

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

IN THE MATTER OF:)
) No. 2013-MBR-03-b
CAPITAL FINANCIAL BANCORP, INC.)
License No. MB.0004796)
1699 E. Woodfield Road, Suite 500)
Schaumburg, IL 60173)

CONSENT ORDER

The Illinois Department of Financial and Professional Regulation, Division of Banking (“Department”) and Capital Financial Bancorp, Inc. (“Licensee”) (or collectively, the “Parties”) hereby enter into this Consent Order and stipulate and agree to the following:

STIPULATIONS

The Parties stipulate that the Department issued Order 2013-MBR- (“Order”) based upon factual findings therein and that Licensee timely requested an administrative hearing on said findings. The Parties have now agreed herein to a resolution of the Order.

TERMS AND CONDITIONS

WHEREFORE, the Department and Licensee agree as follows:

- I. The Department hereby rescinds the Order in its entirety.
- II. Licensee agrees to comply with all provisions of the Residential Mortgage License Act of 1987 (“RMLA”) [205 ILCS 635] and Residential Real Property Disclosure Act (“RRPDA”) [765 ILCS 77].
- III. Licensee agrees to not file any petition for administrative hearing or judicial review of this Consent Order. Licensee acknowledges that it has been represented by outside legal counsel in negotiating this Consent Order, and that it willingly enters into this Consent

Order after full review, evaluation, and consideration with full knowledge of its rights under RMLA and Illinois Administrative Procedure Act [5 ILCS 100].

- 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 last of those designated for the Department sign and date the Consent Order.

The foregoing Consent Order is approved in full.

_____ date: _____
Tory Tarsitano, President

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
MANUEL FLORES, ACTING SECRETARY
DIVISION OF BANKING

_____ date: **SEPTEMBER 3, 2013**