed on probation and fined \$2,500 for failing to disclose her license status in writing, for acting as a dual agent in a prohibited situation, and for failure to maintain an office separate from other business.

**Urvashi Verma, Chicago, 475146636** - real estate broker license reprimanded for having been convicted of the Felony offense of Conspiracy to Violate the Arms Export Control Act and to Defraud the United States before the United States District Court for the Northern District of Illinois, in case number 1:15-CR-000(3).

**Marilyn Washington, Chicago, 471005959** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

**Kathleen Wiltgen, Savannah GA, 471006669** - real estate managing broker suspended for a minimum period of six months and fined \$1,000 for failure to complete the continuing education prior to renewing the license and for stating on the renewal application that the continuing education had been completed.

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