



Illinois Department of Financial and  
Professional Regulation

# NEWS

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**SPRINGFIELD, IL** - The Illinois Department of Financial and Professional Regulation (IDFPR) announced today that the Directors of Professional Regulation, Jay Stewart; Banking, Manny Flores; and Financial Institutions, Roxanne Nava signed the following disciplinary orders in the month of **February, 2013**.

## **BANKS**

### **BANKS AND TRUST COMPANIES**

**Covenant Bank, Chicago** – Division of Banking took possession and control of the bank on February 15, 2013 for the purpose of receivership.

### **RESIDENTIAL MORTGAGE**

**American Portfolio Mortgage Corporation, Palatine** – residential mortgage license (MB.0005608) fined \$45,000 for Anti-Predatory Lending Database (APLD) violations. (This Order is currently Under Appeal)

**C F Funding Corporation, Naperville** – residential mortgage license (MB.0005978) fined \$29,000 for Anti-Predatory Lending Database (APLD) violations. (This Order is currently Under Appeal)

**Capital Financial Bancorp, Inc., Schaumburg** – residential mortgage license (MB.0004796) fined \$21,000 for Anti-Predatory Lending Database (APLD) violations. (This Order is currently Under Appeal)

**Cherry Creek Mortgage Co., Inc., Greenwood Village, CO** – residential mortgage license (MB.0005759) fined \$5,000 for Anti-Predatory Lending Database (APLD) violations. (This Order is currently Under Appeal)

**Draper & Kramer Mortgage Corp., d/b/a 1<sup>st</sup> Advantage Mortgage, LLC, Lombard** – residential mortgage license (MB.0004263) fined \$9,000 for Anti-Predatory Lending Database (APLD) violations. (This Order is currently Under Appeal)

**First Centennial Mortgage Corporation, Aurora** – residential mortgage license (MB.0004239) fined \$7,000 for Anti-Predatory Lending Database (APLD) violations.

**First Equity Home Loans, LLC, Crestwood** – residential mortgage license (MB.6760771) fined \$26,000 for Anti-Predatory Lending Database (APLD) violations. (This Order is currently Under Appeal)

**GMAC Mortgage, LLC, d/b/a Ditech, Ft. Washington, PA** – residential mortgage license (MB.0005932) fined \$15,000 for Anti-Predatory Lending Database (APLD) violations.

**Guaranteed Rate, Inc., Chicago** – residential mortgage license (MB.0005932) fined \$28,000 for Anti-Predatory Lending Database (APLD) violations. (This Order is currently Under Appeal)

**Integra Mortgage Corp., Schaumburg** – residential mortgage license (MB.6760317) fined \$9,000 for Anti-Predatory Lending Database (APLD) violations. (This Order is currently Under Appeal)

**Pacor Mortgage Corp., Oak Lawn** – residential mortgage license (MB.0000892) fined \$2,000 for Anti-Predatory Lending Database (APLD) violations.

**Perl Mortgage, Inc., Chicago** – residential mortgage license (MB.0004538) fined \$15,000 for Anti-Predatory Lending Database (APLD) violations. (This Order is currently Under Appeal)

**PHH Home Loan, LLC, Mount Laurel, NJ** – residential mortgage license (MB.6759865) fined \$25,000 for Anti-Predatory Lending Database (APLD) violations. (This Order is currently Under Appeal)

**Prestige Financial Corp., d/b/a/ InterTrust Banc Mortgage Company, Downers Grove** – residential mortgage license (MB.6760757) fined \$121,000 for Anti-Predatory Lending Database (APLD) violations. (This Order is currently Under Appeal)

**Prospect Mortgage, LLC, Sherman Oaks, CA** – residential mortgage license (MB.0006424) fined \$12,000 for Anti-Predatory Lending Database (APLD) violations. (This Order is currently Under Appeal)

**United Banc Group, Inc., Oak Brook** – residential mortgage license (MB.6760805) fined \$7,000 for Anti-Predatory Lending Database (APLD) violations.

### **CEASE & DESIST ORDERS**

**Washington National Trust, Aurora** – ordered to cease and desist from unlawful residential mortgage origination activity and fined \$1,400,000.

**Melvin Torrelle Bell, d/b/a Washington National Trust, Aurora** – ordered to cease and desist from unlawful residential mortgage origination activity and fined \$1,400,000.

**Monica Hernandez, d/b/a Washington National Trust, Aurora** – ordered to cease and desist from unlawful residential mortgage origination activity and fined \$1,400,000.

## **Financial Institutions**

### **CURRENCY EXCHANGE**

**Austin & Archer Currency Exchange, Inc., 6177 S. Archer Avenue, Chicago** - currency exchange license (3712) fined \$1,000 for cashing a post-dated check.

**Milwaukee Dundee Currency Exchange, LLC., 70 S. Milwaukee Avenue, Wheeling** - currency exchange license (4060) fined \$1,000 for overcharging for money orders issued.

**New Cermak Laramie Currency Exchange, Inc., 5140 W. Cermak Road, Cicero** - currency exchange license (3370) fined \$9,000 for failure to maintain the statutorily required minimum net worth.

### **CONSUMER CREDIT**

**America's Financial Choice, Inc., Olney** - CILA license (2872) fined \$12,025 for the following violations: The loan contract does not state the interest rate agreed upon by the licensee and the borrower that the licensee charges, contracts for, and receives upon the principal amount. Documentation is not in file to indicate lien was released or title was returned to the borrower on the title-secured loan within 24 hours or five days if paid by check.

**America's Financial Choice, Inc., Olney** - PLRA license (1794) fined \$17,000 for the following violations: The loan contract does not state the interest rate, agreed upon by the licensee and the borrower that the licensee charges, contracts for, and receives upon the principal amount. Improper simple interest calculations.

**Check Into Cash of Illinois, LLC, Kankakee** - CILA license (1295) fined \$4,975 for the following violations: The payment receipt does not accurately show the required elements. The lender did not provide the borrower with written verification of the cash proceeds of the loan on a title-secured loan or payday loan. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

**Check Into Cash of Illinois, LLC, North Riverside** - CILA license (1817) fined \$1,500 for the following violations: The payment receipt does not accurately show the required elements. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

**Check Into Cash of Illinois, LLC, Lansing** - CILA license (1818) fined \$2,000 for the following violations: The lender did not provide the borrower with written verification of the cash proceeds of the loan on a title-secured loan or payday loan. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.

**Check Into Cash of Illinois, LLC, Moline** - PLRA license (1225) fined \$2,000 for the following violation: Improper simple interest calculations.

**Consumer Financial Services Corporation, Joliet** - CILA/SFA license (3400) fined \$4,325 for the following violations: Security is not properly disclosed. Wage assignment was accepted from borrower that contained blank spaces. Security is not released.

**Cottonwood Financial Illinois, LLC, Carbondale** – CILA license (3355) fined \$1,975 for the following violations: Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made. Licensee did not send borrower a Notice of the Right to Redeem with all required information. Licensee did not deliver or mail to the borrower an affidavit of defense.

**Cottonwood Financial Illinois, LLC, Carbondale** – PLRA license (1578) fined \$1,000 for the following violation: Lender made an installment payday loan exceeding 22.5% of the obligor’s gross monthly income or lender made a payday loan exceeding 25% of the obligor’s gross monthly income.

**Cottonwood Financial Illinois, LLC, Benton** – CILA License (3356) fined \$4,800 for the following violations: Original documents, or approved equivalent, not cancelled or returned following payoff. Lender made title-secured loan with a schedule monthly payment exceeding 50% of the obligor’s gross monthly income. Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made.

**Cottonwood Financial Illinois, LLC, Peoria** – PLRA license (1577) fined \$5,025 for the following violations: The loan document or other legal instrument contains blanks. Original documents, or approved equivalent, not cancelled or returned following payoff. Executed copy of paid contract or other legal document retained in file but not stamped “PAID IN FULL” or equivalent.

**Cottonwood Financial Illinois, LLC, Benton** – PLRA license (1563) fined \$8,000 for the following violations: Loans over 25% of the 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. Official income documentation was not the required type for a payday loan or was not the income for the 30 days preceding the loan. Lender made an installment payday loan exceeding 22.5% of the obligor’s gross monthly income or lender made a payday loan exceeding 25% of the obligor’s gross monthly income.

**Cottonwood Financial Illinois, LLC, Wood River** – CILA license (3444) fined \$2,600 for the following violations: The licensed location does not maintain a complete permanent file. Original documents, or approve equivalent, not cancelled or returned following payoff. Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made.

**Cottonwood Financial Illinois, LLC, Wood River** – PLRA license (1645) fined \$2,175 for the following violations: The licensed location does not maintain a complete permanent file. Lender did not have a ready supply of payday loan pamphlets to provide to borrowers. Lender does not have a notice posted stating that the lender cannot use the criminal process against a consumer to collect any payday loan.

**Cottonwood Financial Illinois, LLC, Centralia** – CILA license (3377) fined \$1,050 for the following violations: Improper simple interest calculations. Original documents, or approved equivalent, not cancelled or returned following payoff.

**Cottonwood Financial Illinois, LLC, Centralia** – PLRA license (1572) fined \$8,000 for the following violations: Lender did not obtain any official documentation of the borrower’s income before making a payday or title-secured loan. Official income documentation not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender made an installment payday loan exceeding 22.5% of the obligor’s gross monthly income or lender made a payday loan exceeding 25% of the obligor’s gross monthly income.

**Courtesy Loans of Illinois, LLC, Danville** – CILA license (2811) fined \$7,900 for the following violations: Lender did not input information into the database within 90 days after making a Small consumer loan. The lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Dollars Today, Inc., Cahokia** – CILA license (2822) fined \$4,150 for the following violations: The annual percentage rate is not accurately disclosed. The loan contract does not accurately disclose the schedule of payments or the total of payments. Licensee does not disclose on delinquency notices for title-secured loans the availability of debt management information on DFI's toll-free number.

**Fiat Financial Money Center, LLC, Carpentersville** – PLRA license (1542) fined \$3,025 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or lender made a payday loan exceeding 25% of the obligor's gross monthly income. Executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

**Great Lakes Specialty Finance, Inc., Belvedere** – PLRA license (1100) fined \$2,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Great Lakes Specialty Finance, Inc., Belleville** – PLRA license (1099) fined \$8,500 for the following violations: Improper simple interest calculations. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Official income documentation was not the required type for a payday loan or was not the income for the 30 days preceding the loan.

**Illinois Title Loans, Inc., Chicago Heights** – PLRA license (1405) fined \$2,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Loans were over 25% of borrower's income. Lender made a payday loan resulting in borrower having combined outstanding payday loan principal balances greater than 25% of borrower's gross monthly income.

**Illinois Title Loans, Inc., Burbank** – PLRA license (1421) fined \$2,350 for the following violations: The loan document or other legal instrument contains blanks. The lender made a payday loan but there is no evidence of a signed, written agreement.

**Illinois Title Loans, Inc., Burbank** – CILA license (1774) fined \$3,775 for the following violations: The loan document or other legal instrument contains blanks. Documentation is not in file to indicate lien was released or title was returned to borrower on a title-secured loan within 24 hours or five days if paid by check. Licensee did not send borrower a Notice of the Right to Redeem with all required information.

**Illinois Title Loans, Inc., Arlington Heights** – PLRA license (1444) fined \$2,500 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Official income documentation was not the required type for a payday loan or was not the income for the 30 days preceding the loan.

**Illinois Title Loans, Inc., Springfield** – CILA license (1771) fined \$2,250 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor’s gross monthly income. Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made. File does not contain evidence of contract signed or acknowledged by the borrower.

**Illinois Title Loans, Inc., Loves Park** – CILA license (1434) fined \$4,250 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor’s gross monthly income. Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Midwest Title Loan, Inc., Bloomington** – CILA license (1799) fined \$1,000 for the following violations: Lender did obtain any official documentation of the borrower’s income before making a payday or title-secure loan.

**Midwest Title Loan, Inc., Summit** – CILA license (1843) fined \$4,700 for the following violation: Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made. Licensee did not deliver or mail to the borrower an affidavit of defense. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**QC Financial Services, Inc., Springfield** – PLRA license (1275) fined \$1,650 for the following violations: Interest or account handling charge rebate is insufficient. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not enter into the database that the borrower’s loan was paid in full or cancelled on the day the transaction was made.

**SFC of Illinois, L.P., Champaign** – CILA license (2425) fined \$6,000 for the following violations: Interest or account handling charge rebate is insufficient. Lender did not obtain borrower’s most recent income documentation available at the time the loan was made. Licensee did not properly update the state database with the required information within 90 days of when the events occurred.

**SFC of Illinois, L.P., Carbondale** – CILA license (2431) fined \$1,500 for the following violations: Interest or account handling charge rebate is insufficient. Lender did not obtain any official documentation of the borrower’s income before making a Small consumer loan.

**Springleaf Financial Services of Illinois, Inc., Burbank** – CILA license (107) fined \$1,000 for the following violation: Interest or account handling charge rebate is insufficient.

## **Professional Regulation**

### **ACUPUNCTURE**

**Piotr Zaniewski, Lisle** – acupuncture license (198-001096) summarily suspended for unprofessional conduct related to an arrest for criminal sexual assault of a patient during treatment.

## APPRAISER

**Peter Moegenburg, Brookfield, WI** – certified general real estate appraiser license (553-000596) fined \$500 for a sister-state disciplinary action in Wisconsin.

**Steven Davis, Chicago** – certified residential real estate appraiser license (556-002522) placed in refuse to renew status for failing to cooperate with the Department's request for information and documents in relation to an appraisal he performed.

**Philip DeRosa, Westmont** – certified residential real estate appraiser license (556-001125) revoked and fined \$3,000 for failure to appear and answer and multiple errors and omissions leading to a misleading appraisal report.

**Ann Morgan, Vienna** – certified residential real estate appraiser license (556-003349) placed in refuse to renew status after communicated a misleading appraisal report that contained a series of errors and omissions in that Respondent did not; complete the scope of work, identify the intended use and user of the report, correctly report the subject size, identify site improvements, adequately support site value and adjustments, report and analyze the sale of comparables, accurately identify the location of comparables, and did not provide supporting data used to develop the appraisal report and also, deficient in required continuing education.

**Randall Morris, Godfrey** – certified residential real estate appraiser license (556-003553) fined \$1,000 and must complete coursework for completing three appraisal reports that contained errors and omissions.

**Kyle Robeson, Loves Park** – certified residential real estate appraiser license (556-004785) placed in refuse to renew status for the communication of a misleading and inaccurate appraisal report.

**Mary Rothwell, Danville** – certified residential real estate appraiser license (556-004381) fined \$500 after failed to use recognized methods and techniques that are necessary to produce a credible appraisal, committed a substantial error or omission of commission that significantly affected the appraisal; inaccurately stated the area was stable, and selected inappropriate sales comparisons.

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

**Norbert Lambert, Wheaton** – land surveyor license (035-001863) fined \$250 after operated a land surveyor practice without proper land surveyor professional design firm registration at the time.

**Artisan Design: Build, Monroe, WI** – (unlicensed) ordered to cease and desist the unlicensed practice of professional engineering and/or architecture.

**Davor Kralj, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice of land surveying.

**Survey Land Express Inc., Atlanta, GA** – (unlicensed) ordered to cease and desist the unlicensed practice of land surveying.

### **AUCTIONEER**

**Kalvin Boewe, St. Charles** – auctioneer license (441-000376) restored to probation for one year and fined \$1,000 for paying back a consignor with a non-sufficient fund check.

**Michael Wohl, Peoria** – auctioneer license (441-001024) (expired) and **Midwest Estate Liquidators, Peoria** – (unlicensed) ordered to cease and desist the unlicensed practice as an auctioneer.

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

**Steven Beck, Belleville** – barber license (006-063293) suspended for being more than 30 days delinquent in the payment of child support.

**Kenneth Cornelius, Chicago** – barber license (006-061627) suspended for 90 days and fined \$250 based on Violation of Act (practiced while license in Refuse to Renew Status) and unprofessional conduct.

**Craig Johnson, Bloomington** – barber license (006-062436) suspended for being more than 30 days delinquent in the payment of child support.

**Harold Sanders, Chicago** – barber license (006-060574) suspended for being more than 30 days delinquent in the payment of child support.

**Phillip Singleton, Dolton** – barber license (006-062083) suspended for being more than 30 days delinquent in the payment of child support.

**Julie Bossetto, Seminole, FL** – cosmetologist license (011-248084) suspended for being more than 30 days delinquent in the payment of child support.

**Yvonne Carmack, Chillicothe** – cosmetologist license (011-146009) automatically, indefinitely suspended based on violation of probation.

**Teri Thomas, Chicago** – cosmetologist license (011-275242) automatically, indefinitely suspended based on violation of probation.

**Quan Le, Roscoe** – nail technician license (169-007719) suspended for being more than 30 days delinquent in the payment of child support.

**Kelly Nails, Lombard** – salon license (189-014425) automatically, indefinitely suspended based on violation of probation.

**Allure Salon, Orland Park** – (unlicensed) ordered to cease and desist unlicensed practice as a salon and assessed a \$5,000 civil penalty.



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

The following individual’s permanent employee registration cards were suspended for being more than 30 days delinquent in the payment of child support:

<b>Jose Alvarez, Chicago</b> .....	<b>129-235214</b>
<b>Shaun Anzaldua, Chicago</b> .....	<b>129-350137</b>
<b>Adam Blonski, Chicago</b> .....	<b>129-346109</b>
<b>Gregory Cash, Chicago</b> .....	<b>129-271131</b>
<b>Jerry Cole, Chicago</b> .....	<b>129-306852</b>
<b>Robert Curry, Chicago</b> .....	<b>129-108746</b>
<b>Jermaine Daney, Chicago</b> .....	<b>129-259315</b>
<b>Kendrick Evans, Chicago</b> .....	<b>129-302629</b>
<b>Phillip Farmer, Chicago</b> .....	<b>129-178929</b>
<b>Artavius Fonville, Chicago</b> .....	<b>129-334837</b>
<b>Demetrius Hendricks, Chicago</b> .....	<b>129-309470</b>
<b>Christopher Hodges, Chicago</b> .....	<b>129-208813</b>
<b>Lloyd Jackson, Chicago</b> .....	<b>129-232353</b>
<b>Michael Looper, Chicago</b> .....	<b>129-347053</b>
<b>Terrance Mayes, Maywood</b> .....	<b>129-329638</b>
<b>Robert Ludwiak, Oak Brook</b> .....	<b>129-150994</b>
<b>Terrance Mayes, Maywood</b> .....	<b>129-329638</b>
<b>Ronald Mayfield, Chicago</b> .....	<b>129-355186</b>
<b>Daryl McCurty, Chicago</b> .....	<b>129-303754</b>
<b>Jesse Ramos, Hinsdale</b> .....	<b>129-251575</b>
<b>Ricardo Santiago, Chicago</b> .....	<b>129-359300</b>
<b>Derrick Simmons, Chicago Heights</b> .....	<b>129-173606</b>
<b>Latroy Townsend, Chicago</b> .....	<b>129-353420</b>
<b>Pierce Williams, Chicago</b> .....	<b>129-360178</b>

**Pinnacle Security, Orem, UT** – private alarm contractor agency license (127-001278) revoked for violating a consent order.

**Germaine Barbee, Decatur** – permanent employee registration card (129-363004) issued and placed on probation for two years for failure to disclose criminal convictions

**James Brennan, Alton** – permanent employee registration card (129-363005) issued and placed on probation for two years due to criminal conviction.

**Donald Brown, Carbondale** – permanent employee registration card (129-363007) issued and placed on probation for three years due to criminal convictions.

**Artero Gardner, Chicago** – permanent employee registration card (129-335673) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Ian Kemp, South Chicago Heights** – permanent employee registration card (129-363394) issued and placed on probation for one year due to criminal convictions.

**Bradley Pilgreen, East Peoria** – permanent employee registration card (129-363006) issued and placed on probation for one year for failure to disclose criminal convictions.

**Donovan Smith, Villa Park** – permanent employee registration card (129-226419) placed on probation for one year due to criminal conviction.

**Patrick Sulls, Chicago** – permanent employee registration card (129-363390) issued and placed on probation for three years due to criminal convictions.

**Christopher Whitlow, Oak Forest** – permanent employee registration card (129-363392) issued and placed on probation for two years due to criminal convictions.

**Raymond Williams, Aurora** – permanent employee registration card (129-050518) placed in refuse to renew status for failure to appear at a Department conference.

**Wilbert Woods, Chicago** – permanent employee registration card (129-150233) placed in refuse to renew status due to failure to report arrest and conviction for illegal possession of ammunition/no FOID.

### **FUNERAL DIRECTORS & EMBALMERS**

**Harry Carter, Chicago** – funeral director and embalmer license (034-011821) revoked for unlicensed practice, unprofessional conduct, gross malpractice or untrustworthiness; obtaining or attempting to obtain business by fraud or misrepresentation; aiding or assisting another in violation of the Funeral Directors and Embalmers Licensing Code; failure to maintain a properly equipped preparation room; and having a pattern of practice or behavior demonstrating incapacity or incompetence to practice.

**Deborah Carter, Olympia Fields** – funeral director and embalmer license (034-011900) revoked and fined \$20,000 for providing at need services while her license has been suspended since 2008.

**Violeta De La Torre, Chicago** – funeral director and embalmer license (034-015936) reprimanded and fined \$15,000 based on violation of regulations (failed to file death certificates in accordance with Illinois Vital Records Act).

### **MEDICAL**

**Hugo Alvarez, Willow Springs** – physician and surgeon license (036-091707), controlled substance license (336-053243) and temporary medical permit (125-030531) permanently revoked because he was convicted of a criminal act that requires registration under the Sex Offender Registration Act.

**Steven Armus, Racine, WI** – physician and surgeon license (036-091451) and controlled substance license (336-053016) temporarily suspended for pleading guilty to federal charges of conspiracy to distribute cocaine in the amount greater than five kilograms.

**Kurt Dearnbarger, Sullivan** – physician and surgeon license (036-092940) and controlled substance license (336-054293) temporarily suspended for habitual use and /or excessive use of alcohol and illegal drugs, including cocaine.

**Kishor Jain, Frankfort** – physician and surgeon license (036-057955) and controlled substance license (336-022604) temporarily suspended after being charged with ten counts of felony criminal sexual abuse and five counts of misdemeanor battery against female patients in the course of treatment and/or examination of said patient and/or patient’s child.

**John Olivieri, Tinley Park** – physician and surgeon license (036-073886), controlled substance licenses (336-037444) and (336-083855) were temporarily suspended for obtaining large quantities of multiple controlled substances and dispensing them to friends and family without maintaining any records.

**Rajat Prakash, Clarendon Hills** – physician and surgeon license (036-086830) and controlled substance license (336-048833) were indefinitely suspended for a minimum of 18 months for engaging in unprofessional and immoral conduct with two female patients.

**Evan Saunders, Whitefish Bay, WI** – physician and surgeon license (036-085101) and temporary medical permit (125-025012) permanently revoked because he was convicted of a criminal battery against a patient in the course of patient care or treatment, including any offense based on sexual conduct or sexual penetration.

**Jose Veizaga-Mendez, Marion** – physician and surgeon license (036-047995) indefinitely suspended due to failure to respond to Department inquiries regarding mandatory reports involving allegations of complications related to a laparoscopic cholecystectomy, failure to timely diagnose colon cancer, and a delay in the diagnose and treatment of cholelithiasis.

**James Phillips, Granite City** – chiropractic license (038-011351) temporarily suspended until completion of criminal proceedings for failing to comply with the terms of the Order Requiring Presence of Chaperone during Patient Encounters.

**Usman Jilani, Schiller Park** – (unlicensed) ordered to cease and desist the unlicensed practice of medicine and assessed a \$5,000 civil penalty.

**Hector Oliva, Cicero** – (unlicensed) ordered to cease and desist the unlicensed practice of medicine and assessed a \$1,000 civil penalty.

## **NURSING**

**Anne Cliff, Ft. Lauderdale, FL** – registered nurse license (041-270230) reprimanded as a result of a sister-state discipline imposed by the Florida State Board of Nursing.

**Leo Coplea, Urbana** – registered nurse license (041-323038) placed on indefinite probation for a minimum of three years based on presenting at work with alcohol on his breath.

**Marie Davis, Naperville** – registered nurse license (041-306726) reprimanded for unprofessional conduct.

**Michelle Derdzinski, Kankakee** – registered nurse license (041-398073) automatically, indefinitely suspended for a minimum of 12 months due to a violation of probation.

**Christina Edwards, Hanna City** – registered nurse license (041-349663) reprimanded and fined \$500 for failure to renew her license in a timely manner.

**Melissa Geary, Des Plaines** – registered nurse license (041-276820) automatically, indefinitely suspended for a minimum of 12 months after she failed to comply with the terms and conditions of a probationary status imposed on May 12, 2010. She failed to submit to monthly, random urine toxicology screens during the third and fourth quarters of 2012.

**Robin Hale, Bolingbrook** – registered nurse license (041-227610) placed in refuse to renew status for failure to report a sister-state suspension by the state of Washington due to a relapse on alcohol and the placement of her name on an exclusion list barring her from participation in any capacity in Medicare, Medicaid and all Federal Health Care Programs.

**Linda Hasbargen, Watseka** – registered nurse license (041-266185) indefinitely suspended for a minimum of 30 days and fined \$1,000 for working on a suspended license, for conviction of a Class 3 felony for Attempted Violation of the Electronic Fund Transfer Act and willfully making false records in her practice.

**Norma Hoepner, Catlin** – registered nurse license (041-331301) indefinitely suspended for a minimum of one year for diversion of Dilaudid from her employer.

**Angela Hood, Roseville** – registered nurse license (041-390127) placed in refuse to renew status for a violation of the terms and conditions of a Consent Order that placed Respondent's license on probation.

**Candice Law, Crete** – registered nurse license (041-250746) placed on indefinite probation and fined \$500 as a result of a May 2012 sister-state disciplinary action imposed by the Indiana State Board of Nursing.

**Andrew Moore, Chicago** – registered nurse license (041314212) restored to indefinite probation with work restrictions for a minimum of three years and effective upon payment of fees and filing of forms.

**Melissa Peyton, Champaign** – registered nurse license (041-274681) restored to indefinite probation with work restrictions for a minimum of three years and effective upon payment of fees, filing of forms, and completion of exams and/or continuing education hours.

**Laura Pflieger, Jerseyville** – registered nurse license (041-314622) restored to indefinite probation with work restrictions for a minimum of one year.

**James Rowe, Woodridge** – registered nurse license (041-338469) restored to indefinite probation with work restrictions for a minimum of three years and effective upon payment of fees and filing of forms.

**Melissa Smith, Taylor Springs** – registered nurse license (041-310650) placed on indefinite probation for a minimum of three years after she reported having pled guilty to felony possession of cannabis and was sentenced to probation.

**Chelsea Taylor, Hutsonville** – registered nurse license (041-394732) and licensed practical nurse license (043-111337) placed on indefinite probation with work restrictions for a minimum of three years for failure to report termination to the Department and for diverting controlled substances for personal use.

**David Turner, Petersburg** – registered nurse license (041-246664) suspended for being more than 30 days delinquent in the payment of child support.

**Leah Burke, Davenport, IA** – licensed practical nurse license (043-064748) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Cindy Cummings, Andover** – licensed practical nurse license (043-076112) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Stephen Ferguson, Earlville** – licensed practical nurse license (043-106145) reprimanded for unprofessional conduct and failure to report a termination.

**Bobbie Fuller, Pekin** – licensed practical nurse license (043-106642) automatically, indefinitely suspended for a minimum of 12 months due to a violation of probation.

**Nicole Gory, Springfield** – licensed practical nurse license (043-110217) reprimanded for unprofessional conduct and failure to report termination.

**Trina Gruszcza, Sterling** – licensed practical nurse license (043-102642) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Akemi Johnson, Chicago** – licensed practical nurse license (043-070609) revoked for unprofessional conduct in that she was indicted for Aggravated Battery of a Handicapped Person and Criminal Abuse and Neglect of a Handicapped Person.

**Catina Jones, Peoria** – licensed practical nurse license (043-107122) automatically, indefinitely suspended for a minimum of 12 months due to a violation of probation.

**Raymond Mixon, Chicago** – licensed practical nurse license (043-055538) suspended for being more than 30 days delinquent in the payment of child support.

**Henry Nwankwo, Chicago** – licensed practical nurse license (043-101044) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Jetaun Powers, Chicago** – licensed practical nurse license (043-101546) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Erin Robbins, Lincoln** – licensed practical nurse license (043-101816) restored to indefinite probation with work restrictions for a minimum of three years and effective upon payment of fees, filing of forms and completion of required continuing education hours.

**Dawn Schlagel, Pana** – licensed practical nurse license (043-106815) reprimanded and fined \$500 for attempting to call in two unauthorized prescriptions that were not filled for her father.

**Kathy Siller, Plainfield** – licensed practical nurse license (043-080540) reprimanded because she submitted time sheets for time spent in court with the patient's mother.

**Mary Skoglund, Swansea** – licensed practical nurse license (043-080207) indefinitely suspended for a minimum of one year based on unprofessional conduct, a felony conviction for Unlawful Possession of a Controlled Substance and for her failure to report a final adverse action taken by a law enforcement agency and a health care institution.

**Callie Suggs, Chicago** – licensed practical nurse license (043-055486) reprimanded for unprofessional conduct related to nursing care.

**Jill Turner, Jacksonville** – licensed practical nurse license (043-087796) automatically and indefinitely suspended for a minimum of 12 months because she failed to comply with the terms and conditions of a probationary status by failing to submit to monthly, random urine toxicology screens during the year 2012.

**Julie Williams, Eldorado** – licensed practical nurse license (043-082969) suspended for one year, followed by indefinite probation for a minimum of three years, for failure to report termination and for diverting controlled substances for personal use.

**Lakeisha Williams, Chicago** – licensed practical nurse license (043-087289) restored to indefinite probation with work restrictions for a minimum of three years and effective upon payment of fees, filing of forms and completion of continuing education.

### **OCCUPATIONAL THERAPY**

**Andrew Locke, Elgin** – occupational therapy assistant license (057-001872) placed on indefinite probation for a minimum of two years and fined \$500 as a result of a sister-state disciplinary action.

### **OPTOMETRY**

**Ron Lofflin, Godfrey** – optometrist license (046-009716) indefinitely suspended for a minimum of one year and fined \$15,000 for unlicensed practice and engaging in dishonorable, unethical or unprofessional conduct.

### **PHARMACY**

**Angela Beppler, Walnut Hill** – pharmacy technician license (049-164912) placed in refuse to renew status for diverting controlled substances from her employer.

**Jeffrey Bishop, Wheaton** – pharmacy technician license (049-137053) placed in refuse to renew status due to being found guilty of unlawful delivery of a controlled substance in the 18th Circuit Court of DuPage County on December 16, 2002.

**Erick Enriquez, Oak Lawn** – pharmacy technician license (049-170371) revoked when confronted by his employer, he admitted to illicit use of methamphetamines, and he acknowledged to a Department investigator that he had pursued substance abuse treatment.

**Sanchez Latrice, Chicago** – pharmacy technician license (049-137987) to remain on probation for an additional six months after she violated the terms of her probation.

**Larry Nelson, Harvey** – pharmacy technician license (049-151620) revoked after, on or about May 29, 2007, he plead guilty to the charge of Aggravated Battery of a Child, a Class X Felony, in the Circuit Court of Cook County, Illinois in Case No. 05CR2840101.

**Angela Scalf, Chicago** – pharmacy technician license (049-216096) issued with reprimand after she disclosed on her application for licensure that she plead guilty to possession of a stolen vehicle, was sentenced to probation, and later was resentenced to additional probation after violating her probation for failure to pay her fine.

**Cheneshia Walker, Chicago** – pharmacy technician license (049-180402) placed in refuse to renew status after pleading guilty to theft.

**Tina Glynn, Kankakee** – pharmacist license (051-289316) restored to indefinite probation for a minimum of five years and effective upon payment of fees and filing of forms.

**Solomon Maduko, Chicago** – pharmacist license (051-038760) revoked after he violated the terms of probation as outline in a Consent Order by failing to notify the Department upon a change of his address and telephone number and by failing to submit quarterly reports to the Department.

**Cynthia Manness-Leich, Emden** – pharmacist license (051-285936) restored to indefinite probation for a minimum of one year and effective upon payment of fees and filing of forms.

**Thomas Marks, Oak Brook** – pharmacist license (051-028814) reprimanded and fined \$27,000 for dispensing controlled substances to a physician located outside of the United States without the proper export permit in violation of federal law.

**Jacquelyn Oberg, Lockport** – pharmacist license (051-289662) indefinitely suspended for a minimum of two years after she was terminated by her former employer for the theft/diversion of controlled substances; admitted to a Department investigator that she was previously addicted to and using heroin while employed as a pharmacist; former employer reported loss of controlled substances while she served as the pharmacy's pharmacist-in-charge.

**Christiana Roach, Chicago** – pharmacist license (051-287245) restored to indefinite probation for a minimum of five years and effective upon payment of fees and filing of forms.

**Jennifer Tucker, Brandon, MS** – pharmacist license (051-287092) revoked after she voluntarily surrendered her Mississippi pharmacist license.

**Pyramid Pharmaceutical Group, Aurora** – pharmacy license (054-016455) reprimanded and fined \$3,500 after it operated on an expired Illinois Controlled Substance license.

## REAL ESTATE

**Nathan Connolly, Chicago** – managing real estate broker license (471-016369) suspended for one year, followed by being placed on probation for four years and fined \$5,000 for aiding and abetting the unlicensed practice of real estate and failing to supervise subordinate employees.

**Cassandra Wooden-Seawood, Lynwood** – real estate managing broker license (471-013350) and **In-Sight Realty Group, Inc., Homewood** - real estate broker corporation license (478-012174) indefinitely suspended for a minimum of two years and jointly fined \$5,000 after failed to return \$2,000 of escrow money on one transaction, and \$5,000 and \$4,000 in marketing money in three separate transactions, all of which failed; and failed to provide the Department with business, escrow, marketing and advertising records requested by the brokerage examiner, and two investigators on the various complaints against Respondents.

**Anna Meredith, Chicago** – real estate leasing agent student license (472-013385) reprimanded and ordered to cease and desist the unlicensed practice of real estate for advertising rental properties after her license had expired.

**Gloria Banovic, Chicago** – real estate broker license (475-095649) suspended for six months, followed by indefinite probation for a minimum of two years and **Bozo Banovic's, Chicago** - real estate salesperson license (476-299577) revoked for allegations that the Banovics and Globe Realty, Inc., failed to remit moneys belonging to others, engaged in dishonorable conduct with respect to the handling of escrow moneys, and that Gloria Banovic failed to supervise the conduct of persons under her supervision.

**Spiros Picoulas, Chicago** – real estate broker license (475-146512) suspended for being more than 30 days delinquent in the payment of child support.

**Ronalyn Garvey, Hoffman Estates** – real estate salesperson license (476-436485) indefinitely suspended and is barred from licensure as a real estate broker for a minimum of two years for allegations that she made substantial misrepresentations, engaged in unethical conduct, and engaged in dishonest dealings by proposing that closing documents in a real estate transaction, including the HUD-1, reflect a sales price of \$430,000, that an additional \$55,000 be paid to her company for short sale negotiations, and that the \$55,000 not be disclosed on the closing document.

**Karen Hamilton, Plainfield** – real estate salesperson license (476-396220) placed in refuse to renew status for her failure to adhere to the terms of a sales contract and mishandling of earnest money.

**Husna Mazhar, Lincolnwood** – real estate salesperson license (476-425277) placed in refuse to renew status for her engaging in unprofessional conduct by advising a client to default on his mortgage and by failing to provide the client copies of written agreements.

**Michael Boyd, Omaha, NE** – (unlicensed) and **Meridian Relocation Services, Omaha, NE** – (unlicensed) ordered to cease and desist the unlicensed practice of real estate brokerage, sales or leasing.



**Eliot Higueros, Chicago** – (unlicensed) and **Zeal Management and Zeal Holdings, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice of real estate brokerage and assessed a \$25,000 civil penalty due jointly and severally.

**Robert McCormick, Chicago** – (unlicensed) ordered to cease and desist unlicensed practice of real estate and barred from licensure as a real estate broker, managing broker or leasing student for five years and assessed a \$1,000 civil penalty for engaging in the unlicensed practice of real estate brokerage.

**Kari Ouda, Batavia** – (unlicensed) ordered to cease and desist the unlicensed practice of community association management.

### **ROOFING CONTRACTORS**

**Aaron McIntosh Enterprises, Carlyle** – (unlicensed) ordered to cease and desist the unlicensed practice as a roofing contractor.

**Cherrington Design & Building, West Chicago** – (unlicensed) and **Thomas F. Cherrington, West Chicago** – (unlicensed) ordered to cease and desist unlicensed practice as a roofing contractor.

**Mike Coady, Sherman** – (unlicensed) ordered to cease and desist the unlicensed practice as a roofing contractor.

**DR Roofing, Norridge** – (unlicensed) and **Ray Woodhouse, Norridge** – (unlicensed) ordered to cease and desist the unlicensed practice as a roofing contractor.

**Grotts Contracting Services, Macomb** – (unlicensed) and **Matt Grotts, Colchester** - (unlicensed) ordered to cease and desist the unlicensed practice as a roofing contractor.

**Southpaw Roofing, Fairview Heights** – (unlicensed) and **Wayne L. Elmore, Fairview Heights** – (unlicensed) ordered to cease and desist the unlicensed practice as a roofing contractor.

### **VETERINARY MEDICINE**

**Marvin Elliott, Eldridge, IA** – veterinary license (090-002440) reprimanded for a sister-state disciplinary action imposed by the Iowa Board of Veterinary Medicine, as a result of a veterinary practice related violation.

**Edin Mehanovic, Wonder Lake** – veterinary license (090-007610) reprimanded and fined \$500 for the untimely renewal of a Department controlled substance license.

**R. Scott Radasch, Gurnee** – veterinarian license (090-006133) fined \$1,500 for unprofessional conduct and failure to maintain accurate patient records.

**Richard Rowland, Crest Hill** – veterinarian license (090-005984) reprimanded and fined \$500 for failure to maintain his place of practice in sanitary condition.

## DEPARTMENT PROFESSIONS

**Tatiana Gaidarenko, Oakbrook** – (unlicensed) ordered to cease and desist unlicensed electrology practice and assessed a \$3,000 civil penalty.

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