

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

IN THE MATTER OF: )  
 ) No. 2006-MBR-41  
**GOMEZ & STEIDER BANCORP, INC.** )  
ATTN: Carlos A. Gomez )  
2641 North Kedzie Avenue )  
Chicago, IL 60607 )

**ORDER ASSESSING FINE**

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banking, (the “Department”), having conducted an examination of the facts related to Gomez & Steider Bancorp, Inc., 2641 North Kedzie Avenue, Chicago, Illinois, 60607 (the “Licensee”), and having found that the Licensee committed a violation of the Residential Mortgage License Act of 1987, [205 ILCS 635] (the “Act”), hereby issues this ORDER pursuant to the authority provided under Section 4-5(h)(2) of the Act. The Department makes the following:

**FINDINGS**

1. That Gomez & Steider Bancorp, Inc., is an Illinois residential mortgage licensee holding license number MB.0006302 (the “License”) and located at 2641 North Kedzie Avenue, Chicago, Illinois, 60607;
2. That the Department has received copies of advertisements regarding Gomez & Steider Bancorp, Inc., and the Department has found that the Licensee advertisement is inconsistent;
3. That on February 16, 2006, the Department sent to Licensee a letter via U.S. first-class mail service advising Licensee that the Department has concerns regarding an advertisement flier utilized by Gomez & Steider Bancorp, Inc., and that a written response due date of March 2, 2006, was given;
4. That on March 3, 2006, the Department received a written response from Licensee;
5. That on July 25, 2006, the Department sent to Licensee a letter via U.S. first-class mail service advising Licensee that the Department has again received copies of advertisements regarding Gomez & Steider Bancorp, Inc., and the Department has found that the Licensee’s advertisement for the third time is inconsistent, and that a penalty fee of \$500 will be assessed for each inappropriate advertisement;

6. That on October 6, 2006, the Department sent a Potential Disciplinary Action letter via U.S. first-class mail service, and U.S. certified mail advising Licensee of its failure to comply with the Act and Rules as described in the letter;
7. A return receipt card evidencing receipt of such was received by the Department on October 11, 2006;
8. That Licensee made written contact with the Department on October 19, 2006, and again on October 23, 2006 stating that Licensee had discontinued using the non-compliance advertising and had made the necessary changes in order to be currently in compliance with the advertising requirements.

### **CONCLUSIONS**

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

That notwithstanding notices and other efforts by the Department, Licensee failed to comply with the Advertising Requirements at all times as required by Section 3-3 of the Act.

### **ORDER**

NOW THEREFORE IT IS HEREBY ORDERED:

1. That Gomez & Steider Bancorp, Inc., License No. MB.0006302, shall be and hereby is assessed a fine in the amount of \$1,500 pursuant to Section 3-3 of the Act;
2. The fine in the amount of \$1,500 shall be paid no later than thirty (30) days after the effective date of this Order upon Gomez & Steider Bancorp, Inc.; and
3. The fine in the amount of \$1,500 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, 2<sup>nd</sup> FLOOR  
320 W. Washington Street  
Springfield, IL 62786**

ORDERED THIS 25<sup>th</sup> DAY OF OCTOBER 2006

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

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REYNOLD M. BENJAMIN  
Assistant Director  
Bureau of Residential Finance

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.*].