

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

IN THE MATTER OF: )  
 ) No. 2000-BBTC-15  
Coles County Pawn )  
#38, 505 North Division )  
Charleston, Illinois 61920 )

**ORDER ASSESSING CIVIL MONETARY PENALTY**

The COMMISSIONER OF BANKS AND REAL ESTATE, (the “Commissioner”), having conducted an examination of facts related to Coles County Pawn, #38, 505 North Division, Charleston, Illinois, (“Coles County”) and having found that Coles County 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”). Specifically, 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 360.160, every pawnbroker license issued by the Commissioner shall expire on June 30 of each year. All applications for license renewal must be mailed to the Commissioner and be postmarked no later than May 1 of each year;
3. The pawnbroker license previously issued by the Commissioner to Coles County expired by operation of law as of June 30, 2000;
4. Coles County failed to mail a complete license application to the Commissioner on or before May 1, 2000 in order to renew the expired pawnbroker license;
5. On or about July 6, 2000, the Commissioner received a license application to renew the pawnbroker license of Coles County, along with a check in the amount of \$600.00 to be applied toward the license application fee;
6. Subsequent to the receipt of the above referenced check, the Commissioner determined that the check was not honored due to insufficient funds;

7. On or about August 17, 2000, Coles County completed the license application process by tendering an appropriate application fee to the Commissioner;
8. Coles County failed to submit a completed license application to the Commissioner until August 17, 2000;
9. That by virtue of the failure to timely submit a complete license application, Coles County violated Section 38 Ill. Adm. Code, Section 360.160; and
10. 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.

Based upon the above findings and pursuant to the authority provided under Section 0.05(a)(6) of the Act, the Commissioner hereby concludes it to be appropriate to enter the following Order.

**NOW THEREFORE IT IS HEREBY ORDERED:**

1. Coles County shall be and hereby is assessed a civil monetary penalty in the amount of \$100.00;
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 Coles County; 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 28th DAY OF AUGUST, 2000**

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**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.