

**STATE OF ILLINOIS**  
**DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION**  
**DIVISION OF BANKING**  
**SPRINGFIELD, ILLINOIS**

_____	)	
In the Matter of:	)	
	)	<b>ORDER ASSESSING A</b>
R & J's NORTHSIDE PAWNSHOP	)	<b>CIVIL MONETARY</b>
	)	<b>PENALTY</b>
	)	
1215 N.E. Jefferson Avenue	)	<b>2006-DB-04</b>
Peoria, Illinois 61603	)	
_____	)	

**ORDER ASSESSING A CIVIL MONETARY PENALTY**

The Secretary of the Department of Financial and Professional Regulation, (the "Secretary"), having conducted an examination of facts related to R & J's Northside Pawnshop, ("R & J's") and having found that R & J's 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 Secretary makes the following Findings of Fact:

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 Secretary;
3. In or around August, 2004, R & J's relocated its pawnshop from 1512 N.E. Adams Street, Peoria, Illinois to 1215 N.E. Jefferson Avenue, Peoria, Illinois without filing an application to relocate and without obtaining the prior approval of the Secretary;
4. That R & J's failed to submit a completed application for a change in location until approximately November 10, 2005;
5. That Section 0.05(a)(6) of the Act provides the Secretary 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 Secretary.

## **CONCLUSIONS OF LAW**

Based on the above Findings of Fact, the Secretary makes the following CONCLUSIONS:

1. That by virtue of its failure to submit an application for a change in location before changing locations, J & R's violated 38 Ill. Adm. Code, Section 360.150; and
2. The entry of this Order is appropriate to administer the provisions of the Act and is authorized pursuant to Section 0.05(a)(6) of the Act.

## **NOW THEREFORE IT IS HEREBY ORDERED:**

1. R & J's Northside Pawnshop shall be and hereby is assessed a civil monetary penalty in the amount of \$250.00 pursuant to Section 0.05(a)(6) of the Act;
2. The civil monetary penalty in the amount of \$250.00 shall be paid no later than sixty (60) days after service of this order upon R & J's Northside Pawnshop; and
3. The civil monetary penalty in the amount of \$250.00 shall be paid by means of a certified check or money order made payable to the Illinois Department of Financial and Professional Regulation, Division of Banking.

ORDERED THIS THIRTIETH DAY OF JANUARY, 2006.

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION of the State of Illinois;  
DEAN MARTINEZ, ACTING SECRETARY

DIVISION OF BANKING  
D. Lorenzo Padron  
Director

By:

Scott D. Clarke  
Assistant Director

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 30 days after the receipt by the Secretary of a request for a hearing. Absent a request for a hearing, this Order shall constitute a final administrative Order subject to the Administrative Review Law [735 ILCS 5/3-10 1 et seq.].