

**STATE OF ILLINOIS**

**DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION**

**DIVISION OF BANKS AND REAL ESTATE**

IN THE MATTER OF: )  
 ) No. 2005-MBR-18  
**COUNTRY & SOL MORTGAGE, LLC** )  
ATTN: Joseph D. Kurban )  
5755 W. Irving Park Road )  
Chicago, IL 60634 )

**ORDER REVOKING LICENSE**

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banks and Real Estate, (the “Department”), having conducted an examination of the facts related to Country & Sol Mortgage, LLC, 5755 W. Irving Park Road, Chicago, Illinois, 60634, (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(h)(1) of the Act. The Department makes the following:

**FINDINGS**

1. That Country & Sol Mortgage, LLC, is an Illinois residential mortgage Licensee holding license No. MB.0006236 and located at 5755 W. Irving Park Road, Chicago, Illinois, 60634;
2. That Licensee was examined on June 20, 2003 and a meeting was held on September 4, 2003 to discuss findings, and that a response was received October 7, 2003, and that said response was insufficient.
3. That letters were sent by the Department via U.S. first class mail on April 30, 2004, March 25, 2004, and December 10, 2003 advising Licensee that the response was insufficient and additional response was necessary to ascertain licensee’s understanding of the violation and the need to correct the violations.
4. That Licensee was given Response Dates of December 23, 2003, April 15, 2004, and final response date was due upon receipt of the April 30, 2004 letter; and that requested documentation was due back from Licensee to the Department and such documentation/information has not been received by the Department.
5. That on January 27, 2005, the Department mailed to Licensee a Potential Disciplinary Action letter via certified and U.S. first class mail service.

6. That on February 2, 2005, the Department had a conference phone conversation with Licensee regarding the Potential Disciplinary Action, and that Licensee stated that he had dropped off all requested information by the Department, but Licensee was requested to resubmit said information.
7. That on February 10, 2005, the Department mailed to Licensee a letter via certified mail service, informing Licensee that the Department had not received information requested from Licensee.
8. That on February 22, 2005, the Department received the February 10, 2005 letter to the Licensee return mail stamped “unclaimed, return to sender.”
9. That on March 4, 2005, the Department suspended Licensee’s license.
10. That on March 10, 2005, Licensee was mailed via U.S. first class mail, a Report of Examination, for an examination conducted by the Department on June 25, 2004.
11. That the Examination Report indicated numerous violations that Licensee needed to be corrected in order to ensure compliance with the Act.
12. That on April 22, 2005, the Department sent a Potential Disciplinary Action letter via U.S. first-class mail service and U.S. certified mail informing Licensee that the requested documentation/information has not been received by the Department.
13. That on April 27, 2005, a return receipt card unsigned by Licensee was received by the Department, and no response has been received to the U.S. first-class letter sent to Licensee.

## **CONCLUSIONS**

1. That Licensee’s continued failure to correct the cited violations warrants further the discipline of revocation of License No. MB.0006236.

## **ORDER**

NOW THEREFORE IT IS HEREBY ORDERED that the license of COUNTRY & SOL MORTGAGE, LLC, is revoked by Order of the Department, effective ten days after receipt of this Order, unless you request a hearing pursuant to the RMLA and Subpart N of the Rules, including remitting the hearing fee required by Section 1050.270 of the Rules.

**Department of Financial and Professional Regulation  
Division of Banks and Real Estate  
ATTN: FISCAL DIVISION, 2<sup>ND</sup> FLOOR  
320 W. Washington Street  
Springfield, IL 62786**

ORDERED THIS 6th DAY OF MAY 2005

DEPARTMENT OF FINANCIAL AND  
PROFESSIONAL REGULATION of the  
State of Illinois;  
FERNANDO E. GRILLO, SECRETARY

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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.*].