



Illinois Department of Financial and
Professional Regulation

NEWS

SPRINGFIELD - The Illinois Department of Financial and Professional Regulation (IDFPR) announced today that the Acting Director of Professional Regulation, Donald W. Seasock; and the Directors of Financial Institutions, Robert Meza; and Banking, Jorge A. Solis signed the following disciplinary orders in the month of **June 2010**.

Division of Banking

BANKS AND TRUSTS

Oxford Bank & Trust, Oak Brook – consent order to stop engaging in unsafe and unsound banking practices.

State Bank of Paw Paw, Paw Paw – consent order to stop engaging in unsafe and unsound banking practices.

THRIFTS

Arcola Homestead Savings Bank, Arcola – Division of Banking took possession and control of bank on June 4, 2010 for the purpose of receivership.

RESIDENTIAL MORTGAGE

America One Finance, Inc., Bellevue, WA – residential mortgage license (MB.6759265) revoked for failure to pay its outstanding fine and properly surrender its license.

American Equity Financial Group, Inc., Chicago – residential mortgage license (MB.6759780) revoked for failure to submit to an examination.

American Lending Group, Inc., St. Peters, MO – residential mortgage license (MB.0004272) fined \$1,000 per Consent Order.

First Switzerland Financial, Ltd., Chicago – residential mortgage license (MB.0005388) fined \$5,000 for repeat examination violations. (This Order is currently under Appeal)

Home Ownership Possibilities For Everyone, LLC, Louisville, KY – ordered to cease and desist and fined \$25,000 for conducting unlicensed mortgage activities.

International Finance Global Corporation, St. John, IN – ordered to cease and desist and fined \$25,000 for conducting unlicensed mortgage activities.

International Finance Group, Inc., Deerfield – residential mortgage license (MB.6759991) revoked for failure to comply with the Department.

Mortgage Direct, Inc., Elmhurst – residential mortgage license (MB.6759244) fined \$500 per Consent Agreement.

Prestige Financial, Corp., Oak Brook – residential mortgage license (MB.6760342) fined \$1,500 per Consent Order.

Superior Home Loans, LLC, Belleville – residential mortgage license (MB.0006048) fined \$20,000 per Consent Order and Settlement of All Matters.

Unibanc Mortgage Corporation, Aurora – residential mortgage license (MB.0005806) fined \$1,000 per Consent Order.

V K Mortgage, Inc., Chicago – residential mortgage license (MB.0006890) revoked for failure to comply with the Department.

LOAN ORIGINATOR

Joe Brumfield, Bolingbrook – LO License (031.0018309) was placed in refuse to renew status after being convicted of a felony Perjury on August 1, 1996, which is a crime of dishonesty; convicted of lifetime ban felony.

Kipchoge Foster, Aurora – LO License (031.0013481) revoked and fined \$10,000 for knowingly using Ross' name and Ross' registration to submit fraudulent information through licensee to a lender to their detriment and to conceal his personal conflict of interest in the transaction. In turn registrant also committed fraud by signing off and using his registration on two loans that Ross originated so that the loans would be funded.

Rajaei Haddad, Orland Park – LO License (031.0018011) was placed in refuse to renew status after being convicted of Mail Fraud on October 22, 1999, which is a felony fraud crime; convicted of lifetime ban felony.

Darsha Harrod, Bolingbrook – LO License (031.0013085) revoked and fined \$10,000 for allowing an unregistered loan originator to use registrant's name and registration number to close a loan registrant did not originate. Additionally, said loan file included a fraudulent appraisal.

Mark Korte, Godfrey – LO License (031.0016074) was placed in refuse to renew status after being convicted of Deceptive Practice on August 7, 1995. With the implementation of the SAFE Act, the nature of Registrant's felony precludes him from being renewed.

Jeffrey Mills, Wheaton – LO License (031.0002800) was convicted of a felony DUI on January 4, 2008, which falls within seven years of the date of the renewal application; seven year ban. (This order is currently under appeal)

Anthony Palermo, Elmwood Park – LO License (031.0015628) revoked and fined \$25,000 for being charged with Financial Institutions Fraud, Loan Fraud, Attempted Identity Theft, and Attempted Theft of an amount more than \$100,000, less than \$1,000,000, and Attempted Theft by Deception in connection with a mortgage fraud scheme involving his registration and licensee. (This order is currently under appeal)

J. Michael Ross, Elgin – LO License (031.0008013) revoked and fined \$10,000 for knowingly allowing the use of his name and registration to submit fraudulent information through licensee to a lender to their detriment and to help conceal Foster's personal conflict of interest in the transaction. In turn registrant also committed fraud by having Foster sign off and use Foster's registration on two loans that registrant originated so that the loans would be funded.

Walker D. Smith III, Richton Park – LO License (031.0007074) was fined \$10,000 and Revoked for participation in said fraud scheme, which included false and dishonest representations and dealings.

Mohammad Valimohammad, Hawthorne Woods – LO License (031.0019567) was placed in refuse to renew status for being convicted of Mail Fraud on September 7, 2000, which is a felony fraud crime; convicted of lifetime ban felony.

Chris Wilson, Lombard – LO License (031.0002254) was placed in refuse to renew status after being convicted of a felony, Tax fraud and Impeding the Internal Revenue Service on July 25, 2006, which falls within seven years of the date of the renewal application; Seven year ban.

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

Chicago Acceptance LLC, 6231 North Western Avenue, Chicago – SF License (1300) fined \$4,050 for the following violations: the loan document or other legal instrument contains blanks and security was not properly disclosed.

Community Financial Loan Company Inc., 2850 Belvidere Road, Waukegan – PL License (1493) fined \$1,700 for the following violations: 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, payday lender did not provide the required notice of the consumer's right to a repayment plan in a separate signed written document, granted loans in excess of 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., 22 East West Newell Road, Suite A, Danville – PL License (1135) fined \$7,725 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 obtain any official documentation of the borrower's income before making a payday or title-secured loan, lender allowed loans in excess of 25% of borrower's income, lender made a payday loan resulting in the borrower having combined outstanding payday loan principle balances greater than 25% of the borrower's gross monthly income, 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 paid contract was not properly dated.

Great Lakes Specialty Finance Inc., 6637 West Roosevelt Road, Berwyn – CILA License (3078) fined \$1,150 for the following violations: The loan document or other legal instrument contained blanks and improper simple interest calculations.

Green Hill Financial LLC, 6547 North Avondale Avenue, Suite 301, Chicago – SF License (1311) fined \$2,150 for the following violations: The loan document or other legal instrument contains blanks and improper simple interest calculations.

Red Star Financial LLC, 6547 North Avondale Avenue, Suite 301, Chicago – SF License (1312) fined \$5,750 for the following violations: Loan document or other legal instrument contained blanks, improper simple interest calculations, the loan contract did not accurately disclose the date of the loan, and the loan contract did not accurately disclose the schedule of payments of the total of payments.

Sordi Inc., 1202 East State Street, Rockford – CI License (2719) fined \$1,000 for failure to input accurate information into the database to determine if the obligor was eligible for a loan.

The Payday Loan Store of Illinois, 300 North Elizabeth Street, Suite 400, Chicago – CILA License (3507) fined \$1,675 for the following violations: The loan document or other legal instrument contained blanks, the security was not properly disclosed, the title-secured loan agreement did not prominently disclose DFI's address and phone number nor did it advise the borrower of the right to report lending and collection violations, documentation was not in file to indicate lien was released or title was returned to borrower on a title-secured loan within 24 hours or 5 days if debt was paid by check, title-secured lender did not obtain borrower's most recent income documentation at the time the loan was made, and the 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, 154 North Wabash Avenue, Chicago – CILA License (2785) fined \$1,175 for the following violations: Improper simple interest calculations, documentation was not in the file to indicate that the lien was released or the title was returned to the borrower on a title-secured loan within 24 hours of payment or within 5 days if payment was submitted by check, and licensee did not properly update the state database with the required information on the day that the transaction or event occurred.

The Payday loan Store of Illinois, 268 South State Street, Elgin – PL License (1304) fined \$4,150 for the following violations: Lender did not enter into the database that the borrower's loan was paid in full or cancelled on the day that the transaction was made, the lender granted loans in excess of 25% of the borrower's income, and the lender made a payday loan

resulting in the borrower having a combined outstanding payday loan principal balance greater than 25% of his/her gross monthly income.

The Payday Loan Store of Illinois Inc., 300 North Elizabeth Street, Suite 400, Chicago – PL License (1312) fined \$3,500 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan, lender granted loans in excess of 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 the 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.

Title Lenders Inc., 790 Estate Drive, Suite 100B, Deerfield – CILA License (3498) fined \$1,600 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan, require lenders to input information into the database which is required by the Department, and licensee did not properly update the state database with the required information on the day the transaction or event occurred.

Title Cash of Illinois, Inc., 4115 B Broadway Street, Mt. Vernon – CILA License (3516) fined \$1,600 for the following violations: Lender has not made an effort to contact the database provider in an attempt to get the database functioning and licensee did not properly update the state database with the required information on the day the transaction or event occurred.

CURRENCY EXCHANGE

47th & Cicero Currency Exchange, Inc., 4715 S. Cicero Avenue, Chicago – Currency Exchange License (2975) fined \$1,500 for failure to maintain the statutorily required minimum net worth.

Chicago Avenue Currency Exchange, Inc., 1634 W. Chicago Avenue, Chicago – Currency Exchange License (3855) fined \$2,400 for failure to maintain the statutorily required minimum net worth.

Loganite Currency Exchange, Inc., 2814 N. Milwaukee Avenue, Chicago – Currency Exchange License (3713) fined \$2,850 for failure to maintain the statutorily required minimum net worth.

Division of Professional Regulation

ACCOUNTANT

Royce Slaughter, St. Louis, MO – (unlicensed) ordered to cease and desist the unlicensed practice as a CPA or Certified Public Accountant and from issuing any document intended to pass as an Independent Auditors Report under GAAS.

ATHLETIC TRAINING

Jennifer Elgin, West Des Moines, IA – athletic trainer license (096-002925) issued on probation for one year and fined \$500 due to unlicensed athletic training practice for a period of five months.

BARBER, COSMETOLOGY, ESTHETICS AND NAIL TECHNOLOGY

James Hanson, Grayslake – cosmetologist license (011-267277) placed on probation for one year due to prior conviction.

William Murray, Chicago – cosmetologist license (011-289584) issued and placed on indefinite probation for a minimum of three years due to felony convictions and unprofessional conduct.

Carmen Thomas, Chicago – cosmetologist license (011-270473) reprimanded due to unprofessional conduct.

LA-Nails, Springfield – salon license (189-007302) placed on probation for one year and fined \$2,000 for aiding and assisting unlicensed practice and unprofessional conduct.

Millennium Cuts 2, Berwyn and Gregorio Acevedo, Berwyn (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology.

Millennium Cuts 2, Berwyn and Mario Lopez, Berwyn – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology.

Millennium Cuts 2, Berwyn and Omar Hernandez, Berwyn – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology.

Millennium Cuts, Berwyn – (unlicensed) ordered to cease and desist the unlicensed practice as a salon.

Kingdom Kutz, Bolingbrook – (unlicensed) assessed a \$5,000 civil penalty due to unlicensed practice of a salon and aiding and assisting unlicensed practice.

Premier Kutz, Maywood – (unlicensed) assessed a \$5,000 civil penalty due to unlicensed practice of a salon and aiding and assisting unlicensed practice.

Carlos Rojas, Hanover Park – (unlicensed) ordered to cease and desist the unlicensed practice of barbering, cosmetology, esthetics and/or nail technology.

DENTAL

Thomas Endicott, Hillsdale, MI – dental license (019-025785) and controlled substance license (319-015446) indefinitely suspended for a minimum of 12 months for fraud in procuring his Illinois controlled substance license.

DETECTIVE, ALARM, SECURITY, FINGERPRINT VENDOR AND LOCKSMITH

The following individuals' permanent employee registration cards were issued and placed on probation for one year due to criminal conviction:

Joseph Brown, Markham.....129-335163
Jade Burnett, Chicago129app1290980
Gregory Collier, Chicago129-335158
Herbert Cox, Chicago.....129-335168
Keele Dunn, Chicago129-335161

Antonia Bolden, Chicago – permanent employee registration card (129-335166) issued and placed on probation for two years due to criminal conviction.

James Carrera, Plano – permanent employee registration card (129app2950545) issued and placed on probation for one year for failure to report criminal conviction

Justina Ferguson, Peoria – permanent employee registration card (129-335159) issued and placed on probation for one year for failure to report criminal conviction.

Jayson Garmon, Chicago – permanent employee registration card (129-335164) issued and placed on probation for two years for failure to report criminal conviction.

Nathaniel Johnson, Chicago – permanent employee registration card (129-303731) placed on probation for one year due to criminal conviction.

John Jones, Chicago – permanent employee registration card (129-335162) issued and placed on probation for two years due to criminal conviction.

Anthony King, Chicago – permanent employee registration card (129-335160) issued and placed on probation for three years due to criminal conviction.

James Lindsay, Calumet Park – permanent employee registration card (129-272446) placed in refuse to renew status for failure to report arrest and conviction for domestic battery; failed to respond to Notice.

Peter Neff, McHenry – permanent employee registration card (129-256431) placed on probation for one year due to criminal conviction.

Jeremy Smith, Chicago – permanent employee registration card (129-335167) issued and placed on probation for three years due to criminal conviction.

Ramon Smith, Hanover Park – permanent employee registration card (129-335165) issued and placed on probation for three years due to criminal conviction.

Damone Smith, Blue Island – permanent employee registration card (129-310745) indefinitely suspended for failure to file and/or pay Illinois state income taxes.

FUNERAL DIRECTORS & EMBALMERS

Brandy Collins, Rockford – funeral director and embalmer license (034-015780) reprimanded and fined \$500 for failing to account for monies or personal property received.

MASSAGE THERAPY

Lisa Adreani, Skokie – massage therapist license (227-011882) issued with reprimand due to a March 2006 criminal felony conviction involving Conspiracy to Possess with Intent to Distribute Controlled Substance.

Meilan Cao, Chicago – (unlicensed) ordered to cease and desist the unlicensed practice of massage therapy and assessed a \$2,000 civil penalty.

MEDICAL

Imad Al-Basha, Rockford – physician and surgeon license (036-079335) suspended for 90 days, followed by indefinite probation due to felony conviction.

Jeffrey Baumgardner, Galesburg – physician and surgeon license (036-116282) placed on probation for one year and fined \$2,500 for violations of Medical Practice Act related to his treatment and care of patients of his private practice.

Michael Fernando, Marshall, MN – physician and surgeon license (036-091786) reprimanded after engaged in unprofessional conduct by allowing a third party to use his HFS provider number.

Jen Sun, Las Vegas, NV – physician and surgeon license (036-120088) reprimanded after being disciplined by the state of West Virginia.

Won Lee, Mt. Prospect – chiropractor license (038-008098) placed on probation for two years and fined \$2,000 for failure to comply with the terms and conditions of a prior consent agreement.

Keith Potetti, Rockford – chiropractor license (038-005879) placed on indefinite probation for a minimum of two years for violating the terms of an Aftercare Agreement.

Kyla Womack-Tremper, Downers Grove – chiropractor license (038-007775) placed on probation for two years and fined \$10,000 for using radiologists not licensed in Illinois.

Steve Linton, Naperville – (unlicensed) ordered to cease and desist the unlicensed practice of medicine and assessed a \$5,000 civil penalty.

Jennifer Mercier, Chicago – (unlicensed) ordered to cease and desist the unlicensed practice of medicine and assessed a \$3,000 civil penalty.

NURSING

Tammy Bancroft, North Aurora – registered nurse license (041-287693) placed on indefinite probation with work restrictions for a minimum of three years due to an unlawful attempt to forge a controlled substance prescription.

Lori Bikar, Metamora – registered nurse license (041-353068) automatically and indefinitely suspended for a minimum of 12 months for failure to abide by terms of a consent order.

Marjorie Burns, Lindenhurst – registered nurse license (041-338497) placed on indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

Wilma Casey, Peoria – registered nurse license (041-303729) automatically and indefinitely suspended for a minimum of 12 months for failure to demonstrate compliance with a Consent Order.

Hartley Christensen, Sterling – registered nurse license (041-229244) placed on indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

Carmen Chy, Lincolnwood – registered nurse license (041-205034) indefinitely suspended for unprofessional conduct and gross negligence in the practice of nursing.

Paul Lauer, Kenosha, WI – registered nurse license (041-262020) automatically and indefinitely suspended for a minimum of six months for failure to demonstrate compliance with a Consent Order.

Britnee Liehr, Mt. Sterling – registered nurse license (041-336109) placed on indefinite probation with work restrictions for a minimum of three years due to an unlawful acquisition of a controlled substance.

Carrina McCraw, Rock Island – registered nurse license (041-384281) issued with reprimand after being disciplined by the state of Iowa.

Vicky Roberts, Brighton – registered nurse license (041-244233) placed on indefinite probation for a minimum of one year due to a guilty plea to Possession of Cannabis and being disciplined by the state of Missouri.

Janice Sell, Belvidere – registered nurse license (041-307155) reprimanded for slapping the hand of a child who was uncooperative while she was trying to dress him.

Pamela Standley-Liesz, Hinsdale – registered nurse license (041-146234) suspended for six months, followed by indefinite probation for a minimum of 3 years after being disciplined by the states of Colorado and Oregon for issues related to alcohol and failure to report the discipline to the Department.

Kristen Ward, Chicago – registered nurse license (041-324174) restored to indefinite probation with work restrictions for a minimum of three years effective upon payment of fees and filing of forms.

Randy Zanger, Edwardsville – registered nurse license (041-298269) placed on indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

Adebanke Adeyemo, Des Plaines – licensed practical nurse license (043-384088) issued and placed on probation for two years after she had been placed on supervision for misdemeanor battery of a patient while working as a nurse's aide.

Traci Bishop, Virden – licensed practical nurse license (043-063969) reprimanded after tested positive for marijuana while employed at a facility in the state.

Anthony Boesche, Spring Grove – licensed practical nurse license (043-102682) restored to indefinite probation for a minimum of three years.

Shellie Donohue, Creal Springs – licensed practical nurse license (043-076258) indefinitely suspended for a minimum of two years after tested positive for vicodin and cocaine.

Chandra Fields, Chicago – licensed practical nurse license (043-059048) restored to indefinite probation with work restrictions for a minimum of 18 months effective upon payment of fees, filing of forms and completion of required continuing education.

Benjamin Fortson, Bloomington – licensed practical nurse license (043-027679) indefinitely suspended for failure to administer medications and falsification of charts while employed by a facility in the state.

Amy Knope, Pinckneyville – licensed practical nurse license (043-078590) placed on indefinite probation with work restrictions for a minimum of three years due to diversion of narcotics.

Patrice Neal, Harrisburg – licensed practical nurse license (043-110462) issued on indefinite probation for a minimum of three years after pled guilty twice to Driving under the Influence of Alcohol.

Emily Pyeatt, O'Fallon – licensed practical nurse license (043-080276) indefinitely suspended for a minimum of three years and fined \$500 due to drug diversion and criminal convictions.

Kristina Rhoades, Lincoln – licensed practical nurse license (043-088509) placed in refuse to renew status and fined \$500 due to a felony conviction.

Eva Waltz, Georgetown – licensed practical nurse license (043-050539) indefinitely suspended for a minimum of one year after submitted fraudulent nursing notes, and billing for services not rendered.

NURSING HOME ADMINISTRATOR

Joanne Graf, Oak Lawn – nursing home administrator license (044-005655) reprimanded for failure to report a patient incident to the IDPH as required by law.

Narad Persadsingh, Chicago – nursing home administrator license (044-005188) reprimanded for failure to submit required background checks on several residents, and to report any residents with criminal records to the IDPH as required by law.

PHARMACY

Nicole Crawford, Wood River – pharmacy technician license (049-189438) revoked after having knowingly diverted and possessed a controlled substance without authorization.

Kelly McClinton, Rockford – pharmacy technician license (049-149190) revoked after having knowingly diverted and possessed a controlled substance without authorization.

Philomene Allain, New Orleans, LA – pharmacist license (051-290627) reprimanded and fined \$500 after being disciplined by the state of Louisiana.

Rita Nordenstam, Naperville – pharmacist license (051-035697) placed in refuse to renew status after being disciplined by the state of Wyoming.

Jean-Pierre Jean, Inc., Homewood and Elma Jean, Hazel Crest – pharmacy license (054-013140) and pharmacist license (051-030023) placed on indefinite probation for a minimum of five years after a Department inspection revealed violations of the IL Pharmacy Practice Act including multiple repeat violations from previous inspections of the pharmacy.

PROFESSIONAL COUNSELORS

Gerald Walker, Quincy – clinical professional counselor license (180-004859) placed on probation for five years due to DUI related offenses.

ROOFING CONTRACTORS

Steve Bovinett, Caseyville – roofing contractor license (104-012564) restored to probation for two years and fined \$5,000.

ARC Roofing and Construction Co., Romeoville and Joel Olivas, Romeoville – roofing contractor license (104-012451) and qualifying party roofing contractor license (105-004532) reprimanded due to a prior arrest/conviction.

SPEECH LANGUAGE PATHOLOGY/AUDIOLOGY

Debra Jackson, Edwardsville – speech, language and pathologist license (146-003388) indefinitely suspended after tested positive for marijuana in a pre-employment toxicology test.

VETERINARY MEDICINE

Todd Grebner, Fond Du Lac, WI – veterinarian license (090-007906) indefinitely suspended due to surrender of his Wisconsin veterinarian license.

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