

**STATE OF ILLINOIS**

**DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION**

**DIVISION OF BANKS AND REAL ESTATE**

IN THE MATTER OF: )  
 )  
 ) No. 2005-MBR-19-b  
**EXCEPTIONAL ENTERPRISE, INC.** )  
 )  
ATTN: Pedro Guzman )  
 )  
16 E. Hinsdale Avenue, 2nd Floor )  
 )  
Hinsdale, IL 60521 )

**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 Exceptional Enterprise, Inc., 16 E. Hinsdale Avenue, 2nd Floor, Hinsdale, Illinois, 60521, (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 of 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)() of the Act. The Department makes the following:

**FINDINGS**

1. That Exceptional Enterprise, Inc. is an Illinois residential mortgage Licensee holding license No. MB.0006435 and located at 16 E. Hinsdale Avenue, 2nd Floor, Hinsdale, Illinois, 60521; and
2. That on October 14, 2004, Licensee was mailed via U.S. mail, a Report of Examination, for the examination conducted on September 23, 2004.
3. That the Examination Report indicated numerous violations that Licensee needed to correct in order to ensure compliance.
4. That on October 29, 2004, Licensee was mailed via U.S. mail a follow-up letter in reference to the October 29, 2004, Report of Examination and Letter of Findings.
5. That a written response due date of November 30, 2004, was established to provide the additional information/documentation to the Department.
6. That on March 15, 2005, the Department sent a letter via U.S. mail service, informing Licensee that the requested information/documentation due by November 30, 2004, has not been received from the Licensee.

7. That a second written response due date of March 25, 2005, was established to provide all information to the Department, including the renewal of Licensee's residential mortgage license as well as the registration of Exceptional's loan originators.
8. That Licensee failed to provide the requested information/documentation due by March 25, 2005, to the Department.
9. That on April 18, 2005, the Department sent a Potential Disciplinary Action letter via U.S. mail service, and U.S. certified mail advising Licensee that Exceptional Enterprise, Inc. has failed to comply with the RMLA and Rules as described in the letter.
10. That the Department has not received the required documentation/information from Licensee as stated above.

### **CONCLUSIONS**

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

1. That notwithstanding notices and other efforts by the Department, Licensee has violated the following: Sections 205 ILCS 635/2-6, 205 ILCS 635/3-1, 205 ILCS 635/4-1(r), 205 ILCS 635/7-1, 1050.2120, 205 ILCS 635/2-4.

### **ORDER**

NOW THEREFORE IT IS HEREBY ORDERED:

1. That Exceptional Enterprises, Inc., License No. MB6435, shall be and hereby is assessed a fine in the amount of \$10,000;
2. The fine in the amount of \$10,000 shall be due thirty (30) days after the effective date of this Order upon Exceptional Enterprises, Inc.; and
3. The fine in the amount of \$10,000 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  
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.*].