

CONCLUSIONS

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

That notwithstanding notices and other efforts by the Department, Licensee knowingly hired or employed a loan originator on or after July 1, 2004 who was not provisionally registered with the Department and hired a loan originator on or after July 1, 2005 that was not permanently registered with the Department in violation of Sections 2-4(x) and 7-1 of the Act and Subparts R and S of the Rules.

ORDER

NOW THEREFORE IT IS HEREBY ORDERED:

1. That Home Quest Mortgage Corp., License No. MB.0005095, shall be and hereby is assessed a fine of \$2,500 for an initial unregistered loan originator and \$500 for an additional unregistered loan originator for a fine in the amount of \$3,000;
2. That the total fine in the amount of \$3,000 shall be due thirty (30) days after the effective date of this Order upon Home Quest Mortgage Corp., shall be paid by means of a certified check or money order made payable to the:

**Department of Financial and Professional Regulation
Division of Banking
ATTN: FISCAL DIVISION, 2ND FLOOR
320 W. Washington Street
Springfield, IL 62786**

3. That Home Quest Mortgage Corp., License No. MB.0005095, shall be and hereby is required to correct the violations cited in this Order by registering all loan originators and comply with all provisions of the Act and Rules.

ORDERED THIS 5th DAY OF SEPTEMBER 2006

DEPARTMENT OF FINANCIAL
AND PROFESSIONAL REGULATION
of the State of Illinois;
DEAN MARTINEZ, SECRETARY
D. LORENZO PADRON, DIRECTOR

REYNOLD M. BENJAMIN
Assistant Director, Bureau of Residential Finance,
Division of Banking

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 Banking 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.*].