

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

IN THE MATTER OF:)
)
) No. 2011-DB-16
Stone Park Gold)
1559 N. Mannheim Road, Suite B)
Stone Park, Illinois 60165)

ORDER ASSESSING CIVIL MONETARY PENALTY

The Illinois Department of Financial and Professional Regulation, Division of Banking (the "Department"), having conducted an examination of facts related to Stone Park Gold, Stone Park, Illinois, and having found that Stone Park Gold has committed a violation of Section 1.5 of the Pawnbroker Regulation Act [205 ILCS 510/0.01 to 510/15] (the "Act"), hereby issues this ORDER pursuant to the authority provided by Section 0.05(a)(6) of the Act.

FINDINGS OF FACT

The Department FINDS the following:

1. Stone Park Gold operates a business located at 1559 North Mannheim Road, Suite B, Stone Park, Illinois.
2. Stone Park Gold is not authorized by the Department to conduct its business as a pawnbroker.
3. Stone Park Gold is using the word "pawn" in advertising or signage that appears on or near the premises of its business.
4. The aforementioned advertising or signage is visible to the public.
5. The signage or advertising employed by Stone Park Gold creates a substantial likelihood that the public will be misled as to the scope of business Stone Park Gold is authorized to conduct by implying that the business is a pawnshop.
6. Section 1.5 of the Act provides that it is not lawful for a business entity to conduct business in this State using the word "pawn", "pawnshop", or "pawnbroker" in connection with its business or to transact business in this State in a manner which has a substantial likelihood of misleading the public by implying that the business is a pawnshop, without first obtaining a license from the Department.

CONCLUSIONS OF LAW

Based on the above Findings of Fact, the Department concludes that:

Stone Park Gold has violated Section 1.5 of the Act.

NOW THEREFORE IT IS HEREBY ORDERED:

1. Stone Park Gold shall be and hereby is assessed a CIVIL MONETARY PENALTY in the amount of \$1,000 pursuant to Section 0.05(a)(6) of the Act;
2. The CIVIL MONETARY PENALTY in the amount of \$1,000 shall be paid no later than sixty (60) days after service of this Order upon Stone Park Gold; and
3. The CIVIL MONETARY PENALTY in the amount of \$1,000 shall be satisfied by means of a certified check or money order made payable to the Department of Financial and Professional Regulation.

Ordered this 18^h day of February, 2011.

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION of the State of Illinois;
BRENT E. ADAMS, SECRETARY

DIVISION OF BANKING

JORGE A. SOLIS
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 with the Department at 122 S. Michigan Avenue, 19th Floor, Chicago, Illinois 60603 within 10 days after the receipt of an administrative decision. 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.*].