

STATE OF ILLINOIS
OFFICE OF BANKS AND REAL ESTATE
BUREAU OF BANKS AND TRUST COMPANIES

IN THE MATTER OF:)
) No. 2002-BBTC-03
A-Able Pawners & Jewelers Inc.)
1532 Belvidere Road)
Waukegan, Illinois 60085)

ORDER ASSESSING CIVIL MONETARY PENALTY

The COMMISSIONER OF BANKS AND REAL ESTATE (the “Commissioner”), having conducted an examination of facts related to A-Able Pawners & Jewelers Inc., 1532 Belvidere Road, Waukegan, Illinois (“A-Able”) and having found that A-Able has committed a violation of the rules related to licensing of pawnbrokers, hereby issues this ORDER pursuant to the authority provided under Section 0.05(a)(6) of the Pawnbroker Regulation Act [205 ILCS 510/0.01] (the “ Act”).

FINDINGS OF FACT

The Commissioner FINDS the following:

1. 38 Ill. Adm. Code, Section 360, comprises administrative rules related to the licensing and regulation of Pawnbrokers in the State of Illinois;
2. Pursuant to 38 Ill. Adm. Code, Section 360.150, an application to change the location of a pawnshop must be filed not less than 45 days prior to the anticipated date of relocation. No relocation of a pawnshop may occur until approved by the Commissioner;
3. In or around August, 2001, A-Able relocated its pawnshop from 215 Water Street, Waukegan, Illinois to 1532 Belvidere Road, Waukegan, Illinois without filing an application to relocate and without obtaining the approval of the Commissioner;
4. That A-Able failed to submit a completed application for a change in location until October 15, 2001;
5. That Section 0.05(a)(6) of the Act provides the Commissioner the authority to assess a civil monetary penalty against any person for each violation of any provision of the Act, any rule promulgated in accordance with the Act, or any order of the Commissioner.

CONCLUSIONS OF LAW

The Commissioner CONCLUDES:

1. That by virtue of its failure to submit an application for a change in location before changing locations, A-Able violated 38 Ill. Adm. Code, Section 360.150.

NOW THEREFORE IT IS HEREBY ORDERED:

1. A-Able shall be and hereby is assessed a civil monetary penalty in the amount of \$100.00 pursuant to Section 0.05(a)(6) of the Act;
2. The civil monetary penalty in the amount of \$100.00 shall be paid no later than sixty (60) days after service of this order upon A-Able; and
3. The civil monetary penalty in the amount of \$100.00 shall be paid by means of a certified check or money order made payable to the Office of Banks and Real Estate.

ORDERED THIS 22nd DAY OF JANUARY, 2002.

SCOTT D. CLARKE
ASSISTANT COMMISSIONER
OFFICE OF BANKS AND REAL ESTATE

You are hereby notified that this Order is an administrative decision. Pursuant to 38 Ill. Adm. Code, Section 392, any party may file a request for a hearing on an administrative decision. The request for a hearing shall be filed within 10 days after the receipt of an administrative decision. A hearing shall be held within thirty (30) days after the receipt by the Commissioner of Banks and Real Estate of a request for a hearing.