



Illinois Department of Financial and  
Professional Regulation

# NEWS

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**SPRINGFIELD** – The Illinois Department of Financial and Professional Regulation (IDFPR) announced today that the Directors of Professional Regulation, Jay Stewart; Banking, Sheila Henretta; and Financial Institutions, Francisco Menchaca, signed the following enforcement orders in the month **July, 2014**.

## **Division of Banking**

### **BANKS**

**Valley Bank, Moline** – Possession and control taken June 20, 2014 and Federal Deposit Insurance Company appointed receiver.

**Cole Taylor Bank, Chicago** – Order to Cease and Desist and Order of Assessment of Civil Money Penalty issued upon consent entered June 26, 2014 regarding compliance with consumer protection laws.

**NOTE:** Any joint-actions that became effective during this reporting month, but for which DOB did not receive notice of FDIC's or FRB's execution thereof until the following month, will be reported that following month.

### **RESIDENTIAL MORTGAGE**

**United Banc Group, Oak Brook** – residential mortgage license (MB.676805) had its fine reduced to \$1,000 per Consent Order.

## **Division of Financial Institutions**

### **Credit Union**

**Bensenville Community Credit Union, 23 South Center Street, Bensenville** -- credit union charter (97042) operations have been suspended for 60 days (beginning June 16, 2014), due to the credit union's insolvency. A Manager Trustee has been appointed to operate the credit union during the 60-day suspension period.

### **Currency Exchange**

**New Commons Currency Exchange, LTD., Round Lake Beach** – currency exchange license (3315) fined \$1,000 for access to another business and charging in excess for filled-in money orders.

**Streamwood Currency Exchange, Inc., Streamwood** – currency exchange license (1422) fined \$1,000 for conflicting fees posted in the lobby for services.

### **Consumer Credit**

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

**AAA Cash Loans, Inc., Alton** – CILA license (2754) fined \$7,000 for the following violation: Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

**A-All Financial Services, Inc., Chicago** – PLRA license (1317) fined \$2,000 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.

**ABC Consumer Loans, LLC, Metropolis** – CILA license (2930) fined \$6,250 for the following violations: The lender took a vehicle title as security on a Small consumer loan. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**AC Autopay, LLC, Denver, CO** – SFA license (1410) fined \$1,000 for the following violation: File does not contain evidence of a contract signed or acknowledged by the borrower.

**Advance America, Cash Advance Centers of IL, Inc., Galesburg** – PLRA license (1040) fined \$1,000 for the following violation: Licensee did not refund unearned finance charges based on the actuarial method.

**Advance America, Cash Advance Centers of IL, Inc., Pekin** – PLRA license (1053) fined \$1,250 for the following violation: Licensee did not refund unearned finance charges based on the actuarial method.

**Advance America, Cash Advance Centers of IL, Inc., Rockford** - PLRA license (1023) fined for \$6,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not enter into the database that the borrower's loan was paid in full or cancelled on the day the transaction was made. Licensee did not refund unearned finance charges based on the actuarial method.

**Advance America, Cash Advance Centers of IL, Inc., Rock Island** – PLRA license (1029) fined \$3,750 for the following violations: Official income documentation was 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. Licensee did not refund unearned finance charges based on the actuarial method.

**Advance America, Cash Advance Centers of IL, Inc., DeKalb** – PLRA license (1015) fined \$3,250 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. Licensee did not refund unearned finance charges based on the actuarial method.

**Advance America, Cash Advance Centers of IL, Inc., Freeport** – PLRA license (1070) fined \$1,250 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Licensee did not refund unearned finance charges based on actuarial method.

**All American Cash Advance, Inc., Carpentersville** – PLRA license (1888) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**All American Cash Advance, Inc., Carpentersville** – PLRA license (1888) fined \$6,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender charged more than \$15.50 per \$100 on the initial principal balance and/or on the principal balances scheduled to be outstanding during any installment period on an Installment payday loan.

**Ally Financial Inc., Jacksonville, FL** – SFA license (1340) fined \$1,000 for the following violation: File does not contain evidence of a contract signed or acknowledged by the borrower.

**Ally Financial Inc., Little Rock, AR** – SFA license (1336) fined \$3,000 for the following violation: File does not contain evidence of a contract signed or acknowledged by the borrower.

**Ally Financial Inc., Auburn Hills, MI** – SFA license (1323) fined \$1,000 for the following violation: Improper simple interest calculations.

**America's Financial Choice, Inc., Calumet City** – PLRA license (1284) fined \$1,000 for the following violation: Licensee did not refund unearned finance charges based on the actuarial method.

**America's Financial Choice, Inc., Chicago** – PLRA license (1283) fined \$7,000 for the following violations: The loan contract does not state interest rate, agreed upon by the licensee and the borrower, and that the licensee charges, contracts for, and receives upon the principal amount. Lender charged more than \$15.50 per \$100 on the initial principal balance and/or on the principal balances scheduled to be outstanding during any installment period on an Installment payday loan.

**America's Financial Choice, Inc., Belleville** – PLRA license (1789) fined \$1,000 for the following violation: The loan contract does not state interest rate, agreed upon by the licensee and the borrower, that the licensee charges, contracts for, and receives upon the principal amount.

**Americash Loans, LLC, Champaign** – PLRA license (1708) fined \$10,000 for the following violation: Lender engaged in unfair, deceptive, or fraudulent practices in the making or collecting of a payday loan.

**AmeriCredit Financial Services, Inc., Arlington, TX** – SFA license (1128) fined \$1,000 for the following violation: Licensee did not dispose of repossessed collateral in a commercially reasonable manner.

**Archerfield Funding, LLC, Palm Beach Gardens, FL** – CILA license (3580) fined \$14,000 for the following violations: Improper simple interest calculation. The total monthly account handling fee on the small loan contract exceeds the statutory limit. Lender did not accurately input the borrower's gross monthly income into the database for a small consumer loan.

**Ardmore Finance Corporation, Alton** – CILA license (2873) fined \$2,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. The total monthly account handling fee on the small loan exceeds the statutory limit.

**Ardmore Finance Corporation, Alton** – CILA license (2873) fined \$2,000 for the following violations: 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.

**B & B Investment Group, Inc., Galesburg** – CILA license (2902) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's gross monthly income before making a Small consumer loan.

**Bay Finance Company, LLC, Wausau, WI** – SFA license (1156) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Brookwood Loans of Illinois, LLC, Alpharetta, GA** – CILA license (3765) fined \$21,000 for the following violations: Lender did not input information into the database within 90 days after making a Small consumer loan. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Brother Loan & Finance Company, East St. Louis** – CILA license (1186) fined \$1,000 for the following violation: Small consumer loan is not fully amortized or is not repayable in substantially equal installments.

**Buckeye Check Cashing of Illinois, LLC, Chicago** – PLRA license (1815) fined \$3,000 for the following violations: Improper simple interest calculations. Licensee did not refund unearned finance charges based on the actuarial method.

**Buckeye Check Cashing of Illinois, LLC, Chicago** – PLRA license (3594) fined \$2,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Buckeye Check Cashing of Illinois, LLC, Chicago** – PLRA license (3591) fined \$2,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Buckeye Check Cashing of Illinois, LLC, Chicago** – PLRA license (1814) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Burlington Acceptance, LLC, Willowbrook** – SFA license (1376) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Buy Here, Pay Here, Inc., Carbondale** – SFA license (1139) fined \$3,000 for the following violations: Licensee did not follow required procedures when ceasing operations, closing business, or filing for bankruptcy. Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Cash To Go at Wheeling, Palatine** – CILA license (2959) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**CGI Finance, Inc., Glen Burnie** – SFA license (1284) fined \$1,000 for the following violation: Improper simple interest calculations.

**Check Into Cash of Illinois, LLC, Matteson** – CILA license (1623) fined \$2,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Check Into Cash of Illinois, LLC, Rockford** – PLRA license (1203) 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.

**Check Into Cash of Illinois, LLC, DeKalb** – PLRA license (1233) fined \$10,000 for the following violation: 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.

**Check Into Cash of Illinois, LLC, Decatur** – PLRA license (1222) fined \$2,500 for the following violation: Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan.

**CNAC East Dundee, Inc., East Dundee** – SFA license (1399) fined \$ 2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**CNAC Berwyn, LLC, Berwyn** – SFA license (1234) fined \$ 2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Collinsville Quick Cash, Inc., Collinsville** – CILA license (1615) fined \$1,000 for the following violation: Improper simple interest calculations.

**Compass Equipment Finance, LLC, Burr Ridge** – SFA license (1295) fined \$5,000 for the following violation: The licensee is illegally taking the Power of Attorney.

**Consumer Financial Services Corporation, Aurora** – CILA license (2977) fined \$2,000 for the following violations: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Cottonwood Financial Illinois, LLC, Peoria** – PLRA license (1580) fined \$1,500 for the following violations: Official income documentation was 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.

**Cottonwood Financial Illinois, LLC, Chester** – PLRA license (1608) 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, Chester** – CILA license (3369) fined \$2,000 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Require lenders to input information into the database which is required by the Department.

**Cottonwood Financial Illinois, LLC, Rockford** – PLRA license (1586) fined \$3,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Lombard** – PLRA license (1591) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Marion** – CILA license (3360) fined \$10,250 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Licensee did not dispose of collateral within 90 days of repossession. Lender did not obtain any official income documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Marion** – PLRA license (1575) fined \$3,500 for the following violations: Lender did not obtain any official income documentation of the borrower's income before making a payday or title-secured loan. Official income documentation is not the required type for a payday loan or was not 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, Loves Park** – PLRA license (1576) fined \$4,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's gross monthly income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Taylorville** – CILA license (3368) fined \$1,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Mattoon** – CILA license (3357) fined \$3,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Pontiac** – PLRA license (1605) fined \$2,000 for the following violation: Lender made and 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, Rockford** - PLRA license (1594) fined for \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Highland** –PLRA license (1596) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Rockford** – PLRA license (1564) fined \$2,000 for the following violation: Lender made and 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, Peoria** – CILA license (3382) fined \$1,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Rockford** – CILA license (3362) fined \$2,250 for the following violations: Lender made a title-secured loan with a 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.

**Cottonwood Financial Illinois, LLC, Rockford** – PLRA license (1588) fined \$3,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Salem** – CILA license (3359) fined \$4,000 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.

**Cottonwood Financial Illinois, LLC, Morris** – CILA license (3379) fined \$1,000 for the following violation: Lender did not properly enter loan(s) into the database on the day the loan was made.

**Cottonwood Financial Illinois, LLC, Ottawa** – CILA License (3381) fined \$1,250 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.

**Cottonwood Financial Illinois, LLC, Morris** – PLRA license (1583) fined \$1,000 for the following violation: Lender made and 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, Streator** – PLRA license (1579) fined \$1,000 for the following violation: Lender made and 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, Kankakee** – CILA license (3473) fined \$3,500 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 obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Silvis** – CILA license (3830) fined \$1,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, DuQuoin** – PLRA license (1606) fined \$5,000 for the following violation: Lender did not obtain any official documentation of the borrower's gross monthly income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Rockford** – CILA license (3375) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Rockford** – CILA license (3362) fined \$1,000 for the following violation: Require lenders to input information into the database which is required by the Department.

**Cottonwood Financial Illinois, LLC, Freeport** – PLRA license (1569) fined \$3,000 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 and payday loan exceeding 22.5% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Lombard** – PLRA license (1591) fined \$4,000 for the following violation: Lender made and 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, DeKalb** - PLRA license (1574) fined for \$6,000 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 and 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, Belvidere** - CILA license (3386) fined for \$3,250 for the following violations: 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.

**Cottonwood Financial Illinois, LLC, Pontiac** – CILA license (3366) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, East Peoria** – CILA license (3364) fined \$1,250 for the following violation: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.



**Cottonwood Financial Illinois, LLC, Crest Hill** – CILA license (3365) fined \$3,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. File does not contain evidence of a contract signed or acknowledged by the borrower.

**Cottonwood Financial Illinois, DeKalb** – CILA license (3376) fined \$2,750 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.

**Cottonwood Financial Illinois, LLC, Salem** – PLRA license (1567) fined \$2,250 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 was not the required type for a payday loan or was not for the 30 days preceding the loan.

**Cottonwood Financial Illinois, LLC, Loves Park** – CILA license (3363) fined \$4,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Require lenders to input information into the database which is required by the Department.

**Cottonwood Financial Illinois, LLC, Taylorville** – PLRA License (1607) fined \$4,250 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 was not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender made and 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, Salem** – PLRA license (1567) fined \$4,250 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 was not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender made and 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, Sterling** – PLRA license (1566) fined \$1,000 for the following violation: Lender made and 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, Normal** – CILA license (3445) fined \$1,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Elgin** – CILA license (3378) fined \$4,250 for the following violations: Improper simple interest calculations. 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 that the loan was made.

**Cottonwood Financial Illinois, LLC, McHenry** – CILA license (3447) fined \$3,000 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Rockford** – PLRA license (1564) fined \$2,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, McHenry** – PLRA license (1646) fined \$4,000 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 and 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, Belvidere** – PLRA license (1600) fined \$8,250 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. The lender did not obtain borrower's most recent income documentation available at the time the loan was made.

**Cottonwood Financial Illinois, LLC, East Peoria** – PLRA license (1603) fined \$1,250 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 was not the required type for a payday loan or was not for income for the 30 days preceding the loan.

**Cottonwood Financial Illinois, LLC, Kankakee** – PLRA license (1656) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Rockford** – CILA license (3372) fined \$1,250 for the following violation: 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.

**Cottonwood Financial Illinois, LLC, Lombard** – CILA license (3392) fined \$2,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood financial Illinois, LLC, Kankakee** – CILA license (3473) fined \$1,250 for the following violations: 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.

**Cottonwood Financial Illinois, LLC, Streator** – CILA license (3373) fined \$1,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Normal** – CILA license (3445) fined \$1,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Cottonwood Financial Illinois, LLC, Peoria** – CILA license (3390) fined \$1,250 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 at the time the loan was made.

**Cottonwood Financial Illinois, LLC, Carbondale** – PLRA license (1578) fined \$2,750 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 is 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.

**Cottonwood Financial Illinois, LLC, Peoria** – CILA license (3382) fined \$7,250 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official income documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Mount Vernon** – PLRA license (1573) fined \$2,500 for the following violations: Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender made and 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, Ottawa** – PLRA license (1582) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Cottonwood Financial Illinois, LLC, Peru** – PLRA license (1643) fined \$1,000 for the following violation: Lender made and 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, Carbondale** – CILA license (3355) fined \$5,000 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Cottonwood Financial Illinois, LLC, Wood River** – CILA license (3444) fined \$7,250 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 properly enter loan(s) into the database on the day made.

**Courtesy Loans of Illinois, L.L.C., Bloomington** – CILA license (2812) fined \$1,500 for the following violations: Improper simple interest calculations. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

**Courtesy Loans of Illinois, L.L.C., Mattoon** – CILA license (2220) fined \$ 15,250 for the following violations: Lender refinanced Small consumer loan within 75 days from the date of the loan. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**Courtesy Loans of Illinois, L.L.C., Effingham** – CILA license (2605) fined \$1,000 for the following violation: Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

**Easy Acceptance, Inc., Chicago** – SFA license (1296) fined \$2,500 for the following violation: Interest or account handling charge rebate is insufficient.

**Easy Acceptance, Inc., Chicago** – SFA license (1296) fined \$1,250 for the following violations: Interest or account handling charge rebate is insufficient. Licensee did not dispose of collateral within 90 days of repossession.

**Easy Money Express Co., Marion** – CILA license (2265) fined \$1,000 for the following violation: Improper simple interest calculations.

**Evergreen Financial LLC, Chicago** – CILA license (2484) fined \$ 2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Express Auto Title Loans, Inc., Wheeling** – CILA license (2071) fined \$3,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Family Title Loans, Inc., Peoria** – CILA license (3123) fined \$5,000 for the following violation: The licensee is illegally taking the Power of Attorney.

**Foundation Finance Company LLC, Rothschild, WI** – SFA license (1400) fined \$1,000 for the following violation: Improper simple interest calculations.

**Great Lakes Specialty Finance, Inc., Schaumburg** - PLRA license (1078) fined for \$5,000 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 and 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., Rockford** –PLRA license (1076) fined \$1,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Great Lakes Specialty Finance, Inc., Chicago Heights** – PLRA license (1094) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Great Lakes Specialty Finance, Inc., Rockford** – PLRA license (1076) fined \$3,000 for the following violation: Lender made and 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., Glenwood** – PLRA license (1140) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**H.E.R.R. Ltd., Rockford** – CILA license (3525) fined \$8,250 for the following violations: Title-secured loan is not fully amortized or was not repayable in substantially equal and consecutive installments. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Require lenders to input information into the database which is required by the Department.

**Harrisburg Quick Cash, Inc., Harrisburg** – PLRA license (1800) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Illini Finance, Inc., Marion** - CILA license (3515) fined for \$11,000 for the following violations: Lender did not input information into the database within 90 days after making a Small consumer loan. Small consumer loan is not fully amortized or is not repayable in substantially equal installments.

**Illini Finance, Inc., Marion** - CILA license (3515) fined for \$3,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Illinois Title Loans, Inc., Decatur** – CILA license (1371) fined \$1,000 for the following violation: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.

**Illinois Title Loans, Inc., Chicago** – CILA license (1912) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Illinois Title Loans, Inc., Joliet** – CILA license (1953) fined \$3,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Illinois Title Loans, Inc., Markham** – CILA license (1990) fined \$4,750 for the following violations: 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. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Illinois Title Loans, Inc., Rockford** – CILA license (1915) fined \$3,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Illinois Title Loans, Inc., Dolton** - CILA license (1976) fined for \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Illinois Title Loans, Inc., Elgin** –CILA license (1913) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Illinois Title Loans, Inc., Dolton** – PLRA license (1435) 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. The lender made a payday loan but there is no evidence of a signed written agreement.

**Illinois Title Loans, Inc., Chicago** – CILA license (1781) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Illinois Title Loans, Inc., Normal** – CILA license (1783) fined \$1,000 for the following violation: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.

**Illinois Title Loans, Inc., Mount Vernon** – CILA license (2124) fined \$2,000 for the following violation: Title-secured loan not fully amortized or is not repayable in substantially equal and consecutive installments.

**Illinois Title Loans, Inc., Mount Vernon** – CILA license (2124) fined \$1,250 for the following violations: 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.

**Illinois Title Loans, Inc., Chicago Heights** - CILA license (1991) fined for \$3,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Illinois Title Loans, Inc., Lomax** – CILA license (2337) fined \$3,000 for the following violation: Require lenders to input information into the database which is required by the Department.

**Illinois title Loans, Inc., Chicago** – CILA license (1945) fined \$2,250 for the following violations: Licensee charged a fee not allowed. (2<sup>nd</sup>). Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Illinois Title Loans, Inc., Chicago Heights** - CILA license (1991) fined for \$11,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. File does not contain evidence of a contract signed or acknowledged by the borrower.

**Illinois Title Loans, Inc., Burbank** – PLRA license (1421) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Illinois Title Loans, Inc., Springfield** – PLRA license (1452) fined \$1,000 for the following violation: Lender made and 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.

**Illinois Title Loans, Inc., Elgin** – PLRA license (1447) fined \$1,000 for the following violation: Lender made and 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.

**Illinois Title Loans, Inc., Danville** – PLRA license (1426) fined \$1,750 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 is not the required type for a payday loan or was not for income for the 30 days preceding the loan.

**JHG Management, Inc., Waukegan** – CILA license (3520) fined \$3,500 for the following violations: Title-secured loan is not fully amortized or is not repayable in substantially equal and consecutive installments. Title-secured 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 payday or title-secured loan.

**Life Credit Company, LLC, La Jolla, CA** – CILA license (3833) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Loan By Phone of Illinois, LLC, Cleveland, TN** – PLRA license (1917) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Lou R. Messervy, Springfield** – PLRA license (1665) fined \$2,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making payday or title-secured loan. Lender made and 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.

**Ludlow Acceptance, LLC, Evanston** – SFA license (1102) fined \$2,250 for the following violations: Licensee did not maintain a positive net worth of a minimum of \$30,000. Licensee did not dispose of collateral within 90 days of repossession.

**Midwest Title Loans, Inc., Chicago** – CILA license (2090) fined \$3,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Sycamore** – CILA license (3691) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Northlake** – SFA License (1380) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Midwest Title Loans, Inc., Franklin Park** – CILA license (2089) fined \$4,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. File does not contain evidence of a contract signed or acknowledged by the borrower.

**Midwest Title Loans, Inc., Champaign** – CILA license (3825) fined \$7,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Midwest Title Loans, Inc., Loves Park** – CILA license (1846) fined \$10,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Midwest Title Loans, Inc., Niles** – CILA license (3704) fined \$5,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Oak Forest** – CILA license (3709) fined \$3,250 for the following violations: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not verify that the loan was permissible.

**Midwest Title Loans, Inc., Rockford** – CILA license (3607) fined \$8,000 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Midwest Title Loans, Inc., Aurora** – CILA license (3604) fined \$1,250 for the following violations: Licensee did not dispose of collateral within 90 days of repossession. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Midwest Title Loans, Inc., Palatine** – CILA license (3670) fined \$5,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Palatine** – CILA license (3670) fined \$2,500 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. Licensee did not dispose of collateral within 90 days of repossession.

**Midwest Title Loans, Inc., Champaign** – CILA license (3825) fined \$11,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Sycamore** – CILA license (3691) fined \$2,250 for the following violations: Title-secured 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 payday or title-secured loan.

**Midwest Title Loans, Inc., Hanover Park** – CILA license (3733) fined \$1,250 for the following violations: Title-secured 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 payday or title-secured loan.

**Midwest Title Loans, Inc., Decatur** – CILA license (3708) fined \$6,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

**Midwest Title Loans, Inc., Mt. Vernon** – CILA license (3151) fined \$5,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Decatur** – CILA license (1845) fined \$4,000 for the following violations: Title-secured 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 payday or title-secured loan.



**Midwest Title Loans, Inc., Chicago Heights** – CILA license (3694) fined \$3,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Franklin Park** – CILA license (2089) fined \$8,000 for the following violations: Lender did not verify that the loan was permissible. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. File does not contain evidence of a contract signed or acknowledged by the borrower.

**Midwest Title Loans, Inc., Naperville** – CILA license (3707) fined \$5,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Midwest Title Loans, Inc., Harvey** – CILA license (1842) fined \$8,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Midwest Title Loans, Inc., Loves Park** – CILA license (1846) fined \$4,500 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 Loans, Inc., Peoria** – CILA license (2177) fined \$7,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**OpenRoad Lending, LLC, North Richland Hills, TX** – CILA license (3871) fined \$5,000 for the following violation: The Licensee is illegally taking Power of Attorney.

**Opportunity Financial, LLC, Chicago** – CILA license (3558) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Personal Finance Company, LLC, Effingham** – CILA/SFA license (405) fined \$1,000 for the following violation: File does not contain evidence of a contract signed or acknowledged by the borrower.

**Port Enterprises, Ltd., Blue Island** - CILA license (2592) fined for \$2,250 for the following violations: The annual percentage rate is not accurately disclosed. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

**Preferred Capital Funding of Illinois, LLC, Chicago** – CILA license (3575) fined \$19,000 for the following violations: The annual percentage rate is not accurately disclosed. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. Lender made a Consumer Loan exceeding 36% Annual Percentage Rate.

**Preferred Capital Lending, Inc., Chicago** – CILA license (2985) fined \$5,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Progress Financial Corporation, Cicero** – CILA license (3861) fined \$12,000 for the following violations: Small Consumer loan is not fully amortized or is not repayable in substantially equal installments. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Progress Financial Corporation, Chicago** – CILA license (3860) fined \$10,000 for the following violations: Small Consumer loan is not fully amortized or is not repayable in substantially equal installments.

**QC Financial Services, Inc., Danville** – PLRA license (1255) fined \$4,000 for the following violations: Lender made and 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. Installment Payday loan is not fully amortized or is not repayable in substantially equal and consecutive installments.

**QuickClick Loans of Illinois, LLC, Alpharetta, GA** – CILA License (3597) fined \$18,000 for the following violations: Lender did not input information into the database within 90 days after making a Small consumer loan. Lender did not accurately input the borrower's gross monthly income into the database for a small consumer loan.

**QuickClick Loans, LLC, Alpharetta, GA** – CILA License (3170) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**Redbird Financial, LLC, Palatine** – CILA license (1941) fined \$1,000 for the following violation: Lender made a Consumer Loan exceeding 36% Annual Percentage Rate.

**RRB Finance, LLC, Rockford** – CILA/SFA license (3847) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**SFC of Illinois, L.P., Champaign** – CILA license (2425) fined \$8,000 for the following violation: Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**SFC of Illinois, L.P., Crest Hill** – CILA license (2440) fined \$4,000 for the following violation: 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., Rockford** – CILA license (2403) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**SFC of Illinois, L.P., Danville** – CILA license (2436) fined \$2,000 for the following violation: 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., Sterling** – CILA license (2404) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**SFC of Illinois, L.P., Collinsville** – CILA license (2437) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**SFC of Illinois, L.P., Freeport** – CILA license (2427) fined \$2,000 for the following violations: Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**SFC of Illinois, L.P., Belvidere** – CILA license (2425) fined \$8,000 for the following violations: Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**SFC of Illinois, L.P., Rockford** – CILA license (2403) fined \$2,250 for the following violations: The Lender did not obtain the borrower's most recent income documentation available at the time the loan was made. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**SFC of Illinois, L.P., Belvidere** – CILA license (2427) fined \$3,000 for the following violations: The Lender did not obtain the 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.

**SFC of Illinois, L.P., Aurora** – CILA license (3008) fined \$2,000 for the following violation: Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**SFC of Illinois, L.P., Anna** – CILA license (3007) fined \$1,250 for the following violations: Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income. The Lender did not obtain the borrower's most recent income documentation available at the time the loan was made.

**SFC of Illinois, L.P., Sparta** – CILA license (2413) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**SFC of Illinois, L.P., Mattoon** – CILA license (2399) fined \$4,250 for the following violations: Lender refinanced Small consumer loan within 75 days from the date of the loan. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**SFC of Illinois, L.P., Charleston** – CILA license (2438) fined \$2,250 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**SFC of Illinois, L.P., Du Quoin** – CILA license (2477) fined \$4,750 for the following violations: The Lender did not obtain the 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.

**SGB Finance North America, Inc., Glen Burnie, MD** – SFA license (1326) fined \$4,000 for the following violation: The licensee is illegally taking the Power of Attorney.

**Short Term Loans, LLC, Naperville** – PLRA license (1648) fined \$7,000 for the following violation: Lender charged more than \$15.50 per \$100 on an initial principal balance and/or on the principal balances scheduled to be outstanding during any installment period on an Installment Payday loan.

**Short Term Loans, LLC, Streamwood** – PLRA license (1393) fined \$3,000 for the following violation: Lender charged more than \$15.50 per \$100 on an initial principal balance and/or on the principal balances scheduled to be outstanding during any installment period on an Installment Payday loan.

**Short Term Loans, LLC, Hoffman Estates** – PLRA license (1651) fined \$1,000 for the following violation Lender made and 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.

**Speedy Cash Illinois, Inc., Dolton** – CILA license (3865) fined \$12,000 for the following violations: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Title-Secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

**Speedy Cash Illinois, Inc., Alsip** – CILA license (3866) fined \$11,000 for the following violations: Title-Secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments. File does not contain evidence of a contract signed or acknowledged by the borrower.

**Speedy Cash Illinois, Inc., Dolton** – PLRA license (1909) fined \$2,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Springleaf Financial Services of Illinois, Inc., Murphysboro** – CILA license (958) fined \$1,000 for the following violation: File does not contain evidence of a contract signed or acknowledged by the borrower.

**State Finance Co., Metropolis** – CILA license (2998) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**State Finance Co., DuQuoin** – CILA license (2862) fined \$1,250 for the following violations: 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.

**Sun Legal Finance, Inc., Chicago** – CILA license (3175) fined \$2,000 for the following violation: Improper simple interest calculations.

**Sun Loan Company Illinois No. 2, Inc., Carbondale** – CILA license (3121) fined \$1,250 for the following violations: 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.

**Sun Loan Company Illinois No. 2, Inc., West Frankfort** – CILA license (3002) fined \$3,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Sun Loan Company Illinois No. 2, Inc., Harrisburg** – CILA license (3122) fined \$1,250 for the following violations: 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.

**Sun Loan Company Illinois No. 2, Inc., Harrisburg** – CILA license (3122) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Sun Loan Company Illinois No. 2, Inc., West Frankfort** – CILA license (3002) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**Sun Loan Company Illinois No. 2, Inc., Marion** – CILA license (1239) fined \$2,500 for the following violations: 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.

**Sun Loan Company Illinois No. 2, Inc., Anna** – CILA license (3276) fined \$3,250 for the following violations: 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.

**Sun Loan Company Illinois No. 2, Inc., Carbondale** – CILA license (3121) fined \$2,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. File does not contain evidence of a contract signed or acknowledged by the borrower.

**Swansea Quick Cash, Inc., Swansea** – CILA license (1689) fined \$5,000 for the following violation: Title-Secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

**Title Cash of Illinois, Inc., Bloomington** - CILA license (2844) fined for \$6,000 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. Licensee did not dispose of repossessed collateral in a commercially reasonable manner.

**Title Cash of Illinois, Inc., Mt. Carmel** - CILA license (3452) fined for \$5,000 for the following violations: The annual percentage rate is not accurately disclosed. Improper simple interest calculations. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Title Cash of Illinois, Inc., Herrin** - CILA license (2750) fined for \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Title Cash of Illinois, Inc., Anna** - CILA license (2995) fined for \$3,250 for the following violations: The annual percentage rate is not accurately disclosed. Licensee did not dispose of repossessed collateral in a commercially reasonable manner.

**Title Cash of Illinois, Inc., Rock Island** - CILA license (3313) fined for \$7,000 for the following violations: Improper simple interest calculations. The licensee is illegally taking the Power of Attorney.

**Title Cash of Illinois, Inc., Bloomington** - PLRA license (1866) fined for \$2,750 for the following violations: Lender imposed on a borrower fees or charges other than those specifically authorized by this Act. Lender overcharged borrower for a check or ACH returned for insufficient funds.

**Title Cash of Illinois, Inc., Herrin** - CILA license (2750) fined for \$2,000 for the following violation: Licensee did not dispose of repossessed collateral in a commercially reasonable manner.

**Title Cash of Illinois, Inc., Bloomington** - CILA license (2844) fined for \$8,500 for the following violations: The licensee is illegally taking the Power of Attorney. Title-secured 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 payday or title-secured loan.

**Title Cash of Illinois, Inc., Chillicothe** - PLRA license (1867) fined for \$2,975 for the following violations: Lender attempted or threatened to attempt enforcement of a right or remedy with knowledge or reason to know that the right or remedy does not exist. Lender imposed on a borrower fees or charges other than those specifically authorized by this Act. Lender overcharged borrower for a check or ACH returned for insufficient funds.

**Title Cash of Illinois, Inc., Macomb** - PLRA license (1854) fined for \$2,500 for the following violations: Lender imposed on a borrower fees or charges other than those specifically authorized by this Act. Lender overcharged borrower for a check or ACH returned for insufficient funds.

**Title Cash of Illinois, Inc., Loves Park** - CILA license (2974) fined for \$5,000 for the following violation: The licensee is illegally taking the Power of Attorney.

**Title Cash of Illinois, Inc., Anna** - CILA license (2995) fined for \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Title Cash of Illinois, Inc., Herrin** - CILA license (2750) fined for \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Title Cash of Illinois, Inc., Peoria** - CILA license (2388) fined for \$6,000 for the following violations: The licensee is illegally taking the Power of Attorney. Lender did not verify that the loan was permissible.

**Title Cash of Illinois, Inc., Peoria** - CILA license (3404) fined for \$5,000 for the following violation: The licensee is illegally taking the Power of Attorney.

**Title Lenders, Inc., Granite City** – PLRA license (1491) fined \$2,500 for the following violations: Official income documentation was 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. Installment Payday loan is not fully amortized or is not repayable in substantially equal and consecutive installments.

**Title Lenders, Inc., Chicago** – PLRA license (1482) fined \$2,250 for the following violation: Licensee did not refund unearned finance charges based on the actuarial method.

**Title Lenders, Inc., Aurora** – PLRA license (1475) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Title Lenders, Inc., Des Plaines** – PLRA license (1478) fined \$1,500 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Licensee did not refund unearned finance charges based on the actuarial method.

**TitleMax of Illinois, Inc., Peoria** – CILA license (3756) fined \$1,500 for the following violations: The licensee is illegally taking the Power of Attorney. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.

**TitleMax of Illinois, Inc., Oak Lawn** – CILA license (3754) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**TitleMax of Illinois, Inc., Collinsville** – CILA license (3562) fined \$1,000 for the following violation: Licensee refinanced or renewed a title-secured within 15 days after the maturity date of the loan.

**TitleMax of Illinois, Inc., Sauk Village** – CILA license (3859) fined \$7,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. File does not contain evidence of a contract signed or acknowledged by the borrower.

**TitleMax of Illinois, Inc., Peoria** – CILA license (3265) fined \$7,000 for the following violation: Lender did not verify that the loan was permissible.

**TitleMax of Illinois, Inc., Wood Dale** – CILA license (3828) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Springfield** – CILA license (3748) fined \$7,000 for the following violations: A title-secured lender made an additional loan to a borrower who had an outstanding title-secured loan within the preceding 15 days. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Peoria** – CILA license (3241) fined \$6,000 for the following violations: Lender did not verify that the loan was permissible. Require Lenders to input information into the database which is required by the Department.

**TitleMax of Illinois, Inc., Springfield** – CILA license (3240) fined \$1,000 for the following violation: A title-secured lender made an additional loan to a borrower who had an outstanding title-secured loan within the preceding 15 days.

**TitleMax of Illinois, Inc., Harvey** – CILA license (3725) fined \$2,250 for the following violations: 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.

**TitleMax of Illinois, Inc., Oak Lawn** – CILA license (3754) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Swansea** – CILA license (3457) fined \$3,000 for the following violations: Licensee refinanced or renewed a title-secured within 15 days after the maturity date of the loan. A title-secured lender made an additional loan to a borrower who had an outstanding title-secured loan within the preceding 15 days. Lender imposed on a borrower fees or charges other than those specifically authorized by this Act.

**TitleMax of Illinois, Inc., Mt. Prospect** – CILA license (3757) fined \$4,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Plainfield** – CILA license (3758) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Calumet City** – CILA license (3747) fined \$5,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Peoria**– CILA license (3239) fined \$4,000 for the following violations: A title-secured lender made an additional loan to a borrower who had an outstanding title-secured loan within the preceding 15 days. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. Require Lenders to input information into the database which is required by the Department.

**TitleMax of Illinois, Inc., Springfield**– CILA license (3348) fined \$4,250 for the following violations: Licensee charged a fee not allowed (2<sup>nd</sup>). A title-secured lender made an additional loan to a borrower who had an outstanding title-secured loan within the preceding 15 days.

**TitleMax of Illinois, Inc., Champaign**– CILA license (3601) fined \$2,000 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Alsip**– CILA license (3724) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**TitleMax of Illinois, Inc., Blue Island**– CILA license (3723) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**TitleMax of Illinois, Inc., East Alton** – CILA license (3335) fined \$3,000 for the following violations: Licensee refinanced or renewed a title-secured within 15 days after the maturity date of the loan. The principal amount of the new title-secured loan exceeded the total outstanding balance of the refinanced loan. Title-secured loan was refinanced when original principal amount has not been reduced by 20%

**TitleMax of Illinois, Inc., Orland Park** – CILA license (3726) fined \$1,750 for the following violations: Licensee charged a fee not allowed (2<sup>nd</sup>). 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.



**TitleMax of Illinois, Inc., Downers Grove** – CILA license (3568) fined \$3,000 for the following violations: Licensee did not maintain a positive net worth of a minimum of \$30,000. Improper simple interest calculations.

**TitleMax of Illinois, Inc., Palatine** – CILA license (3903) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**US Private Loans, Inc., Arlington Heights**– CILA License (3894) fined \$10,000 for the following violation: Title-secured loan is not fully amortized or is not repayable in substantially equal and consecutive installments.

**Wheels Financial Group, LLC, Encino, CA** – CILA license (3855) fined \$14,750 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.

**WinK Development, LLC, Marshall** – PLRA license (1874) fined \$2,000 for the following violation: Lender used a device or agreement that would have the effect of charging or collecting more fees or charges than allowed by this Act, including, but not limited to, entering into a different type of transaction with the consumer.

**Wise Finance of Sterling, LLC, Sterling** – CILA license (3225) fined \$1,000 for the following violation: Interest or account handling charge rebate is insufficient.

**World Finance Corporation of Illinois, Rockford** – CILA license (3234) fined \$1,250 for the following violations: The Lender did not obtain borrower' most recent income documentation available at the time the loan was made. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Marion** – CILA license (1246) fined \$4,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**World Finance Corporation of Illinois, Normal** – CILA license (3283) fined \$6,000 for the following violation: Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Shelbyville** – CILA license (3693) fined \$3,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Champaign** – CILA license (3280) fined \$6,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Rochelle** – CILA license (2978) fined \$4,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Peoria** – CILA license (3245) fined \$1,225 for the following violations: Require lenders to input information into the database which is required by the Department. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Anna** – CILA license (3532) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**World Finance Corporation of Illinois, Anna** – CILA license (3532) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**World Finance Corporation of Illinois, Harrisburg** – CILA license (2057) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**World Finance Corporation of Illinois, Urbana** – CILA license (1346) fined \$1,000 for the following violation: Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Urbana** – CILA license (1346) fined \$10,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. File does not contain evidence of a contract signed or acknowledged by the borrower.

**World Finance Corporation of Illinois, Metropolis** – CILA license (2698) fined \$5,500 for the following violations: 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.

**World Finance Corporation of Illinois, Washington** – CILA license (3253) fined \$4,000 for the following violations: Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Sterling** – CILA license (3278) fined \$1,000 for the following violation: Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Sterling** – CILA license (3278) fined \$2,000 for the following violation: Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

**World Finance Corporation of Illinois, Dixon** – CILA license (3288) fined \$1,000 for the following violation: Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

**World Finance Corporation of Illinois, Carbondale** – CILA license (3107) fined \$1,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

**World Finance Corporation of Illinois, Rockford** – CILA license (3277) fined \$3,000 for the following violations: Lender did not input information into the database within 90 days after making a Small consumer loan. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

## **Division of Professional Regulation**

### **ACCOUNTANT**

**John Lopez, Chicago** – certified public accountant license (065-030908) placed in refuse to renew status for unprofessional conduct related to the failure to prepare income tax returns for a client and failure to return the client's financial documents provided by the client for reference in anticipation of Mr. Lopez preparing the client's income tax returns.

**Thomas Riggs, New Fairfield, CT** – registered certified public accountant license (239-016824) suspended for being more than 30 days delinquent in the payment of child support.

### **APPRAISER**

**Linda Baldwin, Champaign** – certified residential real estate appraiser license (556-000108) must complete coursework after produced two appraisal reports in 2012 that contained significant errors and could be considered misleading.

**Ian Fino, Glendale Heights** – certified residential real estate appraiser license (556-004549) reprimanded, must complete CE coursework, and assessed a \$1,000 fine for failure to complete the continuing education requirement for the 2011-2013 reporting period.

**Ronald Jenkins, Chicago** – certified residential real estate appraiser license (556-002379) reprimanded and placed on probation for two years effective upon payment of fees and filing of forms for submitting an appraisal that failed to meet the standards of USPAP.

**Aaron Jordan, Chicago** – certified residential real estate appraiser license (556-004498) indefinitely suspended for a minimum of one year and fined \$2,500 after he prepared a report for a subject property while his license was inactive.

**Daniel Maupin, St. Charles, MO** – certified residential real estate appraiser license (556-004183) reprimanded and must complete course work within 60 days and fined \$500 after he failed to complete his continuing education requirements within the period of October 1, 2011 through September 30, 2013.

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

**Jason Plough, Godfrey** – architect license (001-019012) suspended for being more than 30 days delinquent in the payment of child support.

## AUCTIONEER

**Sam Downs, Fair Play, MO** – auctioneer license (441-000623) and **Downs Auction Service, Springfield,, MO** – auctioneer firm license (444-000196) both reprimanded and each fined \$10,000 for conducting an auction while their licenses were in expired status.

**William Mastro, Oak Brook** – auctioneer license (441-000221) revoked and fined \$10,000 due to a felony conviction.

**Martin Shape, Wheeling** – auctioneer license (441-001604) fined \$2,000 for using an unregistered assumed name, failing to have an escrow account or trust account separate and apart from any personal or ordinary business accounts, wrote checks to clients that were returned for insufficient funds, failed to account for property coming into his possession through the practice of providing an auction service, and failed to produce escrow records within 24 hours of receiving a notice of intent to view escrow records from a Department investigator.

## BARBER, COSMETOLOGY, ESTHETICS AND NAIL TECHNOLOGY

**Michael Hicks, Elk Grove Village** - barber license (006-064293) revoked based on a violation of probation.

**Cory Irby, Blue Island** – barber license (006-064141) suspended for being more than 30 days delinquent in the payment of child support.

**Booker Jackson, Fairview Heights** – barber license (006-064464) automatically, indefinitely suspended based on violation of probation.

**Davarus McKinley, Calumet City** – barber license (006-063656) suspended for being more than 30 days delinquent in the payment of child support.

**Drem Benjamin, Clifton** – cosmetology license (011-248791) placed in refuse to renew status and fined \$290 for failure to complete the continuing education requirement for renewal.

**Agnieszka Dabrowska, Wood Dale** – cosmetology license (011-265645) reprimanded with coursework and fined \$220 for failure to complete the continuing education requirement for renewal.

**Derek Dixon, Mt. Vernon** – cosmetology license (011-306377) issued and placed on 18 month probation based on felony conviction and unprofessional conduct.

**Angel Fulco, Hanover Park** – cosmetology license (011-279700) placed in refuse to renew status and fined \$290 for failure to complete the continuing education requirement for renewal.

**Ada Givan, Bloomington** – cosmetology license (011-232219) suspended for being more than 30 days delinquent in the payment of child support.

**Ellen Kubitz, Elburn** – cosmetology license (011-212308) renewed with reprimand and fined \$250 after practiced on a non-renewed license.

**Miriam Mercado, Aurora** – cosmetology license (011-306676) issued and placed on probation for two years based on felony conviction and unprofessional conduct.

**Andrea Patrevito, Momence** – cosmetology license (011-238506) reprimanded with coursework and fined \$290 for failure to complete the continuing education requirement for renewal.

**Akeiya Smith, Oswego** – cosmetology license (011-256274) reprimanded and fined \$500 due to practicing on a lapsed license.

**Alison Terry, Clinton** – cosmetology license (011-266034) restored to probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**April Welch, Decatur** – cosmetology license (011-306421) issued and placed on one year non-reporting probation due to a prior conviction of theft from her employer.

The following individuals' esthetician licenses were reprimanded with casework and fined \$250 for failure to complete continuing education requirements for renewal:

<b>Anjelic Anzuree, Chicago</b> .....	<b>131-002104</b>
<b>Jeanna Bellafiore, Aurora</b> .....	<b>131-005775</b>
<b>Karla Butler, Bourbonnais</b> .....	<b>131-001662</b>
<b>Estelle Claussen, Alamogordo, NM</b> .....	<b>131-005901</b>
<b>Mona Fakhoury, Chicago</b> .....	<b>131-005695</b>
<b>Krystyna Gazzano, Carol Stream</b> .....	<b>131-004407</b>
<b>Taina Gordon, Highland Park</b> .....	<b>131-000292</b>
<b>Geraldine Hannah, South Elgin</b> .....	<b>131-004593</b>
<b>Lucy Kriemadis, Morton Grove</b> .....	<b>131-001878</b>
<b>Tiffany Lewis, DeKalb</b> .....	<b>131-000926</b>
<b>Svitlana Lototska, Chicago</b> .....	<b>131-005377</b>
<b>Noelle Portuese, Bloomingdale</b> .....	<b>131-005027</b>
<b>Deborah Sabin, Elgin</b> .....	<b>131-001128</b>
<b>Jihad Salah, Orland Park</b> .....	<b>131-001839</b>
<b>Beth Stornello, Joliet</b> .....	<b>131-002922</b>
<b>Emily Voelker, Chicago</b> .....	<b>131-003982</b>
<b>Judith Vogt, Plainfield</b> .....	<b>131-000429</b>
<b>Rebecca Wille, Cary</b> .....	<b>131-001187</b>

**Angela Jackson, Oswego** – esthetician license (131-005190) reprimanded with coursework and fined \$210 for failing to complete continuing education requirement for renewal.

**Jaclynn Judd, Shelbyville** – esthetician license (131-003288) reprimanded with coursework and fined \$195 for failing to complete continuing education requirement for renewal.

**Nicole McElroy, Homer Glen** – esthetician license (131-003002) reprimanded with coursework and fined \$220 for failing to complete continuing education requirement for renewal.

**Joanna Wilczewski, Northbrook** – esthetician license (131-000907) reprimanded with coursework and fined \$190 for failing to complete continuing education requirement for renewal.

**Luom Nguyen, Chicago** – nail technician applicant (169app625285) ordered to cease and desist the unlicensed practice of nail technology.

**Best Nail, Waukegan** – nail salon license (189-006070) placed on probation for one year and fined \$500 based on unsanitary conditions.

**Christian Fields Style Bar, Chicago** – salon license (189-015811) issued and placed on probation for one year and fined \$5,000 based on operating prior to licensure and facilitating hair braiding classes without being licensed as a salon, school or continuing education sponsor.

**Sammy Nails, Shiloh** – salon license (189-007743) and **Sammy Nails, Belleville** – salon license (189-011030) both placed on probation for one year and each fined \$750 based on unsanitary conditions and failure to display licenses as well as aiding and assisting unlicensed practice.

**Venetian Nail Salon, Geneva** – salon license (189-015260) reprimanded and fined \$500 based on aiding and assisting unlicensed practice of nail technology or cosmetology.

**Rosa Datil, Addison** – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology.

**Carlos Valle, Chicago** – (unlicensed) ordered to cease and desist unlicensed practice of barbering.

### **COLLECTION AGENCY**

**O'Brien Wexler & Associates, Lockport, NY** – (unlicensed) ordered to cease and desist the unlicensed practice as a collection agency.

### **DENTAL**

**Timothy Bashford, North Barrington** – dental license (019-017695) revoked and fined \$20,000 for submitting to insurance company while on suspension and failure to produce dental records.

**Daniel Brady, St. Charles** – dental license (019-024255) indefinitely suspended for unprofessional conduct and failure to return a credit balance to client.

**Scot Brewer, Mahomet** – dental license (019-018558) placed on indefinite probation for a minimum of two years and fined \$5,000 for failure to diagnose extensive teeth decay.

**Willie Collins, Chicago** – dental license (019-014205) reprimanded with course work due and fined \$1,500 for improper billing and substandard care.

**Thomas Fiorenza, Orland Park** – dental license (019-019033) placed in refuse to renew status for having engaged in unprofessional conduct, specifically negligence, incompetence and patient abandonment.

**Michael Jones, Crystal Lake** – dental license (019-025997) restored to indefinite probation for a minimum of six months and controlled substance license (319-014647) shall remain in suspended status.

**David Rodenberg, Columbia** – dental license (019-018875) revoked and fined \$10,000 for practicing on a suspended license, substandard dental work and treatment, and failure to submit records.

**Troy Van Opdorp, Atkinson** – dental license (019-024259) permanently revoked for conviction of a criminal act that requires registration under the Sex Offender Registration Act.

**Sang Woo, Chicago** – dental license (019-021646) suspended for 30 days, followed by indefinite probation for a minimum of two years and fined \$9,000 for willfully making or filing false records or reports; failing to make a record of all dental work performed for each patient; incorrectly reporting services rendered for the purpose of obtaining payment not earned; and engaging in dishonorable, unethical, or unprofessional conduct.

**David Yu, Calumet City** – dental license (019-021191) placed on indefinite probation for a minimum of two years and fined \$10,000 for fraudulent billing.

**Paul Lausch, Oak Lawn** – (unlicensed) ordered to cease and desist the unlicensed practice of dentistry.

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

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

<b>Ricky Allen, Chicago</b> .....	<b>129-242534</b>
<b>Gerald Broom, Pleasant Prairie, WI</b> .....	<b>129-253323</b>
<b>Levar Brownlow, Chicago</b> .....	<b>129-301635</b>
<b>Dameion Burks, Harvey</b> .....	<b>129-124954</b>
<b>Johnell Daniel, Chicago</b> .....	<b>129-215795</b>
<b>Timothy Dial, West Frankfort</b> .....	<b>129-368463</b>
<b>Benjamin Dortch, Chicago</b> .....	<b>129-008942</b>
<b>Demarco Dunn, Chicago</b> .....	<b>129-352996</b>
<b>Kevin Harvey, Chicago</b> .....	<b>129-340599</b>
<b>Lafayette Haywood, Chicago</b> .....	<b>129-355168</b>
<b>Noah Henry, Chicago</b> .....	<b>129-372675</b>
<b>Eddie Hillman, Chicago</b> .....	<b>129-361815</b>
<b>Christopher Jackson, Chicago</b> .....	<b>129-310030</b>
<b>Quinn Johnson, Belleville</b> .....	<b>129-325710</b>
<b>Anthony Lepore, Breese</b> .....	<b>129-360115</b>
<b>Byron Lewis, Springfield</b> .....	<b>129-273821</b>
<b>Michael Mudd, Chicago</b> .....	<b>129-374900</b>
<b>Jeffery Perkins, Chicago</b> .....	<b>129-374972</b>
<b>William Robinson, Chicago</b> .....	<b>129-317401</b>
<b>Edward Saul, Chicago</b> .....	<b>129-312487</b>
<b>Nequan Smith, Chicago</b> .....	<b>129-297546</b>
<b>Alan Warfield, Chicago</b> .....	<b>129-208411</b>

**Joseph Williams, Chicago** .....129-158183

**Andrew Aranda, Chicago** – permanent employee registration card (129-362215) reprimanded for failure to report arrest and conviction to the Department.

**Brian Buroff, Chicago** – permanent employee registration card (129-140413) and firearm control card (229-068887) suspended for being more than 30 days delinquent in the payment of child support.

**Welton Carter, Chicago** – permanent employee registration card (129-335338) placed on probation for one year following felony conviction in 2011 for possession of controlled substances.

**Jerome Gardner, Chicago** – permanent employee registration card (129app3401691) will be issued and placed on probation for three years due to criminal conviction.

**Charles Gentry, Chicago** – permanent employee registration card (129-214017) revoked due to conviction for felony theft.

**Marcus Herron, Chicago** – permanent employee registration card (129-379354) issued and placed on probation for one year due to criminal conviction.

**Lamont Jordon, Chicago** – permanent employee registration card (129-2611591) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

**Jeff Lavery, Tinley Park** – permanent employee registration card (129-272986) restored to probation for three years effective upon payment of fees and filing of forms.

**Bruce Magazine, Chicago** – permanent employee registration card (129-012607) revoked due to failure to report multiple arrests.

**James Miller, Woodridge** – permanent employee registration card (129-216455), private detective license (115-001392) and private security contractor license (119-000889) all reprimanded due to being convicted of misdemeanor disorderly conduct directly related to the practice of the profession.

**Lorantney Poole, Chicago** – permanent employee registration card (129app3402930) will be issued and placed on probation for one year due to criminal conviction.

**Steven Skinner, Antioch** – permanent employee registration card (129-313471) revoked for a conviction of felony theft and failing to report his arrest and conviction to the Department.

**Tatiana Ward, Chicago** – permanent employee registration card (129-014505) placed on probation for one year for the failure to report a conviction to the Department.

**Mark Washington, Blue Island** – permanent employee registration card (129-324174) fined \$250 for failing to report two arrests.



**Christolth Washington, Chicago** – permanent employee registration card (129app3756028) will be issued and placed on probation for one year due to criminal conviction.

### **FUNERAL DIRECTORS & EMBALMERS**

**Vanessa Korbel, LaGrange** – funeral director and embalmer license (034-016408) reprimanded and fined \$1,500 after failed to file a death certificate where decedent was under jurisdictions of coroner in a timely manner.

### **HOME INSPECTOR**

**Tommy Cooper, Belleville** – home inspector license (not renewed, 450-010245) ordered to cease and desist the unlicensed practice as a home inspector and assessed a civil penalty of \$2,500.

### **MASSAGE THERAPY**

**Yung Kang, Countryside** – (unlicensed) ordered to cease and desist the unlicensed practice of massage therapy for compensation.

### **MEDICAL**

**Ethan Bickelhaupt, Chicago** – physician and surgeon license (036-125019) voluntarily relinquished based on sister-state action (suspension of medical license by Kansas) after respondent was convicted in the United States District Court in Kansas of felony violations of the controlled substance act.

**Kim Callwood, Rockville** – physician and surgeon license (036-114047) placed in refuse to renew status for sister-state discipline in the state of Delaware.

**Richard Carpenter, Maryland Heights, MO** – physician and surgeon license (036-062257) placed in refuse to renew status for sister-state discipline in Florida.

**David Chao, San Diego, CA** – physician and surgeon license (036-086671) placed in refuse to renew status due to a sister-state disciplinary action in the state of California.

**Glenn Charles, Boca Raton, FL** – physician and surgeon license (036-095038) placed on indefinite probation for a sister-state discipline in the state of Florida.

**Bok Choi, Ottawa** – physician and surgeon license (036-048256) placed in refuse to renew status for a sister-state discipline in the state of California.

**Karla Clark, Oak Park** – physician and surgeon license (036-090494) temporarily suspended based on results of the Illinois Medical Disciplinary Board-ordered Evaluation.

**Ardeshir Faghihnia, Ann Arbor, MI** – physician and surgeon license (036-087125) placed in refuse to renew status due to a sister-state disciplinary action in the state of Oklahoma.

**Julie Farrell, Augusta, KY** – physician and surgeon license (036-124840) placed on indefinite probation for a minimum of two years and fined \$2,500 for prior disciplinary action taken by North Carolina and New Mexico medical boards.

**Reza Gamagami, New Lenox** – physician and surgeon license (036-103521) reprimanded as a result of a medical malpractice lawsuit alleging respondent negligently sectioned the tail of a patient's pancreas during a laparoscopic adrenalectomy and colectomy.

**Gary Golden, Shorewood** – physician and surgeon license (036-096801) and controlled substance license (336-057249) indefinitely suspended for a minimum of one year because he inappropriately prescribed Controlled Substances to himself, his family members, and several patients of his practice and for fraud in obtaining his Illinois Temporary Medical Permit and Illinois Physician and Surgeon license.

**Ameha Hagos, St. Louis, MO** – physician and surgeon license (036-122633) reprimanded with coursework and fined \$10,000 after wrote three prescriptions for a controlled substance for a person without performing a medical exam or establishing any patient records.

**Alvaro Jarquin, Fort Meade, FL** – physician and surgeon license (036-097777) placed in refuse to renew status for sister-state discipline in the state of Florida based on his being an immediate danger to public health, safety or welfare due to alcohol dependence and mental and emotional condition.

**Sohail Khan, Benton** – physician and surgeon license (036-089063) voluntarily relinquished in lieu of discipline for misrepresentation in applying for renewal of license; prior disciplinary actions taken by the Missouri board of Healing Arts and the Indiana Medical Licensing Board; and failure to report those disciplines to the Department.

**Kenneth Koeneman, Berwyn** – physician and surgeon license (036-089869) placed in refuse to renew status due to a sister-state disciplinary action in the state of Minnesota.

**Federick Kraus, Port Saint Lucie, FL** – physician and surgeon license (036-111158) reprimanded based on sister-state discipline from the States of Colorado and Michigan.

**Vladimir Kroupa, Porterville, CA** – physician and surgeon license (036-073936) placed in refuse to renew status for a sister-state discipline in the state of California.

**Hieu Le, Snohomish, WA** – physician and surgeon license (036-110258) placed in refuse to renew status for sister-state discipline in the state of Washington.

**Eron Manusov, Brookeville, MO** – physician and surgeon license (036-083397) placed in refuse to renew status for sister-state discipline in the state of Texas.

**John Olivieri, Tinley Park** – physician and surgeon license (036-073886) restored to indefinite probation for a minimum of three years and controlled substance licenses (336-037444/336-083855) to remain indefinitely suspended for a minimum of one year.

**Sridhar Prasad, Moline** – physician and surgeon license (036-070330) placed in refuse to renew status due to a sister-state discipline in the state of Iowa.

**Richard Prinz, Evanston** – physician and surgeon license (036-050132) reprimanded and fined \$5,000 for wrong-site surgery.

**Cyril Raben, Fayetteville, AR** – physician and surgeon license (036-124555) placed in refuse to renew status due to a sister-state discipline in the state of Ohio.

**Gabriel Ramirez, Long Beach, CA** – physician and surgeon license (036-116056) issued and fined \$500 due to a sister-state discipline in the state of Kansas.

**Hasin Shah, St. Elmo** – physician and surgeon license (036-053206) and controlled substance licenses (336-017972/336-017973) indefinitely suspended for a minimum of one year for inappropriate prescribing of Controlled Substances that led to surrender of DEA Registration.

**Daniel Shin, Santa Monica, CA** – physician and surgeon license (036-093635) indefinitely suspended for a minimum of 12 months for failure to comply with the terms and conditions of a probation order he previously entered with the department.

**David Spellberg, Naples, FL** – physician and surgeon license (036-076546) placed in refuse to renew status for sister-state discipline in the state of Florida after her failed to meet the prevailing standards of care in regard to one of his patients.

**Jeffrey Stahl, Des Moines, IA** – physician and surgeon license application (036app3361306) withdrawn after receipt of a written Notice of Intent to Deny License.

**Michael Streams, Century City, CA** – physician and surgeon license (036-077814) placed in refuse to renew status due to a sister-state discipline in the state of California.

**Karen Strecker, Chicago** – physician and surgeon license (036-102571) placed in refuse to renew status due to a sister-state discipline in the state of Kansas.

**James Tate, Detroit, MI** – physician and surgeon license (036-066723) placed in refuse to renew status due to a sister-state disciplinary action in the state of Nevada.

**Mark Wargo, Streator** – physician and surgeon license (036-099987) reprimanded and fined \$10,000 for his failure to adequately supervise an APRN with whom he had collaborative agreement.

**Scott Eckelbarger, Naperville** – chiropractic license (038-011060) restored and respondent must place license in Inactive status.

**Samantha Sherry, Chicago** – temporary medical permit (125-066054) issued and placed on indefinite probation for a minimum of three years due to a previous DUI conviction.

## **NURSING**

**Crystal Ackman, Creve Coeur** – registered nurse license (041-368281) placed in refuse to renew status for having failed to report to the Department her termination from a health care institution.

**Eliza Baugher, St. Joseph** – registered nurse license (041-277075) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

**Destiny Davis, Rock Island** – registered nurse license (041-363377) placed in refuse to renew status for having been terminated from employment following diversion of controlled substances and as a result of failing to report this action to the Department.

**Elize Dilangian, Northbrook** – registered nurse license (041-208976) placed on indefinite probation with work restrictions for a minimum of six months for diversion of controlled substances from a facility in the State of Illinois.

**Merin Dunkle, Macungie, PA** – registered nurse license (041-386019d) placed on indefinite probation with work restrictions for a minimum of two years for failure to submit to a mandatory screen a a facility in the state.

**Erin Hanley, Mattoon** – registered nurse license (041-404643) placed on indefinite probation with work restrictions for a minimum of three years due to diversion and opioid dependence that is in full remission.

**George Hills, Kempton** – registered nurse license (041-309700) placed in refuse to renew status for failure to submit to a mandatory screen following allegations of diversion of controlled substances from a facility.

**Margaret Insko, Peru** – registered nurse license (041-218856) placed on indefinite probation for a minimum of two years for failure to follow the rules of a facility in the state.

**Thomas Laver, Bloomington** – registered nurse license (041-304224) and advanced practice nurse license (209-006954) reprimanded due to a sister-state discipline and failure to report same.

**Alexandra Livingston, Gainesville, FL** – registered nurse license (041-350723) restored to indefinite probation for a minimum of two years effective upon payment of fees and filing of forms.

**Kimberly Mackey, Schaumburg** – registered nurse license (041-372668) automatically, indefinitely suspended for a minimum of 12 months for a violation of probation.

**Jennifer McLagan, Jerseyville** – registered nurse license (041-396729) automatically, indefinitely suspended for a minimum of 12 months for violation of a Care, Counseling and Treatment Agreement.

**Ivory McMeans, Milan** – registered nurse license (041-318417) reprimanded as a result of respondent pleading guilty to one count of domestic battery.

**Kristin Miller, Grayslake** – registered nurse license (041-317310) indefinitely suspended for a minimum of one year after respondent pled guilty to Aggravated Driving with Alcohol Concentration of .08 or More Causing Death, a Felony, and for failure to report same to the Department.

**Mark Moran, Ypsilanti, MI** – registered nurse license (041-198009) suspended for 30 days, followed by indefinite probation for a minimum of 18 months based on Michigan, Arizona and Nevada sister-state disciplines.

**Paula Morgan, Kinmundy** – registered nurse license (041-371399) placed in refuse to renew status for falsifying emergency room excuses and forging physician's signature on emergency room excuses to enable her daughter to be readmitted to school after being absent.

**Diane Murray, McKinney, TX** – registered nurse license (041-235119) placed on indefinite probation with work restrictions for a minimum of one year after she self reported that she had failed her employee assistance program due to a DUI conviction.

**Julie Pikes, Richton Park** – registered nurse license (041-264087) placed on indefinite probation with work restrictions for a minimum of two years for self reporting that she diverted Dilaudid from a supply box on one occasion (and returned the medication upon questioning) from a facility in the state.

**Bobbie Price, Oquawka** – registered nurse license (041-303269) placed on indefinite probation with work restrictions for a minimum of two years for failure to comply with the medication administration policy and procedures at a facility in the state of Illinois.

**Kimberly Ramirez, Momence** – registered nurse license (041-373520) placed in refuse to renew status for a positive screen following allegations of diversion of controlled substances.

**Teresa Rizzo, Libertyville** – registered nurse license (041-336494) placed on indefinite probation with work restrictions for a minimum of three years due to a positive drug alcohol test conducted by her employer.

**Catherine Robertson, Cowden** – registered nurse license (041-376249) placed in refuse to renew status as a result of respondent having been convicted of deceptive practices and failing to report said conviction to the department.

**Shelli Scott, Taylorville** – registered nurse license (041-368894) placed on indefinite probation for a minimum of two years for an addiction problem for misuse of prescription drugs and other controlled substances.

**Travis Spelbring, Newton** – registered nurse license (041-372836) reprimanded for having failed to report to the Department a plea of guilty to the offense of Driving Under the Influence of Alcohol on August 22, 2012.

**Deborah Thomas-Rucker, Tempe, AZ** – registered nurse license (041-171307) placed in refuse to renew status due to a sister-state discipline.

**Lenore Van Sickle, Peoria** – registered nurse license (041-330793) reprimanded for a pre-employment screen that was positive for marijuana.

**Laura Walter, Berwyn** – registered nurse license (041-319329) automatically, indefinitely suspended for a minimum of 12 months for a violation of probation.

**Angela Young, Bloomington** – registered nurse license (041-324231) placed on indefinite probation with work restrictions for a minimum of two years for diversion of controlled substances from a facility in the state of Illinois.

**Kimberly Ackman, Creve Coeur** – licensed practical nurse license (043-100371) placed on indefinite probation with work restrictions for a minimum of two years for addiction to opiates.

**Lanisha Carson, Galesburg** – licensed practical nurse license (043-109508) placed on indefinite probation for a minimum of two years for having been found guilty, in October 2013, of Unlawful Possession of a Controlled Substance, a Class 4 Felony in Knox County and sentenced to probation for two years.

**Nathan Chinn, Chicago** – licensed practical nurse license (043-105240) suspended for being more than 30 days delinquent in the payment of child support.

**Kimberly Foster, Litchfield** – licensed practical nurse license (043-104017) placed in refuse to renew status for having been convicted of driving on a suspended or revoked driver's license and failing to report said conviction to the Department.

**Denise Gill, Bradley** – licensed practical nurse license (043-085927) suspended with coursework for 14 days for practicing outside scope of licensure.

**Sandra Griffin, Des Plaines** – licensed practical nurse license (043-053696) indefinitely suspended for a minimum of five years for failing to provide adequate immediate care for a resident who was having a grand mal seizure.

**Tamra Keller, Waukegan** – licensed practical nurse license (043-038617) reprimanded for a single instance of using her LPN credentials on a public school student's accident report, while licensed was non-renewed.

**Sharon Kelly, South Holland** – licensed practical nurse license (043-101652) placed on probation for one year for having plead guilty to a Class 3 Felony charge of the use of a forged credit/debit card.

**Angela Mangalvite, Rochester** – licensed practical nurse license (043-101667) permanently revoked due to conviction of a criminal act that constitutes a forcible felony.

**Ivetta Sangster, Kankakee** – licensed practical nurse license (043-087517) placed in refuse to renew status for failing to respond to or assess a pregnant inmate at a facility who complained of abdominal pains.

**Joyce Sarnie, Olney** – licensed practical nurse (043-110043) placed in refuse to renew status for failing to change wound dressings in a timely manner as ordered by physicians for two patients assigned to her.

**Irvin Vaughn, Chicago** – licensed practical nurse license (043-082170) indefinitely suspended for a minimum of one year for engaging in sexual misconduct with a patient and as a result, being found guilty of misdemeanor Battery in the Circuit Court of Cook County.

**Lakeisha Wise, Dayton, OH** – licensed practical nurse license (043-119237) issued and placed on probation for one year due to prior Ohio discipline.

### **NURSING HOME ADMINISTRATOR**

**Diane Greene, El Paso** – nursing home administrator license (044-003683) placed in refuse to renew status due to deficiencies found during a survey conducted at a facility in Illinois which revealed the Respondent, in her capacity as an administrator, provided substandard quality of care in her position by allowing a resident who was a victim of verbal and mental abuse to remain with the assailant as roommates for eight days.

**Judy Scott, Geneseo** – nursing home administrator license (044app3353581) will be issued with reprimand after exhibited unprofessional conduct by failing to provide a safe environment free from harm to its residents, neglected to adequately train staff in crisis intervention, neglected to remove residents to safe areas during aggressive outbursts by an aggressive resident, and failed to have proper protocols and procedures in place for staff caring for a resident with a known assaultive behavior.

### **PHARMACY**

**Tanica Cotton, Decatur** – pharmacy technician license (049app3381011) will be issued and placed on probation for 12 months after having been convicted of a felony involving a fraudulent check when opening a bank account.

**Delma Gomez, Cicero** – pharmacy technician license (049-174288) placed in refuse to renew status after Respondent used another pharmacy technician's prescription to purchase birth control pills at her employer's pharmacy, Target Pharmacy, in Broadview, Illinois.

**Fabiel Hernandez, Chicago** – pharmacy technician license (049-207562) revoked for having diverted controlled substances from his pharmacy employer.

**Elizabeth Otero, Genoa City, WI** – pharmacy technician license (049-165712) placed in refuse to renew status after the Department received information that on or about July 12, 2013, Respondent diverted Fentanyl patches from a facility in the state of Illinois.

**Tiffany Parker, Chicago** – pharmacy technician license (049-165144) revoked for having diverted controlled substances from her pharmacy employer.

**Joelle Saul, Granite City** – pharmacy technician license (049-202946) placed in refuse to renew status for unprofessional behavior in that she failed to respond to the Department's Notice of Refuse to Renew, and was terminated from Wal-Mart for stealing food items.

**Tyler Shepke, Tremont** – pharmacy technician license (049-175782) reprimanded after he pled guilty to Driving Under the Influence.

**Jeannie Slaton, Orland Hills** – pharmacy technician license (049-151253) placed in refuse to renew status after diverted Hydrocodone tablets from Walgreens Pharmacy #3179 in Homewood, Illinois.

**Shelley Uhter, Lynwood** – pharmacy technician license (049-155951) restored to indefinite probation with work restrictions for a minimum of four years effective upon payment of fees and filing of forms.

**Laura Dickinson, Johnston, IA** – pharmacist license (051-290410) reprimanded after the Department received information that respondent received a sister-state discipline in Iowa for a dispensing error and altered inventory records.

**Conney's Pharmacy, Winnetka** – pharmacy license (054-016231) placed on indefinite probation for a minimum of 12 months after the Department received information that on May 15, 2013, several inspection violations were found at the pharmacy.

**Main Street Family Pharmacy, LLC, Newbern, TN** – pharmacy license (054-017524) placed on indefinite probation for a minimum of three years due to a sister-state discipline in the state of Tennessee.

**Minu Rx, Houston, TX** – pharmacy license (054-018419) reprimanded due to having their Texas pharmacy license disciplined.

**Modern Pharmacy, Chicago** – pharmacy license (054-006861) and **Haesun Kim, Northbrook** – pharmacist license (051-032599) reprimanded and fined \$500 after the Department received information that Modern Pharmacy, where Haesun Kim served as the pharmacist-in-charge, failed to properly close its pharmacy and notify the department in a timely manner.

**Restore Health Pharmacy, Madison, WI** – pharmacy license (054-017701) reprimanded based on a sister-state discipline in the state of Wisconsin.

**Rx Crossroads, Louisville, KY** – pharmacy license (054-015711) fined \$100 as a result of having had its Kentucky pharmacy license disciplined.

### **PHYSICAL THERAPY**

**Monty Fink, Monticello** – physical therapy assistant license (160-000347) and athletic trainer license (096-000294) permanently revoked for conviction of a criminal act that requires registration under the Sex Offender Registration Act.

### **PROFESSIONAL COUNSELORS**

**Sandra Pifer, Wheeling** – licensed professional counselor license (178-001663) reprimanded with coursework due and fined \$675 for failing to complete the required continuing education course during a given time period.

**James Marque, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice as a licensed clinical professional counselor.

### **PROFESSIONAL DESIGN FIRM**



**Patrick Liu, Chicago** – professional design firm license (184-003712) placed in refuse to renew status after it engaged in professional design firm work while its Professional design firm license was expired.

**M-3 Architectural Consulting Inc., Chicago** – professional design firm license (184-004343) placed in refuse to renew status for advertising architectural services while its PDF was inoperable.

### **REAL ESTATE**

**Natalie Banie, Westmont** – community association manager license (261-001723) issued and placed on probation for one year for prior suspension of her nursing license for substance abuse violation.

**William Platt, Chicago** – community association manager license (261-001468) reprimanded and must complete coursework for practicing as a community association manager prior to obtaining a license.

**Roderick Mella, Antioch** – real estate managing broker license (471-016507) indefinitely suspended for a minimum of six months and fined \$5,000 for failing to comply with the Department's request for documents.

**John Russell, Richton Park** – real estate managing broker license (471-012440) indefinitely suspended for a minimum of six months and fined \$5,000 for failing to comply with the Department's request for documents.

**Casmera Staszak, Tinley Park** – real estate managing broker license (471-016159) and **Independent Realtors of Illinois, Inc., Tinley Park** – real estate broker corporation license (478-009937) both indefinitely suspended for a minimum period of 2 years for failing to provide the Department information to complete a brokerage verification examination.

**Dacian Vilusceac, Chicago** – real estate managing broker license (471-009099) indefinitely suspended for a minimum of six months, must complete coursework and fined \$2,500 for producing misleading advertising, advertising a property without the consent of the owner, advertising a property subject to an exclusive listing agreement with a sponsoring broker other than the licensee's own without the permission of that listing broker, and engaging in conduct with the public in the practice of real estate in a manner that is lewd.

**Robert Ackerson, Oak Brook** – real estate leasing agent license (473-013157) placed in refuse to renew status after defaulted on an Illinois educational loan.

**Althea Collins, South Holland** – real estate leasing agent license (473-011520) placed in refuse to renew status after defaulted on an Illinois educational loan.

**Tessa Davidson, Oak Brook** – real estate leasing agent license (473-013806) placed in refuse to renew status after defaulted on an Illinois educational loan.

**Ulises Martin, Chicago** – real estate leasing agent license (473-012616) suspended for 30 days, followed by being placed on probation for 18 months, and fined \$750 for practicing for the period of December 2012 -May 2014 while his license was in inoperative status.

**Tony Pehar, Lincolnwood** – real estate leasing agent (473-012941) and **Apartment Specialists, Inc., Chicago** – (unlicensed) fined jointly and severally in the amount of \$500 for the unauthorized practice of real estate for their unlicensed real estate leasing activities.

**Angelica Rodriguez, Chicago** – real estate broker license (475-133072) suspended for a minimum period of six months and fine \$5,000 for failing to tender a copy of a Resale Compliance Inspection Report or convey the contents of the report to her client in a transaction. The report was given to the respondent by the seller's agent and the report indicated several deficiencies with the property that would need to be remedied for the home to be brought up to code.

**Molinaro Koger, Inc., Downers Grove** – real estate broker corporation license (478-009318) indefinitely suspended and fined \$5,000 after aided and abetted the unlicensed practice of real estate when allowing out of state brokers to negotiate real estate transaction without adequate supervision.

**Midwest Realty Ventures LLC, Chicago** – real estate limited liability firm license (481-010764) reprimanded and fined \$3,000 for failing to notify the Department as to a managing broker change and for representing and permitting an individual to act as a managing broker without first obtaining a license as a managing broker.

**Colby Reed, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice of real estate and assessed a civil penalty of \$25,000.

**Charles Ware, Chicago** – (unlicensed) and **Tenant Placement LLC, Chicago** – (unlicensed) both ordered to cease and desist the unlicensed practice of real estate.

### **RESPIRATORY CARE**

**Jean Pyszka, Peru** – respiratory care practitioner license (194-002479) placed on non-reporting probation to terminate on October 31, 2015 for permitting the medical physician designation to follow her subordinate's name, knowing her subordinate was unlicensed by this Department to practice as a medical physician.

### **ROOFING CONTRACTORS**

**Aloha Construction Inc., Lake Zurich** – roofing contractor license (104-015509) placed on probation for one year and fined \$7,500 for aiding and abetting the unlicensed practice of roofing.

**Blackhawk Roofing, Springfield** – roofing contractor license (104-009241) reprimanded and fined \$3,500 based on unprofessional conduct.

**M. Wilson Builders Inc., Paris** – roofing contractor license (104-015872) placed on probation for two years and fined \$2,500 based on unprofessional conduct.

**Rogers Remodeling, Byron** – roofing contractor license (104-015054) and **Rodney Scott Rogers, Freeport** – roofing qualifying party designation license (105-002174) both

indefinitely suspended for a minimum of one year based on unprofessional incompetence in roofing practice and unprofessional conduct.

**Sy's Window Systems, Inc, Springfield** – roofing contractor license (104-008359) placed on probation for 12 months and fined \$2,500 owed jointly and severally with **Syed Ahmad, Springfield** - qualifying party roofing license (105-002728) for aiding and abetting the unlicensed practice of roofing.

**Tycon Builders LLC, Alton** – roofing contractor license (104-002311) reprimanded and fined \$5,000 based on aiding and assisting unlicensed practice of roofing contracting.

**D-Wing Inc., Aurora** – roofing contractor license (104-013728) reprimanded and fined \$3,000 for aiding and assisting unlicensed practice of roofing contracting.

**Southwest Roofing & Siding, Arlington Heights** – (unlicensed) ordered to cease and desist unlicensed practice as a roofing contractor.

### **WHOLESALE DRUG DISTRIBUTORS**

**Drogueria De La Villa, Inc., Ponce, Puerto Rico** – wholesale drug distributor license (004-002516) placed in refuse to renew status due to a sister-state discipline in the state of California.

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