



Illinois Department of Financial and  
Professional Regulation

# NEWS

---

**SPRINGFIELD** - The Illinois Department of Financial and Professional Regulation (IDFPR) announced today that directors of Professional Regulation, Daniel E. Bluthardt; Financial Institutions, Robert Meza; and Banking, Jorge A. Solis signed the following disciplinary orders in the month of **January 2010**.

## **Division of Banking**

### **BANKS AND TRUSTS**

**Town Community Bank and Trust, Antioch** – ordered to cease and desist from engaging in unsafe and unsound banking practices.

**Town Community Bank and Trust, Antioch** – Division of Banking took possession and control of bank on January 15, 2010 for the purpose of receivership.

**Broadway Bank, Chicago** – ordered to cease and desist from engaging in unsafe and unsound banking practices.

### **MORTGAGE BANKING**

**Ace Mortgage Company, Inc., Lincolnwood** – residential mortgage license (MB.0005271) revoked for failure to renew or properly surrender its license, failure to pay its examination fee, and failure to comply with the Department.

**Accurate Mortgage Corporation, Matteson** – residential mortgage license (MB.0005732) revoked for failure to renew or properly surrender its license.

**American Nationwide Bancorp, Inc., West Chicago** – residential mortgage license (MB.6760555) fined \$25,000 for conducting unregistered loan originator activities and violations found in examination.

**First Choice Mortgage Corporation, Bloomingdale** – residential mortgage license (MB.0005034) revoked and fined \$20,000 in connection with a federal indictment for fraudulent loan originations and for failure to notify the Department.

**First Start Mortgage, Inc., Chicago** – residential mortgage license (MB.0006412) fined \$2,850 for failure to properly respond to a Department supervisory request in a timely manner.

**Legend Mortgage Company, Lisle** – residential mortgage license (MB.0004394) fined \$2,500 due to improper loan originator activities.

## **Division of Financial Institutions**

*Note: If a licensee has exercised its right to a hearing pursuant to statute, an order on this list may not be final.*

## **Consumer Credit Section**

**AAA Cash Advance, Inc., 19 Pullen Road, Metropolis** - CILA License (1636) fined \$5,425 for the following violations: Improper simple interest calculations, license is compounding interest or collecting interest in advance, the principal amount of the new title-secured loan exceeded the total outstanding balance of the refinanced loan, title-secured lender did not obtain borrower's most recent income documentation available at the time loan was made, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, lender did not enter into the database that the borrower's loan was paid in full or cancelled on the day the transaction was made, lender did not allow borrower's partial payments to be credited on the account record as of the date received, and improper accounting of principal and interest payment.

**Advance, LLC, 150 East South Street, Suite H, Kewanee** - CILA License (2742) fined \$2,200 for the following violations: The annual percentage rate was not accurately disclosed, the lender took security other than the vehicle title on a title-secured loan, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, and Security is not released.

**All American Cash Advance, Inc., 111 South Lincolnway, Suite B, North Aurora** - CILA License (2731) fined \$1,775 for the following violations: The annual percentage rate is not accurately disclosed, improper simple interest calculations, the loan contract did not accurately disclose the schedule of payments or the total of payments, Lender made title-secured loans but did not have a supply of the pamphlets describing the availability of debt management services and the obligor's rights and responsibilities, the title-secured loan or refinancing agreement did not contain the required initialed statement providing DFI's toll-free number to call for Debt Management Service information, the title-secured loan agreement did not contain a separate statement signed by the borrower that he/she has not had an outstanding title secured loan in the last 15 days, the title-secured loan agreement did not prominently disclose DFI's address and phone number and advise the borrower of the right to report lending and collection violations, and the lender took security other than the vehicle title on a title-secured loan.

**America's Financial Choice, Inc., 6 North Austin Avenue, Oak Park** - PL License (1279) fined \$2,050 for the following violations: Lender did not verify that the loan was permissible, lender did not enter into the database that the borrower's loan was paid in full or

cancelled on the day the transaction was made, and licensee did not properly update the state database with the required information on the day the transaction or event occurred.

**Bally Total Fitness Corporation, 8700 West Bryn Mawr Ave., Chicago** - SF License (760) fined \$2,150 for the following violations: Licensee maintains records off site without Director's preapproval and licensee did not maintain a positive net worth of a minimum of \$30,000.

**Budget Cash Advance, 829 East Center Street, Grayslake** - CILA License(2378) fined \$44,050 for the following violations: Licensed location is not maintaining posted hours, security was not properly disclosed, the payment receipt did not accurately show the required elements, the payment record for a simple interest loan did not show the amount and date of each payment of principal and interest, the principal balance due, the date to which interest is paid or itemize other charges collected, lender makes title-secured loans but did not have a supply of the pamphlets describing the availability of debt management services and obligor's rights and responsibilities, the title-secured loan or refinancing agreement did not contain the required initialed statement providing DFI's toll-free number to call for Debt Management Service Information, the title-secured loan agreement did not contain a separate statement signed by the borrower that he/she has not had an outstanding title-secured loan in the last 15 days, the title-secured loan agreement did not prominently disclose DFI's address and phone number and advise the borrower of the right to report lending and collection violations, lender did not have possession of the original title registered to the borrower(s) on the title-secured loan, documentation was not in file to indicate lien was returned to borrower on a title-secured loan within 24 hours or 5 days if paid by check, lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Cash Loans Today, 11949 South Pulaski Road, Alsip** - CILA License (3006) fined \$2,400 for the following violations: The loan document or other legal instrument contains blanks and security was not properly disclosed.

**Cottonwood Financial Illinois, LLC, 301 West Lincoln Avenue, Unit B, Charleston** - CILA License (3370) fined \$1,750 for the following violations: The annual percentage rate was not accurately disclosed and improper simple interest calculations.

**Cottonwood Financial Illinois, LLC, 4221 East State Street, Rockford** - CILA License (3383) fined \$1,350 for failure to properly maintain individual account records or transaction histories.

**E-Z Case Loans, LLC, 155 North Pfingsten Road, Suite 370, Deerfield** - CILA License (3016) fined \$4,150 for the following violations: Improper simple interest calculations and the loan contract did not accurately disclose the schedule of payments or the total of payments.

**GMAC LLC, 15303 South 94<sup>th</sup> Avenue, Orland Park** - SF License (1305) fined \$4,350 for failure to release security.

**Great Lakes Specialty Finance, Inc., 3435 Dempster Street, Skokie** - PL License (1131) fined \$3,900 for the following violations: The loan document or other legal instrument contains blanks, lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan; Loans over 25% of the borrower's income, lender made a payday loan resulting in the borrower having combined outstanding payday loan

principal balances greater than 25% of borrower's gross monthly income, and official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan.

**Great Lakes Specialty Finance, Inc., 5638 West Fullerton, Chicago** - PL License (1088) fined \$3,150 for the following violations: Security was not properly disclosed, lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan, loans over 25% of borrower's income, and lender made a payday loan resulting in the borrower having combined outstanding payday loan principal balances greater than 25% of borrower's gross monthly income.

**Great Lakes Specialty Finance, Inc., 2010 East 159<sup>th</sup> Street, Calumet City** - PL License (1090) fined \$7,225 for the following violations: The file of original papers for the loan is not properly maintained, security is not properly disclosed, licensee did not notify Department within 10 day of the pledge, sale, or hypothecation of notes, the account record did not show the date the account was sold and/or the name of the purchaser; lender did not properly maintain the list of loans sold, lender did not enter into the database that the borrower's loan was paid in full or cancelled on the day the transaction was made, and lender's payday loan agreement did not provide in the first page the required bold 14 point notice of borrower's right to a repayment plan.

**Great Lakes Specialty Finance, Inc., 2547 West Golf, Hoffman Estates** - PL License (1103) fined \$1,050 due to the loan document or other legal instrument containing blanks.

**Great Lakes Specialty Finance, Inc., 16120 South State Street, South Holland** - PL License (1073) fined \$4,675 for the following violations: Licensee did not notify Department within 10 days of the pledge, sale, or hypothecation of notes, the account record did not show the date the account was sold and/or the name of the purchaser, lender's payday loan agreement did not provide on the first page the required bold 14 point notice of borrower's right to a repayment plan, the loan agreement did not state in 14 bold type, "WARNING: This loan is not intended to meet long-term financial needs....", lender sold PLRA loans to an entity that is not licensed in Illinois under the Payday Loan Reform Act, and licensee did not properly update the state database with the required information on the day the transaction or event occurred.

**Great Lakes Specialty Finance, Inc., 1545 North State, Route 50, Bourbonnais** - PL License (1119) fined \$13,850 for the following violations: Licensee did not notify Department within 10 days of the pledge, sale, or hypothecation of notes, the account record did not show the date the account was sold and/or the mane of the purchaser; the licensed location did not maintain a file of original papers, lender did not properly maintain the list of loans sold, lender's payday loan agreement did not provide on the first page the required bold 14 point notice of borrower's right to a repayment plan, the loan agreement did not state in 14 bold type, "WARNING: This loan is not intended to meet long-term financial needs...", lender sold PLRA loans to an entity that is not licensed in Illinois under the Payday Loan Reform Act, and licensee did not properly update the state database with the required information on the day the transaction or event occurred.

**Great Lakes Specialty Finance, Inc., 127A North Lake Street, Aurora** - PL License (1134) fined \$1,150 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan, loans over 25% of borrower's income, and lender made a payday loan resulting in the borrower having combined outstanding payday loan principal balances greater than 25% of borrower's gross monthly income.



**Great Lakes Specialty Finance, Inc., 3219 West 115<sup>th</sup> Street, Suite 5A, Merrionette Park** - PL License (1116) fined \$3,150 for the following violations: The loan document or other legal instrument contains blanks and lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Great Lakes Specialty Finance, Inc., 3115 Broadway Street, Quincy** - PL License (1083) fined \$2,000 for failure to obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Great Lakes Specialty Finance, Inc., 2116 West Jefferson Street, Joliet** - PL License (1104) fined \$1,350 for the following violations: The annual percentage rate was not accurately disclosed, security was not properly disclosed, wage assignment did not contain the date of execution, wage assignment did not contain the social security number, wage assignment did not contain the name of the employer, wage assignment did not contain the amount of the loan, wage assignment did not contain the rate of interest, wage assignment did not contain the date when payments are due, and truth in lending box is not properly completed.

**Great Lakes Specialty Finance, Inc., 18300 South Halsted, Suite D, Glenwood** - PL License (1140) fined \$7,050 for the following violations: The loan document or other legal instrument contained blanks, security was not properly disclosed, licensee did not notify the Department within 10 days of the pledge, sale, or hypothecation of notes, the account record did not show the date the account was sold and/or the name of the purchaser, lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan, lender's payday loan agreement did not provide on the first page the required bold 14 point notice of borrower's right to a repayment plan, loans over 25% of borrower's income. Lender made a payday loan resulting in the borrower having combined outstanding payday loan principal balances greater than 25% of borrower's gross monthly income, the loan agreement did not state in 14 point bold type, "WARNING: This loan is not intended to meet long-term financial needs...", lender sold PLRA loans to an entity that is not licensed in Illinois under the Payday Loan Reform Act, official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan, and licensee did not properly update the state database with the required information on the day the transaction or event occurred.

**Great Lakes Specialty Finance, Inc., 9031 North Allen Road, Suite 2, Peoria** - PL License (1123) fined \$1,225 for the following violations: The loan document or other legal instrument contains blanks, the file of original papers for the loan was not properly maintained, and lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Great Lakes Specialty Finance, Inc., 8305 Golf Road, Niles** - PL License (1075) fined \$2,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan, loans over 25% of borrower's income, and lender made a payday loan resulting in the borrower having combined outstanding payday loan principal balances greater than 25% of borrower's gross monthly income.

**Great Lakes Specialty Finance, Inc., 3435 Dempster Street, Skokie** - CILA License (3042) fined \$1,150 for the following violations: The loan document or other legal instrument contains blanks and File did not contain evidence of a contract signed or acknowledged by the borrower.

**Great Lakes Specialty Finance, Inc., 8357 South Cottage Grove Avenue, Chicago -** PL License (1107) fined \$1,450 for the following violations: The loan document or other legal instrument contains blanks, file did not contain evidence of a Wage Assignment signed by the wage earner, loans over 25% of a borrower's income, and lender made a payday loan resulting in the borrower having combined outstanding payday loan principal balances greater than 25% of borrower's gross monthly income.

**Illinois Title Loans, Inc., 227 South Lincolnway, North Aurora -** PL license (1402) fined \$6,425 for the following violations: Licensed location is not maintaining posted hours, the loan document or other legal instrument contained blanks, licensee did not properly maintain loan records for two years after final entry; Evidence of a signed or acknowledged Truth-In Lending Disclosure is not in the file or original papers, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, payday lender did not provide the required notice of the consumer's right to a repayment plan in a separate signed, written document, the lender made a payday loan but there is no evidence of a signed, written agreement, loans over 25% of borrower's income, lender made a payday loan resulting in the borrower having combined outstanding payday loan principal balances greater than 25% of borrower's gross monthly income, and official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan.

**Kessler Partners, LLC, 223-225 South Green Bay Road, Waukegan -** CILA License (2575) fined \$17,350 for the following violations: The annual percentage rate was not accurately disclosed, improper simple interest calculations, the title secured loan or refinancing agreement did not contain the required initialed statement providing DFI's toll-free number to call for Debt Management Service information, licensee did not disclose on delinquency notices for title-secured loans the availability of debt management information at DFI's toll-free number, the title-secured loan agreement did not contain a separate statement signed by the borrower that he/she has not had an outstanding title-secured loan in the last 15 days, the title-secured loan agreement did not disclose DFI's address and phone number and advise the borrower of the right to report lending and collection violations, the lender took security other than the vehicle title on a title-secured loan, and title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.

**Personal Finance Company, LLC, 17519 South Kedzie Avenue, Hazel Crest -** CILA/SF License (644) fined \$1,350 for the following violations: The loan document or other legal instrument contains blanks, the loan contract did not accurately disclose the date of the loan, and security was not properly disclosed.

**Personal Finance Company, LLC, 17519 South Kedzie Avenue, Hazel Crest -** CILA/SF License (644) fined \$3,900 for the following violations: Licensee's or retail seller's name and address was not properly disclosed on legal document, borrower's name was not present on the contract, and file did not contain evidence of a contract signed or acknowledged by the borrower.

**Personal Finance Company, LLC, 10945 South Cicero Avenue, Oak Lawn -** CILA License (3246) fined \$10,400 for the following violations: Licensee's or retail seller's name and address was not properly disclosed on legal document, borrower's name was not present on the contract, and file did not contain evidence of a contract signed or acknowledged by the borrower.

**QC Financial Services, Inc., 11 Bellevue Park Plaza, Belleville - CILA License (2562)** fined \$2,600 for the following violations: The title-secured loan agreement did not prominently disclose DFI's address and phone number and advise the borrower of the right to report lending and collection violations, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, and lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**QC Financial Services, Inc., 3168 South Ashland Avenue, Chicago - CILA License (2262)** fined \$1,275 for the following violations: Licensee did not properly maintain loan records for two years after final entry, security was not properly disclosed, the title-secured loan agreement did not prominently disclose DFI's address and phone number and advise the borrower of the right to report lending and collection violations, and lender did not have possession of the original title registered to the borrower(s) on the title-secured loan.

**QC Financial Services, Inc., 1420 West Jefferson, Joliet - CILA License (2248)** fined \$9,700 for the following violations: The loan document or other legal instrument contains blanks, improper simple interest calculations, security was not properly disclosed, original documents, or approved equivalent, not cancelled or returned following payoff, title-secured loan was not fully amortized or was not repayable in substantially equal installments, and executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

**Regional Acceptance Corporation, 765 Ela Road, Suite 205, Lake Zurich - SF License (1168)** fined \$1,350 for failure to release security.

**The Payday Loan Store of Illinois, Inc., 337 South Franklin, Chicago - CILA License (2287)** fined \$1,125 for the following violations: The loan document or other legal instrument contained blanks, the file of original papers for the loan was not properly maintained, and security was not properly disclosed.

**The Payday Loan Store of Illinois, Inc., 1427 West 127<sup>th</sup> Street, Calumet Park - CILA License (3308)** fined \$11,950 for the following violations: The loan document or other legal instrument contained blanks, improper simple interest calculations, licensee did not properly maintain loan records for two years after final entry, security was not properly disclosed, evidence of a signed or acknowledged Truth-In-Lending Disclosure was not in the file of original papers, paid contract was not in the file or original papers, and paid contract was not properly dated, and security was not released.

**The Payday Loan Store of Illinois, Inc., 1515 Western Avenue, Chicago Heights - CILA License (1446)** fined \$2,550 for the following violations: The title-secured loan agreement did not prominently disclose DFI's address and phone number and advise the borrower of the right to report lending and collection violations, repossession file did not contain signed receipts showing the collateral purchased, the amount paid and the name of the obligor, repossession file did not indicate a statement of final accounting containing the required information was sent to the borrower, repossession file did not contain a copy of the condition of collateral at time of repossession, and lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**The Payday Loan Store of Illinois, Inc., 1215 East 87<sup>th</sup> Street, Chicago - CILA License (2123)** fined \$1,575 for the following violations: The annual percentage rate was not accurately disclosed, the title-secured loan agreement did not prominently disclose DFI's address

and phone number and advise the borrower of the right to report lending and collection violations, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, paid contract was not properly dated.

**The Payday Loan Store of Illinois, Inc., 147 West Roosevelt Road, West Chicago -** PL License (1311) fined \$4,050 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan, lender did not enter into the database that the borrower's loan was paid in full or cancelled on the day the transaction was made, and official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan.

**The Payday Loan Store of Illinois, Inc., 177 West Lake Street, Chicago -** CILA License (2120) fined \$1,600 for the following violations: The finance charge was not accurately disclosed, the annual percentage rate was not accurately disclosed, improper simple interest calculations, the loan contract did not disclose the finance charge or the finance charge box is blank, and the loan contract did not accurately disclose the schedule of payments or the total of payments.

**The Payday Loan Store of Illinois, Inc., 1900 Roosevelt Road, Broadview -** CILA License (1532) fined \$10,900 for the following violations: Recording fee or closing cost was collected but not paid, improper simple interest calculations, security was not properly disclosed, the title-secured loan or refinancing agreement did not contain the required initialed statement providing DFI's toll-free number to call for Debt Management Service information, the title-secured loan agreement did not contain a separate statement signed by the borrower that he/she has not had an outstanding title-secured loan in the last 15 days, the title-secured loan agreement did not prominently disclose DFI's address and phone number and advise the borrower of the right to report lending and collection violations, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, and repossession file did not indicate a statement of final accounting containing the required information was sent to the borrower.

**The Payday Loan Store of Illinois, Inc., 129 East South Street, Plano -** CILA License (2787) fined \$3,150 for the following violations: The annual percentage rate was not accurately disclosed, the loan document or other legal instrument contains blanks, licensee did not properly maintain loan records for two years after final entry, and security was not properly disclosed.

**The Payday Loan Store of Illinois, Inc., 4838 South Cicero Avenue, Chicago -** CILA License (2286) fined \$1,150 for the following violations: Improper simple interest calculations and evidence of a signed or acknowledged Truth-In-Lending Disclosure was not in the file of original papers.

**The Payday Loan Store of Illinois, Inc., 107 West Sibley Boulevard, South Holland -** CILA License (2079) fined \$13,350 for the following violations: Security was not properly disclosed, the payment receipt did not accurately show the required elements, the title-secured loan agreement did not prominently disclose DFI's address and phone number and advise the borrower of the right to report lending and collection violations, lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income, records did not indicate if repossession was voluntary or involuntary, date of repossession not available in the account record, repossession file did not indicate a statement of final accounting containing the required information was sent to the borrower, repossession file did not contain a copy of the condition of collateral at time of repossession, lender did not input accurate

information into the database to determine if the obligor was eligible for a loan, and lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**The Payday Loan Store of Illinois, Inc., 1427 West 127<sup>th</sup> St., Calumet Park** - CILA License (3308) fined \$8,450 for the following violations: The loan document or other legal instrument contained blanks, the loan contract did not accurately disclose the date of the loan, lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan, and borrower's name was not present on the contract.

**Title Lenders, Inc., 1541 North Lewis Avenue, Waukegan** - CILA License (2199) fined \$17,150 for the following violations: The annual percentage rate was not accurately disclosed, improper simple interest calculations, the payment receipt did not accurately show the required elements, the title-secured loan or refinancing agreement did not contain the required initialed statement providing DFI's toll-free number to call for Debt Management Service information, the lender did not provide the borrower with written verification of the cash proceeds of the loan on a title secured loan or payday loan, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, and lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Title Lenders, Inc., 1541 North Lewis Avenue, Waukegan** - CILA License (2199) fined \$4,750 for the following violations: Recording fee or closing cost was collected but not paid, the annual percentage rate was not accurately disclosed, and improper simple interest calculations.

**Tri-State Financial Services, Inc., 601 West Ogden Avenue, Downers Grove** - PL License (1154) fined \$1,650 for the following violations: Lender did not verify that the loan was permissible, lender did not enter into database that the borrower's loan was paid in full or cancelled on the day the transaction was made, licensee did not provide requested documents or information during the exam, and official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan.

**Tri-State Financial Services, Inc., 1258 Burnham Avenue, Calumet City** - CILA License (2912) fined \$1,150 for the following violations: Improper simple interest calculations, the title-secured loan or refinancing agreement did not contain the required initialed statement providing DFI's toll-free number to call for Debt Management Service information, the title-secured loan agreement did not contain a separate statement signed by the borrower that he/she has not had an outstanding title-secured loan in the last 15 days, and the title-secured loan agreement did not prominently disclose DFI's address and phone number and advise the borrower of the right to report lending and collection violations.

**Triad Financial Services, Inc., 125 Mooney Drive, Suite 1, Bourbonnais** - SF License (965) fined \$2,650 for the following violations: Licensee did not obtain Director's approval to maintain loan documents in a format or medium other than original documents or papers, licensee's or retail seller's name and address was not properly disclosed on legal document, licensee did not deliver or mail to the borrower an affidavit of defense, and repossession file did not indicate a statement of final accounting containing the required information was sent to the borrower.

**United Cash Express, Inc., 3327 Avenue Of The Cities, Moline** - CILA License (2623) fined \$1,500 for the following violations: The loan document or other legal instrument contains blanks and security was not properly disclosed.

**U.S Cash Advance Illinois, LLC, 1567 Sibley Boulevard, Calumet City** - CILA License (1805) fined \$2,300 for the following violations: The annual percentage rate was not accurately disclosed, improper simple interest calculations, and the loan contract did not accurately disclose the schedule of payments or the total payments.

## **Division of Professional Regulation**

### **ACCOUNTANT**

**Rodd Goldman, Glenview** – certified public accountant license (065-009896) reprimanded and fined \$1,000 for failure to respond to a client complaint to the Department.

### **AUCTIONEER**

**Steven Strader, Moro** – auctioneer license (441-000765) placed in refuse to renew status due to a criminal conviction that required the respondent to register as a sex offender.

### **BARBER, COSMETOLOGY, ESTHETICS AND NAIL TECHNOLOGY**

**Trinida Culbert, Bolingbrook** – cosmetologist license (011-257296) ordered to cease and desist the unlicensed practice of cosmetology and/or barbering after practiced on a non-renewed license.

**Kayla Donsbach, Shiloh** – cosmetologist license (011-262640) reprimanded and fined \$300 due to unprofessional conduct.

**Kylia Faulisi, Naperville** – cosmetologist license (011-229965) placed on indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Donna Johnson, Calumet City** – cosmetologist license (011-266956) indefinitely suspended for failure to comply with conditions of probation regarding repayment of an Illinois educational loan.

**Sonia Roxo, Melrose Park** – cosmetologist license (011-250950) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Dionne Smith, Chicago** – cosmetologist license (011-239856) placed on indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Tawanna Williams, Urbana** – cosmetologist license (011-287981) issued and placed on probation for two years due to a retail theft conviction.

**Katherine Matthews, Macomb** – nail technician license (169-022157) issued and placed on probation for two years due to a retail theft conviction.

**Diamond Nails, Wood River** – salon license (189-006290) placed on probation for one year and fined \$1,500 for aiding and assisting unlicensed practice and unprofessional conduct.

**Jay Banks, Bolingbrook** – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology and/or barbering.

**Julia Beal, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology and/or barbering.

**Kiwanji Coppage, Country Club Hills** – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology and/or barbering.

**Huong Hua, Springfield** – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology and/or nail technology.

**Chertona Kelly, Bolingbrook** – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology and/or barbering.

**Tam Le, Springfield** – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology and/or nail technology.

**Khanh Nguyen, Springfield** – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology and/or nail technology.

**Trung Nguyen, Springfield** – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology and/or nail technology.

### **DENTAL**

**Richard Boatman, Troy** – dental license (019-020938) reprimanded for improper record keeping on one patient.

### **DETECTIVE, ALARM, SECURITY, FINGERPRINT VENDOR AND LOCKSMITH**

The following individuals' permanent employee registration cards were placed in refuse to renew status after defaulting on an Illinois educational loan:

**Richard Binkley, Braidwood.....129-259974**  
**Nona Cannon, Chicago.....129-282193**  
**Charles Clopton, Chicago .....129-239937**

The following individuals' permanent employee registration cards were placed in refuse to renew status for failure to report criminal arrest/conviction:

<b>Thomas Middleton, Robinson</b> .....	<b>129-139871</b>
<b>Richard Nutter, Cambria</b> .....	<b>129-187430</b>
<b>Christopher Pender, Bradley</b> .....	<b>129-330689</b>
<b>Wayne Polston, Chicago</b> .....	<b>129-127917</b>
<b>Juan Ponce De Leon, Chicago</b> .....	<b>129-280449</b>
<b>Robert Poremba, Woodridge</b> .....	<b>129-190891</b>
<b>William Powell, Watseka</b> .....	<b>129-156048</b>
<b>Leonard Potts, Chicago</b> .....	<b>129-029142</b>
<b>Jeremy Preissner, Rolling Meadows</b> .....	<b>129-271367</b>
<b>Willie Price, Glenview</b> .....	<b>129-005340</b>
<b>John Puga, Aurora</b> .....	<b>129-269122</b>
<b>James Rahn, Princeton</b> .....	<b>129-026016</b>
<b>William Rash, Bloomington</b> .....	<b>129-041203</b>
<b>Brian Reynolds, Homer</b> .....	<b>129-244265</b>
<b>Timothy Roman, Atkinson</b> .....	<b>129-210971</b>
<b>Chester Ryan, Norridge</b> .....	<b>129-211822</b>
<b>Tony Samoska, Burbank</b> .....	<b>129-164838</b>
<b>William Shimak, Harvard</b> .....	<b>129-189928</b>
<b>Mark Steele, Momence</b> .....	<b>129-045212</b>
<b>James Tanner, Rockford</b> .....	<b>129-279189</b>
<b>Jason Thomasson, Malta</b> .....	<b>129-209276</b>
<b>Clayton Thornburg, Montgomery</b> .....	<b>129-139210</b>
<b>Kevin Turner, Moline</b> .....	<b>129-122392</b>
<b>William Verstraete, Moline</b> .....	<b>129-194366</b>
<b>Lawrence Wade, Chicago</b> .....	<b>129-014541</b>
<b>Larry Wakefield, Chester</b> .....	<b>129-132231</b>
<b>Terry Walker, Bethalto</b> .....	<b>129-155437</b>
<b>Barry Warfel, Tolono</b> .....	<b>129-122392</b>
<b>Tina Warner, Bourbonnais</b> .....	<b>129-251884</b>
<b>Ivan Webber, Granite City</b> .....	<b>129-220527</b>
<b>Howard Weedon, Moline</b> .....	<b>129-000537</b>
<b>Robert West, Bradley</b> .....	<b>129-050448</b>
<b>Andre White, Chicago</b> .....	<b>129-237234</b>

**Shanta Blanton, Chicago** – permanent employee registration card (129-169189) renewed on probation for one year.

**Carl Collier, Chicago** – permanent employee registration card (129-225795) revoked following default on complaint for failure to report arrest for possession of controlled substances.

**Jerry Culbreath, Maywood** – permanent employee registration card (129-214129) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

**William Fitman, Bolingbrook** – permanent employee registration card (129-330692) issued and placed on probation for two years for failure to disclose criminal conviction.

**Alenka Garibovic, Chicago** – permanent employee registration card (129-208947) placed in refuse to renew status for failure to appear at a Department conference.

**Ebonie Geddes, Chicago** – permanent employee registration card (129-330686) issued and placed on probation for three years due to criminal conviction.

**Joshua Hawkins, Chicago** – permanent employee registration card (129-330683) issued and placed on probation for one year due to criminal conviction.

**Nathan Hill, Glenwood** – permanent employee registration card (129-330685) issued and placed on probation for three years due to criminal conviction.

**Devon Hudson, Gary, IN** – permanent employee registration card (129-330687) issued and placed on probation for two years due to criminal conviction.

**Allen Jackson, Chicago** – permanent employee registration card (129-262104) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

**Antoine Johnson, Chicago** – permanent employee registration card (129-330688) issued and placed on probation for three years for failure to disclose criminal conviction.

**Virgil Lamb, Chicago** – permanent employee registration card (129-330691) issued and placed on probation for two years due to criminal conviction.

**Raymond Lewis, Chicago** – permanent employee registration card (129-241547) revoked for reckless discharge of a firearm and aggravated unlawful use of a weapon in a vehicle; failure to report said convictions.

**Kenneth Luyando, Urbana** – permanent employee registration card (129-330693) issued and placed on probation for one year due to criminal conviction.

**Valerie Pryor, Chicago** – permanent employee registration card (129-313934) indefinitely suspended for failure to comply with conditions of probation regarding the repayment of an Illinois educational loan.

**Johnny Rios, Chicago** – permanent employee registration card (129-053145) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

**James Rogers, Chicago** – permanent employee registration card (129-225067) automatically and indefinitely suspended for a minimum of one year due to violation of probation due to conviction while on probation.

**Terrence Stevens, Belleville** – permanent employee registration card (129-249598) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

**Curtis Straker, Peoria** – permanent employee registration card (129-330694) issued and placed on probation for one year due to criminal conviction.

**Rhonda Strong, Chicago** – permanent employee registration card (129-330684) issued and placed on probation for one year due to criminal conviction.

**Kelly Taylor, Danville** – permanent employee registration card (129-330681) issued and placed on probation for two years due to criminal conviction.

**Marc Torres, Chicago** – permanent employee registration card (129-330690) issued and placed on probation for one year due to criminal conviction.

**Ronald Watts, Chicago** – permanent employee registration card (129-226666) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

**Brian Allen, Flossmoor** – private security contractor license (119-001105) reprimanded and **Sigma Security Services, Flossmoor** - private security contractor agency license (122-000984) reprimanded and fined \$1,600 for employing security guards who did not have permanent employee registration cards.

### **HOME INSPECTOR**

**Shannon Barr, Sandwich** – home inspector license (450-001347) placed in refuse to renew status due to a criminal conviction that required the respondent to register as a sex offender.

**Robert McGinnis, Downers Grove** – home inspector license (450-000781) placed in refuse to renew status and fined \$3,400 for failure to complete the required continuing education.

### **MASSAGE THERAPY**

**Kim Dybro, Sherrard** – (unlicensed) ordered to cease and desist the unlicensed practice as a massage therapist and assessed a \$100 civil penalty.

### **MEDICAL**

**Sukhdarshan Bedi, Danville** – physician and surgeon license (036-061257) and controlled substance license (336-067146) indefinitely suspended for a minimum of one year for failure to properly supervise PA and APN and provided pre-signed prescription pads to PA and APRN.

**Joel Carroll, Skokie** – physician and surgeon license (036-093329) indefinitely suspended and controlled substance license (336-054624) indefinitely suspended and fined \$5,000 due to unprofessional and immoral conduct with female patients and violations of controlled substance laws (providing blank pre-signed prescriptions to office receptionist).

**Richard Fleming, Papillion, NE** – physician and surgeon license (036-108577) placed in refuse to renew status due to a sister-state discipline.

**Howard Nunn, Lubbock, TX** – physician and surgeon license (036-067637) placed in refuse to renew status due to a sister-state discipline.

**Rafael Pelegrin, Chicago** – physician and surgeon license (036-071662) placed in refuse to renew status due to felony conviction.

**Scott Powley, Neenah, WI** – physician and surgeon license (036-080219) reprimanded after being disciplined in the state of Wisconsin.

**Michael Sharpe, Chicago** – physician and surgeon license (036-063340) placed in refuse to renew status due to a sister-state discipline.

### **NURSING**

**Jessica Allard, Astoria** – registered nurse license (041-315309) indefinitely suspended for a minimum of one year due to drug diversion, falsifying statements related to the drug diversion, admitted to using heroin, and failure to complete a rehabilitation program.

**Tara Chapman, Eldred** – registered nurse license (041-313164) placed on indefinite probation after defaulted on an Illinois educational loan and had now entered into a repayment agreement.

**Geraldine Knapp-Laucas, Tucson, AZ** – registered nurse license (041-126837) placed in refuse to renew status after being disciplined in the state of Arizona.

**Lori Toigo, Christopher** – registered nurse license (041-214530) indefinitely suspended for conviction of Unlawful Acquisition of a Controlled Substance.

**Linda Wallace, Richton Park** – registered nurse license (041-336906) indefinitely suspended for unprofessional conduct related to failure to maintain proper medical records.

**Michelle Bolen, Mason City** – licensed practical nurse license (043-085243) indefinitely suspended for a minimum of six months due to a felony conviction and unlawful possession of a controlled substance.

**Christine Schall, Columbia** – licensed practical nurse license (043-103220) placed in refuse to renew status for sleeping while on duty.

### **NURSING HOME ADMINISTRATOR**

**Joelynn Miller-Johnson, Calumet City** – nursing home administrator license (044-005601) indefinitely suspended for failure to comply with conditions of probation regarding repayment of an Illinois educational loan.

### **OCCUPATIONAL THERAPY**

**Andrea Beers, Elburn** – occupational therapist license (056-007717) placed in refuse to renew status after conducted private consultations during work hours while employed at a facility in the state.

## OPTOMETRY

**Vanesa Cohen, Wheaton** – optometrist license (046-008440) placed in refuse to renew status after defaulted on an Illinois educational loan.

## PHARMACY

The following individuals' pharmacy technician licenses were placed in refuse to renew status after they defaulted on an Illinois educational loan:

<b>Sofia Alafogianis, DeKalb</b> .....	<b>049-182962</b>
<b>Geoffrey Aspi, Carol Stream</b> .....	<b>049-149267</b>
<b>Nehma Atieh, Palos Heights</b> .....	<b>049-132564</b>
<b>Timothy Bartling, Tinley Park</b> .....	<b>049-171242</b>
<b>Luis Bertrand, Chicago</b> .....	<b>049-180352</b>
<b>Raypheal Broadway, Chicago</b> .....	<b>049-182587</b>
<b>Jordan Butterfield, Chicago</b> .....	<b>049-164957</b>
<b>Aaron Chigano, Aurora</b> .....	<b>049-161807</b>
<b>Walter Elmore, Chicago</b> .....	<b>049-120800</b>
<b>Kelli Fields, Lynwood</b> .....	<b>049-178931</b>
<b>Raymond Fouchea, Olympia Fields</b> .....	<b>049-177195</b>
<b>Shameka Hamer, Chicago</b> .....	<b>049-174539</b>
<b>Jenny Hernandez, Chicago</b> .....	<b>049-164490</b>
<b>Ashley Landrus, Pontiac</b> .....	<b>049-171284</b>
<b>Guadalupe Luna, Aurora</b> .....	<b>049-187244</b>
<b>Martinique Mallory, Chicago</b> .....	<b>049-136762</b>
<b>Maria Marmolejo, Chicago</b> .....	<b>049-190279</b>
<b>David Martinez, Streamwood</b> .....	<b>049-162377</b>
<b>Donald Merritt, Chicago</b> .....	<b>049-095968</b>
<b>Kelly Morrison, Rockford</b> .....	<b>049-186337</b>
<b>Lauren Mueller, Pawnee</b> .....	<b>049-179387</b>
<b>Trisha Pennock, Morrisonville</b> .....	<b>049-188294</b>
<b>Latonya Ringo, Chicago Heights</b> .....	<b>049-110536</b>
<b>Susan Rizzotti, Aurora</b> .....	<b>049-174287</b>
<b>Helen Sauer, Chicago</b> .....	<b>049-191359</b>
<b>Alvino Solis, Chicago</b> .....	<b>049-165362</b>
<b>Cynthia South, Benton</b> .....	<b>049-144690</b>
<b>Zelah Thomas, Mount Vernon</b> .....	<b>049-157867</b>
<b>Nellie Tomas, Aurora</b> .....	<b>049-171826</b>
<b>Sherrita Wade, Chicago</b> .....	<b>049-180948</b>
<b>Bonita Washington, South Holland</b> .....	<b>049-149505</b>
<b>Teresa Williams, Chicago</b> .....	<b>049-184604</b>
<b>Carla Winston, Kankakee</b> .....	<b>049-175794</b>

**Mathew Kershaw, Bettendorf, IA** – pharmacist license (051-039704) placed in refuse to renew status after defaulted on an Illinois educational loan.

**Judy Petroskey, Romeoville** – pharmacist license (051-032845) placed in refuse to renew status after defaulted on an Illinois educational loan.

**CVS Caremark, Mount Prospect** – pharmacy license (054-015388) reprimanded and fined \$75,000 after delivered shipments of insulin without an accompanying cold pack when manufacturer's standards for the shipped insulin dictate that the medication should be stored at a temperature between 2 and 8 degrees C (36 and 46F) until opened.

### **REAL ESTATE**

The following individuals' real estate broker licenses were placed in refuse to renew status due to a criminal conviction that required the respondent to register as a sex offender:

<b>Carl Ames, McHenry</b> .....	<b>475-076058</b>
<b>George Davis, Burr Ridge</b> .....	<b>475-090796</b>
<b>David Higgins, Libertyville</b> .....	<b>475-099838</b>
<b>Robert Howard, Yorkville</b> .....	<b>475-089059</b>
<b>Edward Kent, Lake Forest</b> .....	<b>475-109952</b>
<b>Scott Luft, Pekin</b> .....	<b>475-095135</b>
<b>Kenneth Mateas, Aurora</b> .....	<b>475-093157</b>
<b>William Mingus, Warrenville</b> .....	<b>475-102385</b>
<b>Roy Stavenger, Naperville</b> .....	<b>475-092341</b>
<b>William Strode, Geneva</b> .....	<b>475-094964</b>
<b>Norbert Tokarski, Wheaton</b> .....	<b>475-103598</b>

The following individuals' real estate salesperson licenses were placed in refuse to renew status due to a criminal conviction that required the respondent to register as a sex offender:

<b>George Aikens, Evanston</b> .....	<b>476-321057</b>
<b>Don Allen, Rockford</b> .....	<b>476-362843</b>
<b>Antonio Alvarez, Chicago</b> .....	<b>476-306021</b>
<b>Brent Anderson, Urbana</b> .....	<b>476-352728</b>
<b>Frederick Arndt, Bolingbrook</b> .....	<b>476-316510</b>
<b>Jessie Beeson, Chicago</b> .....	<b>476-286769</b>
<b>Mark Bishop, Peoria</b> .....	<b>476-323300</b>
<b>Barbara Bretko, Des Plaines</b> .....	<b>476-339344</b>
<b>Gene Brunette, Rolling Meadows</b> .....	<b>476-386636</b>
<b>Cheryl Byrne, Sauk Village</b> .....	<b>476-365468</b>
<b>Lindsey Dickinson, Orland Park</b> .....	<b>476-227907</b>
<b>William Edelman, Zion</b> .....	<b>476-321533</b>
<b>Richard Faling, Herrin</b> .....	<b>476-350611</b>
<b>Michael Fidler, Chillicothe</b> .....	<b>476-298693</b>
<b>Steven Fogila, Decatur</b> .....	<b>476-295600</b>
<b>Tina Ford, Bristol</b> .....	<b>476-415147</b>

Jeffrey Fox, North Aurora .....	476-393708
Elbert Goggin, Chicago .....	476-428458
Brad Gravern, Springfield .....	476-357412
Carl Gustafson, Tinley Park .....	476-337276
Mark Hardesty, Moline .....	476-281628
Ryan Henrikson, Algonquin .....	476-400255
Charles Johnson, Westmont .....	476-292515
Glenn Johnson, Chicago.....	476-392955
Kenneth Kane, Joliet .....	476-419091
Darlana Kilker, Forreston.....	476-302682
Brian Kleckner, Lake Villa .....	476-330082
Jason Krigas, Chicago .....	476-414528
John Lee, Chicago.....	476-314985
Orlando Lozada, Chicago .....	476-393532
Michael Michas, Carol Stream .....	476-337383
Steve Obidowski, Lebanon.....	476-360111
Joseph O'Keefe, Oak Forest.....	476-269218
Richard Pollizze, Orland Park.....	476-138314
James Reynolds, Pekin .....	476-379616
Ben Rhee, Wilmette .....	476-376983
Kenneth Riendeau, Grayslake .....	476-162166
Moses Rodriguez, Aurora .....	476-373660
Leonard Salke, Bolingbrook .....	476-310763
Ronald Schlabach, Glen Ellyn .....	476-316569
Mark Schlueter, Elgin .....	476-308929
Anthony Skinner, Chicago .....	476-351947
Nicholas Spadaro, Fox Lake .....	476-364882
Thomas Stanton, Mokena .....	476-267420
Patricia Sutton, Schaumburg.....	476-249265
Ioana Tomos, Highland Park.....	476-264776
Donald Turner, Chicago.....	476-321483
Steven Valko, Chicago.....	476-257476
Robert Wadsworth, Rock Falls .....	476-264023
Dannie Whitley, Bensenville .....	476-268925
Leslie Wilson, Champaign .....	476-272052
Robert Zisterer, Woodridge.....	476-295607
Warren Zolman, Chicago.....	476-323801

**John Eglaston, Darien** – real estate salesperson license (476-399986) placed in refuse to renew status for failure to disclose material facts about the basement leakage in the disclosure form and that a shut-off valve was installed next to the sump pump.

**Paul Habel, Addison** – real estate salesperson license (476-402245) and real estate broker license (475-111417) placed in refuse to renew status due to breach of agency duty, misrepresentation, and unprofessional conduct.

**Calvin Townsend, Flossmoor** – real estate salesperson license (476-380641) indefinitely suspended after violated the terms of a disciplinary order issued by the Department.

**Jerome Limanowski, Orland Park** – real estate appraiser license (554-000806) placed in refuse to renew status due to a criminal conviction that required the respondent to register as a sex offender.

**John Rambert, Carol Stream** – real estate appraiser license (554-002933) placed in refuse to renew status due to a criminal conviction that required the respondent to register as a sex offender.

**Scott Luft, Pekin** – residential real estate appraiser license (556-001917) placed in refuse to renew status due to a criminal conviction that required the respondent to register as a sex offender.

**James Brienzo, Blue Island** – associate real estate appraiser license (557-001940) placed in refuse to renew status due to a criminal conviction that required the respondent to register as a sex offender.

**Edward Kent, Lake Forest** – real estate appraiser license (557-005107) indefinitely suspended due to conviction of a class 3 felony for the possession of child pornography and required to register as a sex offender.

**Tamptha Hickman, Sherman** – (unlicensed) assessed a \$25,000 civil penalty due to the unlicensed practice of real estate.

### **ROOFING CONTRACTORS**

**Margaret Scholtmann, Waterloo, IA** – roofing contractor license (104-004392) ordered to cease and desist the unlicensed practice as a roofing contractor after practiced on a cancelled license.

**AK Construction, Silver Lake, WI** – (unlicensed) ordered to cease and desist the unlicensed practice as a roofing contractor.

**Richard Ramirez, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice as a roofing contractor.

**Templeton Construction, Peru** – (unlicensed) ordered to cease and desist the unlicensed practice as a roofing contractor.

### **VETERINARY MEDICINE**

**Jodi Bohl, Lake Geneva, WI** – veterinarian license (090-006946) reprimanded after being disciplined in the state of Wisconsin.

###