STATE OF ILLINOIS

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION

DIVISION OF BANKING

IN THE MATTER OF:)	
)	No. 2007-MBR-28-b
CNB Financial Corporation)	
Attention: Courtney Black, owner)	
21141 Governors Highway, Suite 114)	
Matteson, IL 60443)	

ORDER TO CEASE AND DESIST

The Department of Financial and Professional Regulation, Division of Banking (the "Department") hereby issues to CNB Financial Corporation this ORDER TO CEASE AND DESIST (the "Order"). The Department, having conducted an investigation of the facts, finds that CNB Financial Corporation, *after having its residential mortgage license MB.0006319 revoked on May 25, 2007 by Department Order No. 2007-MBR-28*, continued to operate as a residential mortgage broker by issuing a pre-approval letter to borrowers on CNB Financial Corporation stationery and faxing same on August 15, 2007 and through operation of an office at 21141 Governors Highway, Suite 114, Matteson, Illinois 60443 as an unlicensed and unlawful practice in violation of Sections 1-3 and 4-1 of the Residential Mortgage License Act of 1987 [205 ILCS 635] (the "Act"). Based on these findings of fact and conclusions of law, the Department hereby orders pursuant to authority under Sections 1-3 and 4-1 of the Act the following:

1. CNB Financial Corporation, and by and through its owners, officers, directors, employees, and agents, shall immediately cease and desist from doing any business under its name, or circulate or use any advertising or make any representation or give any information to any person, which indicates or reasonably implies activity within the scope of the Act.

2. The Department shall refer this Order and its investigative report pursuant to Section 1-3(c) of the Act to the Attorney General requesting an injunction restraining CNB Financial Corporation from violating or continuing to violate the Act.

ORDERED THIS 24th DAY OF OCTOBER, 2007

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
DEAN MARTINEZ, SECRETARY

DIVISION OF BANKING

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JORGE A. SOLIS, DIRECTOR