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STATE OF ILLINOIS

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION

DIVISION OF BANKING

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IN THE MATTER OF:)
)
)   No. 2009-MBR-217
NCS MORTGAGE CORPORATION   )
ATTN: Tina Kayhan   )
20550 S. Cicero   )
Matteson, IL 60443   )
License No. MB.6759821   )

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ORDER REVOKING LICENSE

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The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banking (the "Department"), has reviewed the activities of NCS Mortgage Corporation (the "Licensee") and has found violations under 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]. The Department's findings include:

FINDINGS

1. That NCS Mortgage Corporation, is an Illinois residential mortgage licensee holding license number MB.6759821 (the "License"), and located according to Department records at 20550 S. Cicero, Matteson, Illinois, 60443;

2. That on April 16, 2009, the assigned Department examiner made multiple unsuccessful attempts to contact Licensee at telephone numbers provided to the Department for purposes of scheduling a regular examination of Licensee in May 2009 as required pursuant to Section 4-2 of the Act and Section 1050.425 of the Rules;

3. That the Department examiner noted that the telephone numbers provided by the Licensee to the Department were no longer in service and that the Department Manager of Examination prepared a memorandum documenting the aforementioned facts;

4. That on June 9, 2009, the Department Examinations Section noted that the Licensee's owner had called and stated that the business had been closed in 2008 due to health reasons; however, Examinations Section also noted that Licensee had never properly applied to surrender the License and remained subject to examination;

5. That on June 22, 2009, the Department's Examination Section created an enforcement issue for Licensee's failure to permit examination;

6. That on July 9, 2009 a Potential Disciplinary Letter was sent to Licensee, via U.S. first-class and certified mail service;

7. That Licensee contacted the Department via telephone on various occasions in reference to providing said documentation and or information to the Department; and

8. That Licensee has failed to allow the Department to conduct an examination of said records and failed to maintain or surrender the License in compliance with the Act and Rules.

CONCLUSIONS

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

That notwithstanding notices and other efforts by the Department, Licensee is in violation of Sections 2-4, 2-6, 4-1, 4-2 of the Act, and Section 1050.425 of the Rules, and is in further violation of Sections 4-5(i) (11), (15), and (17) of the Act.

ORDER

NOW THEREFORE IT IS HEREBY ORDERED that the license **NCS MORTGAGE CORPORATION,** License No. MB.6759821 is revoked by Order of the Department pursuant to Section 4-5(h) (1) of the Act for failure to comply with the provisions cited herein of the Act and Rules, effective ten days after receipt of this Order, unless you request a hearing pursuant to the Act and Subpart N of the Rules, including remitting the hearing fee required by Section 1050.210 of the Rules.

ORDERED THIS 10TH DAY OF AUGUST, 2009

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
BRENT E. ADAMS, ACTING SECRETARY

DIVISION OF BANKING

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JORGE A. SOLIS, 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 on the administrative decision, by the Department of Financial and Professional Regulation, Division of Banking. 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.*].