

STATE OF ILLINOIS

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION

DIVISION OF BANKS AND REAL ESTATE

IN THE MATTER OF:	)	
	)	No. 2004-MBR-87
<b>CREATIVE SOLUTIONS MORTGAGE CORPORATION</b>	)	
702 S. Milwaukee	)	
Wheeling, IL 60090	)	

**ORDER ASSESSING FINE**

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banks and Real Estate, (the "Department"), having conducted an examination of the facts related to Creative Solutions Mortgage Corporation, 702 S. Milwaukee, Wheeling, Illinois, 60090, (the "Licensee"), and having found that the Licensee committed a violation of the Residential Mortgage License Act of 1987, [205 ILCS 635] (the "Act") and the rules promulgated under the Act [38 Ill. Adm. Code 1050] (the "Rules"), hereby issues this ORDER pursuant to the authority provided under Section 4-5 of the Act. The Department makes the following:

**FINDINGS**

1. That Creative Solutions Mortgage Corporation is an Illinois residential mortgage Licensee holding license No. MB.0005506 and located at 702 S. Milwaukee, Wheeling, Illinois, 60090; and
2. That Licensee failed to provide proof of completion of continuing education requirements for 2003 to the Department during its license renewal.

**CONCLUSIONS**

BASED UPON THE ABOVE FINDINGS, THE DEPARTMENT IS OF THE OPINION AND CONCLUDES:

1. That Licensee violated Section 1050.360 (Continuing Educational Requirements for Certain Employees) of the Rules for calendar year 2003.

**ORDER**

NOW THEREFORE IT IS HEREBY ORDERED:

1. That Creative Solutions Mortgage Corporation Licensee No. MB.0005506, shall be and hereby is assessed a fine in the amount of \$500.00;

2. The fine in the amount of \$500.00 shall be due within thirty (30) days after the effective date of this Order upon Creative Solutions Mortgage Corporation; and
3. The fine in the amount of \$500.00 shall be paid by means of a certified check or money order made payable to the:

**Department of Financial and Professional Regulation  
Division of Banks and Real Estate  
500 East Monroe Street, Suite 800  
Springfield, IL 62701-1509**

ORDERED THIS 9th DAY OF SEPTEMBER 2004

---

DAVID S. RODRIGUEZ  
Deputy Director  
Division of Banks and Real Estate

You are hereby notified that this Order is an administrative decision. Pursuant to 205 ILCS 635/4-12 and 38 Ill. Adm. Code, 1050.1510 *et seq.* 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 Department of Financial and Professional Regulation, Division of Banks and Real Estate 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.*].