

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

IN THE MATTER OF:	)	
	)	No. 2008-MBR-88-b
KOURI MORTGAGE, INC.	)	
License No. MB.6759662	)	
3813 N. Prospect	)	
Peoria Heights, IL 61616	)	

**CONSENT ORDER**

The Department of Financial and Professional Regulation, Division of Banking, of the State of Illinois (the “Department”) and Kouri Mortgage, Inc. (“Kouri Mortgage”) hereby enter into this Consent Order (the “Consent Order”) and stipulate, admit and agree to the following:

**STIPULATIONS AND ADMISSIONS**

On August 19, 2008, the Department attempted a special examination of Kouri Mortgage and the Department was denied access on that day by Kouri Mortgage to its books and records. As a result, the Department issued Order No. 2008-MBR-88 fining Kouri Mortgage and Kouri Mortgage filed a timely request for administrative hearing upon receipt of said disciplinary order. Kouri Mortgage admits that it denied the Department access to its books and records on August 19, 2008; however, the owner of Kouri Mortgage was away from the office attending a family emergency. The Department and Kouri Mortgage further stipulate that Kouri Mortgage did thereafter open its books and records to the Department for the special examination, and that the Department did not find any violations of the SB 1167 amendments to the Residential Mortgage License Act of 1987 (the “Act”) [205 ILCS 635] for those loan files reviewed.

## TERMS AND CONDITIONS

WHEREFORE, the Department and Kouri Mortgage agree as follows:

- I. Kouri Mortgage has implemented procedures to allow the Department access to examine its books and records during business hours, including at times when the owner is away from the office for any reason, and will make its books and records available for any future Department examinations or investigations.
- II. The Department hereby reduces the fine assessed by Order No. 2008-MBR-88 to \$500 based upon Kouri Mortgage's corrective actions taken and compliance with the SB 1167 amendments to the Act; satisfaction of the fine will be permitted through Kouri Mortgage's payment of the \$500 hearing fee.
- III. Kouri Mortgage agrees to dismiss its petition for hearing and administrative review of Order No. 2008-MBR-88 and waives any right to re-file its petition, or file any petition or other appeal of said order or of this Consent Order. Kouri Mortgage acknowledges that it willingly enters into this Consent Order, Having been advised of its right to be represented by legal counsel, and after full review, evaluation, and consideration and with full knowledge of its rights under the Act and Rules and Illinois Administrative Procedure Act.
- IV. The Department enters into the Consent Order for the purpose of imposing measures that are fair and equitable in the circumstances and that are consistent with the best interests of the people of the State of Illinois.
- V. The Consent Order shall become effective upon all the parties hereinafter designated signing and dating the Consent Order and on the date that the Department as the last of those designated signs and dates the Consent Order.

The foregoing Consent Order is approved in full.

\_\_\_\_\_ date: \_\_\_\_\_  
Cathy Kouri  
Kouri Mortgage, Inc.

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
MICHAEL T. MCRAITH, ACTING SECRETARY  
  
DIVISION OF BANKING

\_\_\_\_\_ date: JANUARY 7, 2009  
JORGE A. SOLIS, DIRECTOR