



Illinois Department of Financial and  
Professional Regulation

# NEWS

**FOR IMMEDIATE RELEASE:**  
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## **IDFPR Disciplinary Actions for July 2009**

**SPRINGFIELD** - The Illinois Department of Financial and Professional Regulation (IDFPR) announced today that the Directors of the Division of Banking, Jorge Solis, Financial Institutions, Robert Meza, and Professional Regulation, Daniel E. Bluthardt, authorized or signed the following disciplinary orders in **July, 2009**.

### **Division of Banks**

#### **BANKS AND TRUSTS**

**Founders Bank, Worth** – Division of Banking took possession and control of bank for the purpose of receivership.

**Grand Rivers Community Bank, Grand Chain** – ordered to cease and desist from engaging in unsafe and unsound banking practices.

**Mutual Bank, Harvey** – Division of Banking took possession and control of bank for the purpose of receivership.

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

**Rock River Bank, Oregon** – Division of Banking took possession and control of bank for the purpose of receivership.

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

**The Elizabeth State Bank, Elizabeth** – Division of Banking took possession and control of bank for the purpose of receivership.

**The First State Bank of Winchester, Illinois, Winchester** – Division of Banking took possession and control for the purpose of receivership.

**The John Warner Bank, Clinton** – Division of Banking took possession and control of bank for the purpose of receivership.

### **MORTGAGE BANKS**

**AME Financial Corporation, Alpharetta, GA** – residential mortgage license (MB.0006957) revoked for failure to respond to Department requests and improper surrender of license.

**A-Pan American Mortgage Group, LLC, Chicago** – residential mortgage license (MB.0004915) revoked for violations found in examination and failure to maintain minimum net worth.

**Assured Lending Corporation, Cherry Hill, NJ** – residential mortgage license (MB.6759557) revoked for failure to respond to Department requests and improper surrender of license.

**BancFirst Mortgage Company, Palos Heights** – residential mortgage license (MB.0006229) revoked for violations found in examination, failure to maintain minimum net worth, and failure to pay an unpaid fine.

**Best Mortgage of Illinois, Inc., Arlington Heights** – residential mortgage license (MB.0006841) revoked for failure to respond to Department requests and violations found in examination and investigation.

**Blue Chicago Financial Corp., Chicago** – residential mortgage license (MB.0006294) fined \$5,000 for failure to comply with the Department for unregistered loan originator activities.

**CBA Commercial, LLC, Stamford, CT** – residential mortgage license (MB.6760016) revoked for failure to renew or properly surrender its license.

**CBAC Funding, LLC, Stamford, CT** – residential mortgage license (MB.6759992) revoked for failure to renew or properly surrender its license.

**Certified Banc, LLC, Oak Brook** – residential mortgage license (MB.6759974) revoked for failure to comply with the Department's requests, violations found in examination and failure to pay its fine.

**Complete Mortgage Corporation, Chicago** – residential mortgage license (MB.0006061) revoked for violations found in examination, failure to comply with the Department for loan originator continuing education requirements and failure to pay an unpaid fee.

**Continental Mortgage Services, LTD, Arlington Heights** – residential mortgage license (MB.0006957) revoked for failure to respond to Department requests and failure to pay an unpaid fee.

**Down's Financial, Inc., Denver, CO** – residential mortgage license (MB.0006706) fined \$2,500 for failure to comply with the Department for unregistered loan originator activities.

**Expert Mortgage Associates, Inc., Inverness** – residential mortgage license (MB.0004521) fined \$1,000 for repeat violations found in the REO examination.

**5 Stars Financial Services Inc., Chicago** – residential mortgage license (MB.6759325) revoked for failure to renew or properly surrender its license.

**Freedom Mortgage Team, Inc., Chicago** – residential mortgage license (MB.0006074) fined \$25,000 for not informing the Department that they were ceasing operations.

**Great Home Mortgage Corporation, Woodridge** – residential mortgage license (MB.0004200) revoked for violations found in examination and failure to maintain minimum net worth.

**Integrity Mortgage Services, Inc., Peoria** – residential mortgage license (MB.0005304) revoked for violations found in examination, failure to maintain minimum net worth and improper surrender of license.

**International Funding Solutions, LLC, Fort Lauderdale, FL** – residential mortgage license (MB.6760457) revoked for violations found in examination and failure to comply with the Department.

**J & B Mortgage Corporation, Elgin** – residential mortgage license (MB.0004783) revoked for failure to comply with the Department requests, violations found in examination and failure to pay its exam fee.

**Mandalay Mortgage, LLC, d/b/a Capital Six Funding, Woodland Hills, CA** – residential mortgage license (MB.6759971) revoked for failure to renew or properly surrender its license.

**Metro Midwest Mortgage, Sherman Oaks, CA** – residential mortgage license (MB.6759193) revoked for failure to renew or properly surrender its license. (Under Appeal)

**Metropolitan Financial, Inc., Chicago** – residential mortgage license (MB.0005144) revoked for failure to renew or properly surrender its license.

**Millennium Lending Group, Inc., Crest Hill** – residential mortgage license (MB.6759696) revoked for violations found in examination, failure to respond to Department requests and improper surrender of license.

**Mortgage & Investment Consultants, Inc., St. Paul, MN** – residential mortgage license (MB.6760437) ceased and desisted from conducting branch activities without a branch license. (Under Appeal)

**New Family Mortgage, Inc., Chicago** – residential mortgage license (MB.6759186) revoked for violations found in examination and failure to comply with the Department.

**New York Mortgage Funding, LLC, New York, NY** – residential mortgage license (MB.6759952) revoked for failure to renew or properly surrender its license.

**Premier Mortgage Funding, Clearwater, FL** – residential mortgage license (MB.6759041) revoked for failure to respond to Department requests and violations found in examination and investigation.

**Statewide Financial Services, LTD, Chicago** – residential mortgage license (MB.0005056) revoked for failure to comply with the Department.

**Sterling Mortgage and Financial Services, Inc., Downers Grove** – residential mortgage license (MB.0006502) revoked for failure to pay a fine and violations found in examination.

**Suleman, Inc., Chicago** – residential mortgage license (MB.0006467) fined \$2,000 for failure to comply with the Department and submit to an examination.

**Taurus Mortgage Inc., Lemont** – residential mortgage license (MB.6759327) revoked for failure to respond to Department requests and violations found in examination and investigation.

**The Harlem Group, Inc., Lockport** – residential mortgage license (MB.0006667) revoked for violations found in examination and failure to maintain minimum net worth.

**Tower Mortgage & Financial Services Corporation, Rockville, MD** – residential mortgage license (MB.0006870) revoked for violations found in examination and failure to comply with the Department.

**TrustCorp Mortgage Company, South Bend, IN** – residential mortgage license (MB.00000049) revoked for failure to renew and properly surrender its license.

**VMF Mortgage Corporation, Lakemoor** – residential mortgage license (MB.0006572) revoked for violations found in examination and failure to comply with the Department.

### **LOAN ORIGINATORS**

**Linda Bomba, Beverly Shores, IN** – LO license (031.0014480) fined \$1,000 for conducting loan origination activities without being registered.

**Lukasz W. Ciura, Des Plaines** – LO license (031.0024733) fined \$2,500 for allowing an unregistered loan originator to use his credential to originate loans.

**Antonio Corral, Burbank** – LO license (031.0013571) fined \$1,000 for conducting loan origination activities without being registered.

**Daniel Covarrubias, Chicago** – LO license (031.0017912) fined \$1,000 for conducting loan origination activities without being registered.

**Debra Drake, Chicago** – LO license (031.0015368) fined \$1,000 for conducting loan origination activities without being registered.

**Armando Escutia, Woodstock** – LO license (031.0016600) revoked due to involvement in embezzlement scheme.

**Virginia Gutierrez, Chicago** – LO license (031.0008906) revoked for identity theft and mortgage fraud.

**Wieslaw Kozak, Chicago**– Cease and Desist order was fined for \$950 for performing loan originator activities without a loan originator registration.

**Antonio Lopez, Chicago** – LO license (031.0021944) fined \$1,000 for conducting loan origination activities without being registered.

**Lorena Salgado, Plainfield** – LO license (031.0010573) fined \$1,000 for conducting loan origination activities without being registered.

**Kenneth Zenka, Chicago** – LO license (031.0010734) fined \$1,000 for conducting loan origination activities without being registered.

## **Division of Financial Institutions**

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

### **CONSUMER CREDIT**

**A-All Financial Services, Inc., 1011 East New York Street, Aurora** - CILA license (2730) fined \$5,400 for the following violations: Interest rebate is insufficient and the account record for a pre-computed loan does not individually itemize rebates for the finance charge, insurance premiums, or charges deducted from such rebates.

**Advance Paycheck, 2400 Caton Farm Road, Unit P, Crest Hill** - CILA license (3293) fined \$1,200 for failure to properly disclose security.

**Agricredit Acceptance LLC, 8001 Birchwood Court, Johnston, IA** - SFA license (1160) fined \$1,500 for the following violations: Interest rebate is insufficient and the account record for a pre-computed loan does not individually itemize rebates for the finance charge, insurance premiums, or charges deducted from such rebates.

**America's Financial Choice, Inc., 667 River Oaks Drive, Calumet City** - PLRA license (1284) fined \$26,950 for the following violations: Security is not properly disclosed, 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, lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan, lender charged more than \$15.50 per \$100 loaned on a payday loan, lender did not properly enter loan(s) into the database on the day made, a partial payment on a PLRA loan or repayment plan was not entered into the database on the date the transaction was made, a deposited check or ACH debit request on a PLRA loan was not entered into the database on the deposit or request date, licensee did not properly update the state database with the required information on the day the transaction or event occurred, the licensee has failed to comply with any provisions of this Act or any order, decision, finding, rule, regulation, or direction of the Director lawfully made pursuant to the authority of this Act, and failure to release security.

**America's Financial Choice, Inc., 667 River Oaks Drive, Calumet City - CILA** license (2713) fined \$5,400 for the following violations: Failure to properly disclose security and the licensee has failed to comply with any provisions of this Act or any order, decision, finding, rule, regulation, or direction of the Director lawfully made pursuant to the authority of this Act.

**America's Financial Choice, Inc., 1150 West Belmont Avenue, Chicago - PLRA** license (1286) fined \$7,000 for the following exceptions: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan, lender made a payday loan with a term less than 13 days long, and lender charged more than \$15.50 per \$100 loaned on a payday loan.

**America's Financial Choice, Inc., 4016-1/2 North Cicero Avenue, Chicago - PLRA** license (1282) fined \$3,300 for the following violations: failure to disclose security, lender did not obtain any official documentation of the borrower's income before making a payday or title secured loan, lender charged more than \$15.50 per \$100 loaned on a payday loan, and failure to release security.

**America's Financial Choice, Inc., 1107 Sibley Boulevard, Dolton - CILA License** (2830) fined \$3,050 for the following violations: The annual percentage rate is 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, failure to properly disclose security, and failure to release security.

**Cash America Net of Illinois, LLC, 200 West Jackson, Suite 204, Chicago - PLRA** license (1248) fined \$1,000 for lender not verifying the loan was permissible.

**Check Into Cash of Illinois, LLC, d/b/a Check Into Cash, 2157 West Jefferson Street, Joliet - PLRA** license (1205) fined \$1,100 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan and lender accepted a post-dated check for payment under a payday loan repayment plan.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 1407 West Highway 50, Suite 102, O'Fallon - CILA** license (3072) fined \$9,400 for the following violations: Improper simple interest calculations and improper accounting of principal and interest payment.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 2317A South Cicero Avenue - CILA** license (3041) fined \$7,450 for the following violations: Improper simple interest calculations and the periodic interest charged is incorrect.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 541 East Roosevelt Road, Suite 234, Lombard - CILA** license (3063) fined \$7,200 for the following violations: Improper simple interest calculations, the periodic interest charged is incorrect, the payment receipt does not accurately show the required elements, and improper accounting of principal and interest payment.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 192 Town Center Road, Matteson - PLRA** license (1124) fined \$6,875 for the following violations: Failure to properly disclose security, the account record does not show the date the account was sold and/or the name of the purchaser, 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, 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, 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., d/b/a Check 'N Go, 601 North Commercial, Suite 108, Harrisburg** - CILA license (3036) fined \$6,350 for the following violations: Improper simple interest calculations, the periodic interest rate charged is incorrect, the payment receipt does not accurately show the required elements, and improper accounting of principal and interest payment.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 2412 lake Street, East St. Louis** - CILA license (3062) fined \$5,750 for the following violations: The annual percentage rate is not accurately disclosed, improper simple interest calculations, and improper accounting of principal and interest payment.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 64 Carlyle Plaza, Bellville** - PLRA license (1099) fined \$5,550 for failure to contain "Wage Assignment" in bold ¼ letters at the head and signature area of the wage assignment document.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 7101 West North Avenue, Oak Park** - CILA license (3071) fined \$5,150 for the following violations: Improper simple interest calculations and the periodic interest charged is incorrect.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 3435 Dempster Street, Skokie** - PLRA license (1311) fined \$4,900 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, 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.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 2003 West 79<sup>th</sup> Street, Chicago** - PLRA license (1105) fined \$4,350 for the following violations: Failure to properly disclose security, 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, 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., d/b/a Check 'N Go, 1047 South York Street, Unit C, Bensenville** - CILA license (3081) fined \$4,150 for the following violations: Improper simple interest calculations and the periodic interest charged is incorrect.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 2547 West Golf Road, Hoffman Estates** - CILA license (3055) fined \$4,000 for improper simple interest calculations.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 64 Carlyle Plaza, Belleville** - CILA license (3050) fined \$3,100 for the following violations: Improper simple interest calculations and improper accounting of principal and interest payment.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 1935 North Mannheim Road, Melrose park** - CILA License (3084) fined \$3,000 for improper simple interest calculations.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 4508 41st Street, Moline** - CILA license (3086) fined \$2,650 for the following violations: Improper simple interest calculations and the periodic interest charged is incorrect.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 192 Town Center Road, Matteson** - CILA license (3094) fined \$2,300 for the following violations: Improper simple interest calculations, the licensed location does not properly maintain individual account records or transaction histories, and the payment receipt does not accurately show the required elements.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 1027 South Roselle Road, Schaumburg** - CILA license (3065) fined \$2,300 for the following violations: The annual percentage rate is not accurately disclosed and improper simple interest calculations.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 8305 Golf Road, Niles** - CILA license (3073) fined \$2,300 for the following violations: Improper simple interest calculations and the periodic interest charged is incorrect.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 1027 South Roselle Road, Schaumburg** - PLRA license (1078) fined \$2,150 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 the transaction was made, loans over 25% of borrower's income, lender made a payday loan resulting in the borrower having a 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., d/b/a Check 'n Go, 9031 North Allen Road, Suite 2, Peoria** - CILA license (3093) fined \$2,000 for the following violations: Improper simple interest calculations and licensee has not made loan payable as agreed between the lender and obligor in the loan agreement.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 639 West 14<sup>th</sup> Street, Chicago** - CILA license (3038) fined \$1,800 for the following violations: Improper simple interest calculations, the payment receipt does not accurately show the required elements, and improper accounting of principal and interest payment.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 4634 North Harlem Avenue, Harwood Heights** - CILA license (3044) fined \$1,650 for the following violations: Improper simple interest calculations and the periodic interest charged is incorrect.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 3435 Dempster Street, Skokie** - CILA license (3042) fined \$1,500 for improper simple interest calculations.



**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 7101 West North Avenue, Oak Park** - PLRA license (1077) fined \$1,500 for official income documentation 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., d/b/a Check 'N Go, 1331 East Pershing Road, Decatur** - CILA license (3052) fined \$1,300 for the following violations: Improper simple interest calculations and the periodic interest charged is incorrect.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 2116 West Jefferson Street, Joliet** - CILA license (3056) fined \$1,000 for improper simple interest calculations.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 3219 West 115<sup>th</sup> Street, Suite 5A, Merrionette Park** - CILA license (3085) fined \$1,000 for improper simple interest calculations.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 5638 West Fullerton Avenue, Chicago** - CILA license (3030) fined \$1,000 for improper simple interest calculations.

**Great Lakes Specialty Finance, Inc., d/b/a Check 'N Go, 2116 West Jefferson Street, Joliet** - PLRA license (1104) fined \$1,000 for making 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.

**Illinois Title Loans, Inc., 4950 North Second Street, Loves Park** - PLRA license (1455) fined \$4,000 for lender presenting dishonored check, ACH debit, or other item more than once.

**Illinois Title Loans, Inc., 227 South Lincolnway, North Aurora** - CILA license (1435) fined \$1,350 for the following violations: Payment history of the repossession account does not properly identify the proceeds from the sale of collateral, repossession file does not contain signed receipts showing the collateral purchased, the amount paid, and the name of the obligor, and repossession file does not indicate a statement of final accounting containing the required information was sent to the borrower.

**Kessler Partners, LLC, d/b/a Aastro Title Lenders, LLC, 223-225 South Green Bay Road, Waukegan** - CILA license (2575) fined \$2,450 for the following violations: Recording fee or closing cost is collected but not paid and improper simple interest calculations.

**King Auto Title Loans, 2825 West Diversey Avenue, Chicago** - CILA license (3109) fined \$2,750 for the following violations: The annual percentage rate is not accurately disclosed, failure to properly disclose security, licensee did not dispose of collateral within 90 days of repossession, payment history of the repossession account does not properly identify the proceeds from the sale of collateral, repossession file does not contain signed receipts showing the collateral purchased, the amount paid and the name of the obligor, repossession file does not indicate a statement of final accounting containing the required information was sent to the borrower, repossession file does not contain a copy of the condition of collateral at time of repossession, licensee did not provide requested documents or information during the exam, and failure to release security.

**Live Well Financial, 830 East Main Street, Richmond, VA** - CILA license (3152) fined \$1,650 for licensee conducting other business without required approval, licensee made loans over \$40,000 without the required authorization.

**Merrill Lynch Bank USA, 201 South Main, Suite 200, Salt Lake City, UT** - SFA license (1077) fined \$3,050 for the following violations: Licensee did not send borrower a Notice of the Right to Redeem with all the required information, licensee disposed of collateral during the redemption period, licensee did not deliver or mail to the borrower an affidavit of defense, licensee did not give written notice of intended sale/disposition of reposed collateral including all required information, licensee did not dispose of repossessed collateral in a commercially reasonable manner, and repossession file does not contain signed receipts showing the collateral purchased, the amount paid and the name of the obligor.

**QC Financial Services, Inc., d/b/a national Quick Cash, 4820 West Irving Park Road, Chicago** - PLRA license (1260) fined \$1,000 for 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 Cit Group/Sales Financing, Inc., 715 South Metropolitan Avenue, Suite 150, Oklahoma City, OK** - SFA license (547) fined \$1,700 for the following violations: Licensee did not deliver or mail to the borrower an affidavit of defense, repossession file does not contain signed receipts showing the collateral purchased, the amount paid and the name of the obligor, repossession file does not contain a statement of final accounting containing the required information was sent to the borrower, repossession file does not contain a copy of the condition of collateral at the time of repossession, and the licensee did not have receipts to document charges in connection with the sale of collateral.

**The Payday Loan Store of Illinois, Inc., 9920 South Western Avenue, Chicago** - PLRA license (1344) 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.

**The Payday Loan Store of Illinois, Inc., 947 East Sibley Boulevard, Dolton** - CILA license (2883) fined \$7,500 for the following violations: The loan documentation or other legal instrument contains blanks, the loan contract does not accurately disclose the date of the loan, failure to properly disclose security, evidence of a signed or acknowledged Truth-In Lending Disclosure is not in the files of original papers, the loan contract does not accurately disclose the schedule of payments or the total of payments, the payment receipt does not accurately show the required elements, the title-secured loan agreement does not prominently disclose the Division of Financial Institution'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, repossession file does not indicate a statement of final accounting containing the required information was sent to the borrower, and failure to properly complete the Truth in Lending box.

**The Payday Loan Store of Illinois, Inc., 147 West Roosevelt Road, West Chicago** - PLRA license (1311) fined \$5,300 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, lender made a payday loan that resulted in the borrower having outstanding payday

loan(s) more than 45 consecutive days, loans over 25% of borrower's income, and lender made a payday loan resulting in the borrower having a combined outstanding payday loan principal balances greater than 25% of borrower's gross monthly income.

**The Payday Loan Store of Illinois, Inc., 147 West Roosevelt Road, West Chicago -** CILA license (1701) fined \$4,250 for the following violations: Recording fee or closing cost is collected but not paid, the annual percentage rate is not accurately disclosed, the loan document or other legal instrument contains blanks, improper simple interest calculations, and failure to properly disclose security.

**Total Finance, LLC, 2917 West Irving Park Road, Chicago -** CILA License (2853) fined \$2,900 for the following violations: Failure to properly disclose security and interest rebate is insufficient.

**Tri-State Financial Services, Inc., 601 West Ogden Avenue, Downers Grove -** PLRA license (1154) fined \$1,050 for the following violations: Failure to properly disclose security and wage assignment does not contain the name of the employer.

### **CURRENCY EXCHANGE**

**Loganite Currency Exchange Inc., 2814 N. Milwaukee Avenue, Chicago –** currency exchange license (3713) fined \$1,650 for failure to maintain the statutorily required minimum net worth.

**Madison Francisco Currency Exchange Inc., 2848 W. Madison Street, Chicago –** currency exchange license (3149) fined \$1,350 for failure to maintain the statutorily required minimum net worth.

**39<sup>th</sup> Cottage Grove Currency Exchange Inc., 3960 S. Cottage Grove Avenue, Chicago –** currency exchange license (3645) fined \$5,700 for failure to maintain the statutorily required minimum net worth.

**21<sup>st</sup> & Ashland Currency Exchange Inc., 2023 S. Ashland Avenue, Chicago –** currency exchange license (3856) fined \$2,250 for failure to maintain the statutorily required minimum net worth.

## **Division of Professional Regulation**

### **ACUPUNCTURE**

**Todd Pierson, Murphysboro –** (unlicensed) ordered to cease and desist unlicensed practice as an acupuncturist and assessed a civil penalty of \$400.

**ARCHITECTS, LAND SURVEYORS, PROFESSIONAL ENGINEERS  
AND STRUCTURAL ENGINEERS**

**Walter Fitzgerald, Safety Harbor, FL** – professional engineering license (062-059000) placed on probation to terminate on June 17, 2010 after he signed and sealed professional engineering plans that were not prepared by him and were also not under his direct supervision.

**AUCTIONEER**

The following individuals' auctioneer licenses were placed in refuse to renew status for filing a renewal application that misrepresented that the required continuing education was completed:

<b>Bruce Baird, Alameda, CA</b> .....	441-000612
<b>Lex Bledsoe, Tamms</b> .....	441-001065
<b>Larry Derricks, Jacksonville</b> .....	441-000206
<b>Steven Goodman, Alexandria, IN</b> .....	441-000835
<b>Joseph Herz, Highland Park</b> .....	441-000432
<b>Richard Nucian, Farmington Hills, MI</b> .....	441-001065
<b>Jack Thompson, Spencer, IN</b> .....	441-000216
<b>Elizabeth Colatos, Chicago</b> .....	443-000105

**Eric Bruner, Olney** – auctioneer license (440-000722) fined \$2,500 for wrongfully withholding proceeds.

**All American Auction & Appraisal Ciaglia, Plainfield** – auctioneer licenses (440-000659 and 444-000154) placed on indefinite probation for a minimum of two years and each fined \$6,000 for failure to provide an accounting to clients, present proceeds, or return unsold items after auction on multiple occasions.

**Antony Briscoe, Leonia, NJ** – auctioneer license (441-001384) revoked for failure to disclose felony conviction on application.

**Rick Duffy, Miami, FL** – auctioneer license (441-001253) placed in refuse to renew status after being disciplined by the state of North Carolina.

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

**Kelvin Lott, Springfield** – barber license (006-063113) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Cutting Edge Salon, Chicago and Albert Perry, Chicago** – salon licenses (189-011729 and 189-011728) placed on probation for two years and barber license (006-057034) reprimanded and fined \$500 due to aiding and assisting unlicensed practice and unprofessional conduct

**Yaakema Rose, Springfield** – barber license (006-060773) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

**Tommie Smith, Chicago** – barber license (006-063451) issued and placed on probation for one year due to felony convictions.

**Quoshronde Williams, Chicago** – barber license (006-061056) restored to indefinite probation after defaulting on an Illinois educational loan and has now entered into a repayment agreement.

The following individuals' cosmetology licenses were placed in refuse to renew status after defaulting on an Illinois educational loan:

<b>Yulanda Barnes, Chicago</b>	<b>011-246047</b>
<b>Stephanie Cabrera, Berwyn</b>	<b>011-255738</b>
<b>Denise Harris, Bradford</b>	<b>011-220612</b>
<b>Dawn Hoffman, Decatur</b>	<b>011-280283</b>
<b>Tiffany Johnson, Chicago</b>	<b>011-262242</b>
<b>Christina Lamanna, Chicago</b>	<b>011-269374</b>
<b>Avery Leak, Chicago</b>	<b>011-252980</b>
<b>Rickey Loggins, Chicago</b>	<b>011-263706</b>
<b>Omega Lowe, Dolton</b>	<b>011-256275</b>
<b>Mary Lynch, Chicago</b>	<b>011-277607</b>
<b>Maria Marquez, Chicago</b>	<b>011-211858</b>
<b>Kelly Marshall, Mount Morris</b>	<b>011-270813</b>
<b>Prudence Marta, South Elgin</b>	<b>011-280009</b>
<b>George Martin, Chicago</b>	<b>011-237276</b>
<b>Ryan Martir, Chicago</b>	<b>011-274282</b>
<b>Cassandra Masters, Paw Paw</b>	<b>011-266373</b>
<b>Miown McAdams, Woodridge</b>	<b>011-251810</b>
<b>Regina McGuire, Goodfield</b>	<b>011-276815</b>
<b>Debra McNew, Hillsboro</b>	<b>011-238353</b>
<b>Andrea Mobley, Burbank</b>	<b>011-263239</b>
<b>Dawn Moller, Quincy</b>	<b>011-267003</b>
<b>Anna Morrison, Chicago</b>	<b>011-182407</b>
<b>Angela Mosely, Chicago</b>	<b>011-159943</b>
<b>Kery Norville, Oak Lawn</b>	<b>011-242636</b>
<b>Griselda Padilla-Ortega, Bloomington</b>	<b>011-266694</b>
<b>Tacquita Parkman, Hazel Crest</b>	<b>011-235618</b>
<b>Kristin Parks, McHenry</b>	<b>011-266832</b>
<b>Donna Pitts, Cicero</b>	<b>011-238237</b>
<b>Tajuania Pollard, Chicago</b>	<b>011-261088</b>
<b>Hazel Porch, Chicago</b>	<b>011-200635</b>
<b>Martha Raguay, Chicago</b>	<b>011-255348</b>
<b>Nicole Rawski, Chicago</b>	<b>011-264951</b>
<b>Heather Reese, Sumner</b>	<b>011-270322</b>
<b>Susan Reppen, Rockford</b>	<b>011-166342</b>
<b>Andres Reyes, Aurora</b>	<b>011-273866</b>
<b>Rosita Rias, Plainfield</b>	<b>011-239839</b>
<b>Terri Richard, Rock Falls</b>	<b>011-243035</b>
<b>Amber Riddle, Washington</b>	<b>011-267002</b>
<b>Stephanie Russell, Peoria</b>	<b>011-262973</b>
<b>Rose Mary Sandahl, Rockford</b>	<b>011-174326</b>
<b>Melissa Schultz, Spring Valley</b>	<b>011-250791</b>

Amy Scott, Bloomington.....	011-270742
Shawanna Sellers, Auburn.....	011-269426
Jessica Semeraro, Elburn.....	011-271684
Jennifer Shaw, Rock Falls.....	011-245966
Helen Sidiropoulos, Chicago.....	011-266760
Connie Smedegard, Mundelein.....	011-212381
Akela Smith, Park Forest.....	011-272580
Djanel Snyder, Aurora.....	011-259819
Stephanie Sparks, Quincy.....	011-249669
Nellie Spitzner, Flora.....	011-241460
Joy Steck, South Holland.....	011-124122
Kelli Styles, Chicago.....	011-260244
Pafonda Tatum, Chicago.....	011-263217
Amber Taylor, Clinton.....	011-261139
Andrae Terrell, Kankakee.....	011-264057
Frank Townsend, Chicago.....	011-272269
Marie Villa, Las Vegas, NV.....	011-267393
Lovada Wade, Chicago.....	011-238651
Danielle Waters, Blue Island.....	011-243257
Tyrone Watson, Burnham.....	011-281838
Annie White, Rockford.....	011-221121
Esther Williams, Chicago.....	011-262977
Teresa Wofford, Rockford.....	011-286164
Angela Woods, Chicago.....	011-263139
Angela Wyatt, Minonk.....	011-254749
Severin Wynn, Granite City.....	011-254063

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

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

**Hanh Thae, Mount Vernon** – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology and/or nail technology.

**Thanh Thuytu, Downers Grove** – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology and/or nail technology.

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

The following individuals’ esthetician licenses were placed in refuse to renew status after defaulting on an Illinois educational loan:

Sheila Becker, Chicago.....	131-002905
Jacinta Behrens, Schaumburg.....	131-002249
Amanda Boyko, Chicago.....	131-001897
Zarnaz Durrani, Des Plaines.....	131-003059
Zohaira Mashayekhi, Park Ridge.....	131-000994
Sidney Niblack, Chicago.....	131-003885

<b>Lori Nunez, Williamsville.....</b>	<b>131-003452</b>
<b>Kimberly Patterson-Bey, Madison.....</b>	<b>131-002115</b>
<b>Noemi Studie, Chicago.....</b>	<b>131-002738</b>
<b>Cassandra Wesse, Bolingbrook.....</b>	<b>131-004457</b>

**Dannys, Kewanee and Danny Conner, Kewanee** – salon license (189-006248) revoked and fined \$2,000 and cosmetologist license (011-114031) revoked and fined \$20,000 due to unlicensed practice, unprofessional conduct and aiding and assisting unlicensed practice.

**Haircutz Inc., Calumet City and Steve Douglas, Chicago** (unlicensed) – salon license (189-010097) revoked and Douglas assessed a civil penalty of \$5,000 due to unlicensed practice, unprofessional conduct and aiding or assisting unlicensed practice.

**Lillian's Salon, Chicago** – salon license (189-011536) placed in refuse to renew status due to aiding and assisting unlicensed practice and unprofessional conduct.

**Platinum Image, Chicago** – salon license (189-010886) placed in refuse to renew status for operating an unlicensed salon and engaging in the unlicensed practice as a barber, cosmetologist, esthetician and/or nail technologist.

**Lum Pro Nails, Frankfort** – salon license (189-010977) placed on probation for two years and fined \$500 due to aiding and assisting unlicensed practice and unprofessional conduct.

**DENTAL**

**Margaret Czajewski, Lemont** – dental license (019-023352) restored to indefinite probation with conditions same as previous probation dated 05/31/2007 for a minimum of two years.

**Athina Danigeles, Chicago** – dental license (019-020718) suspended for one month, followed by probation for four years and fined \$35,000 due to insurance and billing irregularities, substandard treatment and failure to maintain records.

**Robert Demkovich, Palos Hills** – dental license (019-016152) reinstated with reprimand and fined \$5,000 for failure to timely renew his license.

**DETECTIVE, ALARM, SECURITY AND LOCKSMITH**

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

<b>Matthew Adams, Granite City.....</b>	<b>129-229324</b>
<b>Montrell Alston, Chicago.....</b>	<b>129-173614</b>
<b>Turan Beamon, Chicago.....</b>	<b>129-224210</b>
<b>Charles Blackwell, Caseyville.....</b>	<b>129-271950</b>
<b>Deantre Blanchard, Chicago.....</b>	<b>129-273309</b>
<b>Daniel Chavez, Chicago.....</b>	<b>129-191093</b>
<b>Terri Green, Chicago.....</b>	<b>129-270466</b>
<b>McDaniel Hopson, Chicago.....</b>	<b>129-225818</b>

<b>Rueben Israel, Chicago</b> .....	<b>129-263337</b>
<b>Glen Jewell, Round Lake Park</b> .....	<b>129-051438</b>
<b>James Kelly, Chicago</b> .....	<b>129-206406</b>
<b>Sabe Mahmud, Bridgeview</b> .....	<b>129-298316</b>
<b>Christopher Ploense, Normal</b> .....	<b>129-168976</b>
<b>Philip Poe, Chicago</b> .....	<b>129-228973</b>
<b>Rosie Prince, Chicago</b> .....	<b>129-259019</b>
<b>Raed Salch, Bridgeview</b> .....	<b>129-266594</b>
<b>Jimmie Spears, Chicago</b> .....	<b>129-234756</b>
<b>Alvin Thomas, Chicago</b> .....	<b>129-275394</b>
<b>Willie Tyler, Chicago</b> .....	<b>129-037931</b>

The following individuals' permanent employee registration cards were placed in refuse to renew status for being more than 30 days delinquent in the payment of child support:

<b>Ivory Allen, Chicago</b> .....	<b>129-323975</b>
<b>Michael Barron, Chicago</b> .....	<b>129-262563</b>
<b>Tony Braxton, Chicago</b> .....	<b>129-271056</b>
<b>Aramis Collier, Chicago</b> .....	<b>129-292927</b>
<b>Jermaine Gunn, Chicago</b> .....	<b>129-218956</b>
<b>Leon Hobbs, Chicago</b> .....	<b>129-285309</b>
<b>Sammie Johnson, Ford Heights</b> .....	<b>129-311012</b>
<b>Grant Jones, University Park</b> .....	<b>129-080371</b>
<b>Ronald Kindred, Calumet City</b> .....	<b>129-289595</b>
<b>Johnny Lawrence, Chicago</b> .....	<b>129-251478</b>
<b>Jose Morales, Cicero</b> .....	<b>129-238339</b>
<b>Detrick Patterson, Chicago</b> .....	<b>129-243041</b>
<b>Wayne Price, Chicago</b> .....	<b>129-317581</b>
<b>Rodney Redmon, Paris</b> .....	<b>129-022905</b>
<b>David Reed, Decatur</b> .....	<b>129-142068</b>
<b>Robert Smith, Chicago</b> .....	<b>129-173947</b>
<b>Maurice Taylor, Justice</b> .....	<b>129-241691</b>
<b>James Temple, Chicago</b> .....	<b>129-173480</b>

**Dante Bradford, Chicago** – permanent employee registration card (129-228462) revoked for failure to report criminal arrest/conviction for manufacture and/or delivery of cannabis.

**Bernard Brooks, Chicago** – permanent employee registration card (129-051925) placed in refuse to renew status for failure to appear at a Departmental conference.

**Jerome Brown, Chicago** – permanent employee registration card (129-325603) issued and placed on probation for three years due to criminal conviction.

**Nona Cannon, Chicago** – permanent employee registration card (129-282193) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.



**Ruben Carbajal, Chicago** – permanent employee registration card (129-325611) issued and placed on probation for one year for failure to disclose criminal conviction.

**Jose Cerda, East Moline** – permanent employee registration card (129-206771) placed in refuse to renew status for failure to report felony conviction.

**Charles Clopton, Chicago** – permanent employee registration card (129-239937) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Robert Cotton, Chicago** – permanent employee registration card (129-325612) issued and placed on probation for two years for failure to disclose criminal conviction.

**Richard Gaynor, Wheaton** – permanent employee registration card (129-029237) and firearm authorization card (229-062034) indefinitely suspended due to felony conviction for sexual exploitation of a child and violation of an Order of Protection entered in that case.

**Dornell Hatch, Zion** – permanent employee registration card (129-325610) issued and placed on probation for two years due to criminal conviction.

**William Henry, Jacksonville** – permanent employee registration card (129-027534) placed on probation for two years due to criminal conviction.

**Flemon Howard, Chicago** – permanent employee registration card (129-007124) revoked for failure to report felony convictions.

**James Howell, Bloomington** – permanent employee registration card (129-314588) placed in refuse to renew status for failure to appear at a Departmental conference.

**Aaron Knox, Chicago** – permanent employee registration card (129-325601) issued and placed on probation for two years due to criminal conviction.

**Anthony Lewis, Chicago** – permanent employee registration card (129-048066) revoked for failure to report criminal arrest and conviction and failure to answer.

**Marc Littlejohn, Chicago** – permanent employee registration card (129-196037) placed in refuse to renew status for failure to appear at a Departmental conference.

**Brian McClarn, Chicago** – permanent employee registration card (129-311547) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

**David Mosley, Chicago** – permanent employee registration card (129-132363) revoked for failure to report felony convictions.

**Robert O'Neal, Chicago** – permanent employee registration card (129-018158) revoked for failure to report felony convictions.

**Larry Price, Markham** – permanent employee registration card (129-325609) placed on probation for three years due to criminal convictions.

**Stephen Rose, Moscow Mills** – permanent employee registration card (129-265200) indefinitely suspended for a minimum of three years for working in an armed capacity without authorization and using a red oscillating light, wearing a St. Louis Park Rangers uniform, and having three loaded weapons and over two rounds of ammunition.

**Kyle Scott, Lansing** – permanent employee registration card (129-325600) issued and placed on probation for one year due to criminal conviction.

**Bradamante Taylor, Chicago** – permanent employee registration card (129-325602) issued and placed on probation for one year for failure to disclose criminal conviction.

**Mary Walker, Chicago** – permanent employee registration card (129-195826) and firearm authorization card (229-051912) placed in refuse to renew status for failure to report criminal arrest/conviction for Aggravated Battery with Firearm.

**Tiquita Walker, Chicago** – permanent employee registration card (129-325554) issued and placed on probation for one year for failure to disclose criminal conviction.

**Edward Last, Rockford** – locksmith license (191-000734) placed in refuse to renew status for failure to report arrest and/or conviction.

### **MASSAGE THERAPY**

**John Kamp, Godfrey** – massage therapist license (227-002901) reprimanded and fined \$1,500 for having employed a non-licensed individual in the position of massage therapist.

**Wing a/k/a Mery Fan, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice of massage therapy and assessed a \$500 civil penalty.

**Henry Leong/VIP Salon and Day Spa, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice of massage therapy and assessed a civil penalty of \$5,000.

**Corey Lockett, Springfield** – (unlicensed) ordered to cease and desist the unlicensed practice of massage therapy and assessed a civil penalty of \$5,000.

**Stacy Nelson, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice of massage therapy and assessed a civil penalty of \$500.

**Wei a/k/a Michelle Zhang, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice of massage therapy and assessed a \$500 civil penalty.

**Wei a/k/a Apple Zhang, Chicago** – (unlicensed) ordered to cease and desist promoting the unlicensed practice of massage therapy as manager or agent and assessed a \$500 civil penalty.

### **MEDICAL**

**Steven Brownstein, Springfield** – physician and surgeon license (036-105975) placed in refuse to renew status due to a sister state discipline.

**Joel Carroll, Skokie** – physician and surgeon license (036-093329) and controlled substance license (336-054624) temporarily suspended pending hearing due to unprofessional and immoral conduct with female patients, violations of controlled substance laws (providing blank pre-signed prescriptions to office receptionist) and failure to keep medical records.

**Rajender Dahiya, Naperville** – physician and surgeon license (036-047835) reprimanded and fined \$1,000 for failure to properly treat a patient and to report the resultant discipline by his institutional employer to the Department.

**Glenn Ford, Chicago** – physician and surgeon license (036-064596) placed in refuse to renew status due to a sister state discipline.

**Mark Friedman, Phoenix, AZ** – physician and surgeon license (036-071802) placed in refuse to renew status due to a sister state discipline.

**Victor Jerschov, Chicago** – physician and surgeon license (036-089674) placed in refuse to renew status for failure to respond to notification of a mandatory report by the Medical Disciplinary Board within the required period.

**Rashid Khan, Houston, TX** – physician and surgeon license (036-086968) placed in refuse to renew status due to a sister state discipline.

**Tamyra Mouginis, Chicago** – physician and surgeon license (036-087380) placed in refuse to renew status due to a sister state discipline.

**Michele Neblock, Lubbock, TX** – physician and surgeon license (036-099585) reprimanded for failure to properly monitor patient's Digoxin levels which resulted in post-surgical complications.

**Lawrence Ngu, Chicago** – physician and surgeon license (036-092049) placed on indefinite probation that modifies probation from previous consent order.

**Scott Pierce, Melrose Park** – physician and surgeon license (036-056886) placed on probation for 12 months and fined \$500 for violation of the Medical Practice Act arising out of patient care.

**Marc Schneider, Overland Park, KS** – physician and surgeon license (036-076392) placed in refuse to renew status due to a sister state discipline.

**Marc Shinderman, Chicago** – physician and surgeon license (036-044358) and controlled substance license (336-11577) restored to indefinite probation for a minimum of two years.

**Nai Shu, Belleville** – physician and surgeon license (036-094455) placed on probation for three years effective retroactive to February 5, 2009 after being disciplined in the state of Missouri.

**David Weber, Montgomery** – physician and surgeon license (036-049521) indefinitely suspended for violations of conditions in a consent order and failure to appear and answer the current complaint.

**Linda Wroblewski, Lexington, KY** – physician and surgeon license (036-086837) revoked due to a felony conviction for felony mail fraud.

**James Zelch, West Bloomfield, MI** – physician and surgeon license (036-082900) placed in refuse to renew status due to a sister state discipline.

**Michael Pagnoni, Lombard** – chiropractor license (038-008860) indefinitely suspended for failure to comply with conditions of his probation regarding the repayment of an Illinois educational loan.

**Advanced Laser Clinics, Chicago and Mark Kolom, Chicago** - (unlicensed) ordered to cease and desist the unlicensed practice of medicine by engaging in hair removal treatments through the use of laser or Intense Pulsed Light without supervision by a licensed physician and assessed a \$5,000 civil penalty.

### **NURSING**

**Angela Ander Dyer, Sherman** – registered nurse license (041-207131) reprimanded and fined \$500 due to her fraudulent placement of a patient's signature onto a Medicare document obtained by photocopying and pasting the signature onto the document.

**Cedric Baylor, Springfield** – registered nurse license (041-316762) indefinitely suspended for diversion of controlled substances from a facility in the state.

**Lori Bikar, Metamora** – registered nurse license (041-353068) placed on indefinite probation with work restrictions for a minimum of three years for diversion of controlled substances while employed at a facility in the state.

**Steven Capre, Grayslake** – registered nurse license (041-296250) restored to probation to terminate on July 20, 2010.

**Kelly Carstensen, Burbank** – registered nurse license (041-315998) automatically and indefinitely suspended for a minimum of 12 months for violating the terms of a prior Agreement by testing positive for alcohol and having relapsed.

**Terra Cowser, Pekin** – registered nurse license (041-366135) placed on indefinite probation with work restrictions for a minimum of three years for diversion of controlled substances.

**Jo Davidsmeier, Petersburg** – registered nurse license (041-206754) reprimanded after practiced beyond the scope of her licensure by issuing a prescription refill for a patient and issuing an order for wound treatment without a physician's order.

**Crystal Edwards, Brookport** – registered nurse license (041-322782) reprimanded for refusing a drug screen and patient abandonment.

**Celia Ervin, Mattoon** – registered nurse license (041-265414) placed on indefinite probation with work restrictions for a minimum of two years due to habitual or excessive use of prescription pain medication which could result in unsafe nursing practices.

**Tracy Esposito, Wauconda** – registered nurse license (041-339787) placed on indefinite probation with work restrictions for a minimum of three years after diverted controlled substances and tested positive on a pre-employment drug screen.

**Sylvia Fenili, Chicago** – registered nurse license (041-308821) automatically and indefinitely suspended for a minimum of 12 months for failure to comply with the terms of probation, namely, to provide monthly random urine toxicology screens.

**Kelly Florez, River Forest** – registered nurse license (041-352686) reprimanded due to failure to properly document the administration of medication.

**Carrie Freeman, Toulon** – registered nurse license (041-377964) issued with reprimand due to a DUI conviction.

**John Froelich, Harwood Heights** – registered nurse license (041-204831) temporarily suspended pending hearing due to his conviction for wire fraud arising out of a multi-million dollar patient and insurance fraud scheme and his failure to report the conviction.

**Debra Graves, Milford** – registered nurse license (041-169876) restored to indefinite probation with work restrictions for a minimum of three years.

**Linda Harrison, Bethalto** – registered nurse license (041-331112) reprimanded after tested positive for a controlled substance on one occasion and administered the wrong medication to the patient during orientation with another nursing professional, on another occasion.

**Vickie Ice, Mounds** – registered nurse license (041-227097) indefinitely suspended for a minimum of 12 months after practiced beyond the scope of licensure and matters related to unprofessional conduct while employed at a facility in the state.

**Angela Jackson, Hillside** – registered nurse license (041-325399) indefinitely suspended for failure to comply with conditions of his probation regarding the repayment of an Illinois educational loan.

**Barbara Jones, Dix** – registered nurse license (041-270948) suspended for one month, followed by indefinite probation with work restrictions for a minimum of three years due to impairment while on duty and alcohol abuse.

**Rhonda Miner, West Frankfort** – registered nurse license (041-219431) reprimanded for medication documentation errors.

**Tammy Peters, Chicago** – registered nurse license (041-347799) automatically and indefinitely suspended for a minimum of 12 months after violated the terms of a consent order by failing to submit to drug toxicology screens.

**Jennifer Schatz, Pleasant Prairie, WI** – registered nurse license (041-351022) indefinitely suspended for failure to comply with conditions of her probation regarding the repayment of an Illinois educational loan.

**Christine Sepesy, Girard** – registered nurse license (041-300042) automatically and indefinitely suspended for a minimum of 12 months for violating a Care, Counseling and Treatment Agreement by testing positive for Fentanyl and Morphine without a prescription.

**Cathy Sheridan, Oblong** – registered nurse license (041-363930) reprimanded for failure to stop several certified nursing assistants under her supervision from mocking residents placed under her care, constituting unprofessional conduct and mental abuse to the residents.

**James Sutton, Chicago** – registered nurse license (041-278706) revoked for being more than 30 days delinquent in the payment of child support.

**Kathleen Tilley, Malibu, CA** – registered nurse license (041-255998) placed in refuse to renew status after being disciplined in the state of California.

**Richard Torkelson, Sacramento, CA** – registered nurse license (041-130726) placed in refuse to renew status due to a sister state discipline.

**Shannon Wright, Decatur** – registered nurse license (041-315595) reprimanded after presenting a forged prescription at a pharmacy in the state of Illinois.

**Patti Bechtel, Washington** – licensed practical nurse license (043-068120) suspended for 15 days and must complete anger management course for resident abuse while working at a facility in the state.

**Brandi Bramlett, Steeleville** – licensed practical nurse license (043-102048) suspended for six months followed by indefinite probation with work restrictions for a minimum of three years due to drug diversion.

**Kimberly Brown, Fairview Heights** – licensed practical nurse license (043-079543) restored to indefinite probation for a minimum of three years.

**Samantha Chapman, Grand Ridge** – licensed practical nurse license (043-091022) reprimanded for testing positive for cannabis in a pre-employment screen.

**Barbara DeFillippi, Bradford** – licensed practical nurse license (043-045865) suspended for six months, followed by indefinite probation with work restrictions for a minimum of three years due to a positive drug screen for Darvocet, a controlled substance for which she did not have a prescription.

**Kimberly Fowler, Belleville** – licensed practical nurse license (043-082706) indefinitely suspended after diverted controlled substances from a facility in the state.

**Angela Kagler, Sauk Village** – licensed practical nurse license (043-108286) issued and placed on probation for two years due to prior criminal convictions which she disclosed on her application.

**Brian Magnabosco, Blue Island** – licensed practical nurse license (043-050175) indefinitely suspended for a minimum of one year for having falsified treatment records by documenting that he had administered medication to two patients while employed at a facility in the state.

**Janet Newsome, Montgomery** – licensed practical nurse license (043-059640) indefinitely suspended for a minimum of six months for theft and use of a resident's credit card while employed at a facility in the state.

**Sharon Reinhart, Lerna** – licensed practical nurse license (043-087535) reprimanded for signing as a witness to the disposal of medications when she did not actually witness same.

**Melanie Thull, Litchfield** – licensed practical nurse license (043-083839) reprimanded for failure to properly document information in one resident's chart while employed at a facility in the state.

**Demira Wishard, Mattoon** – licensed practical nurse license (043-076508) reprimanded for improperly disposing of medications.

### **NURSING HOME ADMINISTRATOR**

**Jeremy Boshes, Chicago** – nursing home administrator license (044-006281) reprimanded after failed to prevent an unsupervised resident from leaving a facility in the state.

### **PHARMACY**

**Genesis Ayala, Chicago Heights** – pharmacy technician license (0491-75716) indefinitely suspended for a minimum of one year after diverted a substantial quantity of controlled substances from her pharmacy employer for intended sale to another individual.

**Amanda Drake, Pekin** – pharmacy technician license (049-181693) indefinitely suspended for a minimum of one year after diverted controlled substances from her pharmacy employer.

**Felicia Hawkins, Chicago** – pharmacy technician license (049-185068) automatically and indefinitely suspended for a minimum of six months due to a violation of her probation with the Department, as a result of being convicted of Retail Theft, a misdemeanor.

**Leonid Kats, Vernon Hills** – pharmacy technician license (049-157402) indefinitely suspended for a minimum of one year after pled guilty to the offense of Unlawful Possession of a Controlled Substance, a Class 4 felony.

**Michael Langin, Wyandot** – pharmacist license (051-030038) automatically and indefinitely suspended for a minimum of six months after violating the consent order with the Department by testing positive for Hydrocodone.

**Karen McAfee, Centreville** – pharmacy technician license (049-140090) placed in refuse to renew status after diverted a controlled substance from her pharmacy employer.

**Rhonda Robinson, Chicago** – pharmacy technician (049-117798) placed on indefinite probation for a minimum of one year for diverting Penicillin and other prescription and non-prescription medication from her pharmacy employer.

**Laretta Wiley, Chicago** – pharmacy technician license (049-137680) restored to indefinite probation.

**Ayman Alomari, Orland Park** – pharmacist license (051-041208) suspended for two months, followed by indefinite probation for a minimum of five years after engaged in multiple acts of unprofessional conduct while he was the owner and pharmacist-in-charge of a pharmacy.

**Terese Cristanus, Lincoln** – pharmacist license (051-035766) restored to indefinite probation for a minimum of three years.

**Donna Ranjbar, Alsip** – pharmacist license (051-292221) reprimanded as a result of while preparing for the North American Pharmacist Licensure Examination and the Multistate Pharmacy Jurisprudence Examination, received and reviewed an unsolicited e-mail containing recalled examination questions from a person who had taken these examinations.

### **REAL ESTATE**

**Alma Balier, Evanston** – real estate salesperson license (476-355710) fined \$375 for failure to complete the required hours of continuing education for the last renewal period.

**Benjamin Call, Springfield** – real estate salesperson license (476-367161) fined \$450 for failure to complete the required hours of continuing education for the last renewal period.

**Antulio Cruz, Chicago** – real estate salesperson license (476-382885) fined \$600 for failure to complete the required hours of continuing education for the last renewal period.

**Michelle Goldberg, Indian Creek** – real estate salesperson license (476-360715) placed in refuse to renew status for filing a renewal application that misrepresented the required continuing education was completed.

**David Gross, Kanakee** – real estate salesperson license (476-333587) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

**Anthony Hardy, Chicago** – real estate salesperson license (476-362498) reinstated to probation for one year.

**Douglas Hastings, Lena** – real estate salesperson license (476-364086) revoked for being indicted and subsequently convicted in US Federal Court for mortgage fraud.

**Walter Isberner, Chicago** – real estate salesperson license (476-348007) placed in refuse to renew status for failure to pay Illinois Retailer's Occupational tax.

**Jill Krawczynszyn, Chicago** – real estate salesperson license (476-367205) fined \$600



for failing to satisfy the required 12 hours of continuing education for the last renewal period.

**Eric Mundy, Chicago** – real estate salesperson license (476-390509) fined \$600 for failing to satisfy the required 12 hours of continuing education for the last renewal period.

**Alex Vaenberg, Island Lake** – real estate salesperson license (476-325603) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

**Lamar Brown, Mundelein** – certified residential real estate appraiser license (556-002844) placed in refuse to renew status after defaulting on an Illinois educational loan.

**Kalum Johnson, Chicago** – certified residential real estate appraiser license (556-003950) placed in refuse to renew status after defaulting on an Illinois educational loan.

**Ray Johnson, Palos Hills** – certified residential real estate appraiser license (556-003742) placed in refuse to renew status after defaulting on an Illinois educational loan.

**Shelly Rollinson, Dolton** – certified residential real estate appraiser license (556-003510) placed in refuse to renew status after defaulting on an Illinois educational loan.

**Kenya Coleman, Hoffman Estates** – real estate appraiser license (557-004174) placed in refuse to renew status after defaulted on an Illinois educational loan.

**John Georgopoulos, Oak Lawn** – real estate appraiser license (557-001169) placed in refuse to renew status after defaulted on an Illinois educational loan.

**Michael Gomez, Chicago** – real estate appraiser license (557-004415) placed in refuse to renew status after defaulted on an Illinois educational loan.

**Brenda Larson, Lenzburg** – real estate appraiser license (557-000986) placed in refuse to renew status after defaulted on an Illinois educational loan.

**Gerald Thomas, Park Forest** – real estate appraiser license (557-002334) placed in refuse to renew status after defaulted on an Illinois educational loan.

### **ROOFING CONTRACTORS**

**National Restoration Specialists, Inc., Peoria** – roofing contractor license (104-013172) revoked and fined \$8,000 for taking multiple homeowners' funds and providing no roofing services and for failure to return the funds.

**Promax Construction, Inc., Decatur** – (unlicensed) ordered to cease and desist the unlicensed practice as a roofing contractor.

### **SOCIAL WORK**

**Robert Schubert, Harwood Heights** – (unlicensed) ordered to cease and desist the unlicensed practice as a licensed clinical social worker and assessed a civil penalty of \$10,000.

**VETERINARY MEDICINE**

**Brittany Ishmael, Effingham** – veterinarian license (090-008991) reprimanded for violation of the Administrative Rules of the IL Veterinary Medicine and Surgery Practice Act.

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