

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

IN THE MATTER OF:)	
)	No. 2008-DB-06
Zero Pawn, Inc.)	
1200 Cedarwood Dr.)	
Crest Hill, IL 60403)	

ORDER TO CEASE AND DESIST

The SECRETARY OF THE DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION (“Secretary”) hereby issues to Zero Pawn, Inc., Crest Hill, Illinois, this ORDER TO CEASE AND DESIST (“Order”). This Order is authorized and issued pursuant to the provisions of Section 0.05(a)(7) of the Pawnbroker Regulation Act (the “Act”) [205 ILCS 510/0.05(a)(7)].

FINDINGS OF FACT

The Secretary FINDS the following:

1. Zero Pawn, Inc. conducts its business at 1200 Cedarwood Drive, Crest Hill, Illinois;
2. Zero Pawn, Inc. uses the word “pawn” in connection with the business it conducts, including the use of the word “pawn” in signage visible to the public;
3. The Secretary has not issued Zero Pawn, Inc. a license to conduct pawnbroker business or to use the word “pawn” in connection with the business it conducts;
4. Section 1.5 of the Act [205 ILCS 510/1.5] provides that it is not lawful for an individual or a business entity to conduct a pawnbroker business or to use the word “pawn,” “pawnshop,” or “pawnbroker” in connection with a business without first obtaining a license from the Secretary; and
5. Section 0.05(a)(7) of the Act [205 ILCS 510/0.05] provides that the Secretary may issue a cease and desist order for any violation of the Act.

CONCLUSIONS OF LAW

Based on the above Findings of Fact, the Secretary CONCLUDES:

That Zero Pawn, Inc. has violated Section 1.5 of the Act.

NOW THEREFORE IT IS HEREBY ORDERED:

1. Zero Pawn, Inc. shall cease and desist from using the word “pawn,” “pawnshop,” or “pawnbroker” in connection with any business activities it undertakes unless and until the Secretary issues Zero Pawn, Inc. a license to conduct a pawnbroker business;
2. This ORDER shall be effective on the date it is signed and the provisions of this ORDER shall remain effective and enforceable except to the extent that, and until such time as, any provisions of this ORDER shall have been modified, terminated, suspended or set aside by the Secretary, or a court of competent jurisdiction.

ORDERED THIS 7th DAY OF APRIL, 2008.

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

DIVISION OF BANKING
JORGE A. SOLIS
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 the Department of Financial and Professional Regulation 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 5/3-101, *et seq.*].