

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

IN THE MATTER OF: )  
 ) No. 2006-MBR-11-b  
**1<sup>st</sup> LIBERTY BANC, INC.** )  
License No. MB.0005343 )  
Attn.: Margaret Antonik )  
4343 N. Harlem Avenue )  
Norridge, IL 60706 )

**ORDER RESCINDING FINE**

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banking, (the "Department"), having conducted a special examination related to activities conducted by 1<sup>st</sup> Liberty Banc, Inc., 4343 N. Harlem Avenue, Norridge, Illinois, 60706 (the "Licensee"), and having issued Order No. 2006-MBR-11 under authority of Section 4-5 of the Residential Mortgage License Act of 1987 (the "Act") [205 ILCS 635] and the rules promulgated under the Act (the "Rules") [38 Ill. Adm. Code 1050], hereby issues this ORDER pursuant to said authority provided under Section 4-5 of the Act. The Department makes the following:

**FINDINGS**

1. That 1<sup>st</sup> Liberty Banc, Inc. is an Illinois residential mortgage licensee holding license number MB.0005343 (the "License") and located at 4343 N. Harlem Avenue, Norridge, Illinois 60706;
2. That on April 3, 2006, the Department issued to Licensee Order No. 2006-MBR-11; and
3. That the Department has subsequently entered into Consent Order No. 2006-MBR-52 with Licensee (the "Consent Order") to resolve all matters pertaining to Order No. 2006-MBR-11.

**CONCLUSIONS**

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

1. That Licensee is not subject to Department fine pursuant to Section 4-5(h)(5) of the Act and that all matters pertaining to Order No. 2006-MBR-11 are now covered by the Consent Order; and

2. That Licensee is currently in compliance with the Act and Rules.

**ORDER**

NOW THEREFORE IT IS HEREBY ORDERED:

That Department Order No. 2006-MBR-11, shall be and hereby is rescinded.

ORDERED THIS 11<sup>th</sup> DAY OF JANUARY 2007

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
DEAN MARTINEZ, SECRETARY

DIVISION OF BANKING

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D. LORENZO PADRON  
DIRECTOR

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 and if so requested, a hearing shall be held by the Department of Financial and Professional Regulation, Division of Banking on the 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.*].