Annual Report FY22

Illinois Department of Financial and Professional Regulation

IDFPR
Illinois Department of Financial and Professional Regulation

SEAL OF THE STATE OF ILLINOIS
AUG. 26TH 1818
Welcome to the Illinois Department of Financial and Professional Regulation’s inaugural Annual Report!

The Illinois Department of Financial and Professional Regulation (‘‘IDFPR’’) serves as the backbone to the Pritzker Administration’s mission of ensuring strong consumer protections and promoting licensed professions, industries, and financial organizations in every community across our incredible state.

From visiting a primary care provider, to purchasing a home, or making a deposit in a state-chartered financial institution, IDFPR’s more than 1.2 million licensed professionals and businesses serve the needs of Illinoisans each and every day from Cairo to Winthrop Harbor and everywhere else in between.

Since Governor Pritzker was sworn into office, each of IDFPR’s four Divisions have made great strides in advancing Illinois’ shared mission, vision, and values. Here are a few highlights:

- The Division of Banking has been hard at work implementing the Illinois Community Reinvestment Act, which helps ensure state-regulated financial institutions meet the needs of areas struggling from lack of access to banking and lending services;
- The Division of Financial Institutions is carrying out the Predatory Loan Prevention Act, protecting Illinois consumers from being taken advantage of when they borrow from certain lenders;
- The Division of Professional Regulation continues to improve and modernize our state’s regulatory landscape by substantially decreasing medical investigations, executing military-related licensure enhancements, proactively addressing COVID-19 related issues, along with so much more; and
- The Division of Real Estate has made incredible gains by reviewing real estate regulation through an equity lens while also spearheading national initiatives to remove barriers for entry into real estate professions.

In addition to these highlights of the four Divisions, Department-wide initiatives have also proven fruitful. We recently unveiled our new agency logo that reflects the rich history of IDFPR’s four Divisions while unifying the Department as a whole. We are also continuously developing new ways to improve public outreach and education. Meanwhile, we have been collaboratively updating laws that touch our consumers and licensees to reflect best practices, technological advancements, and modern-day scenarios.

I am proud of our team’s extraordinary work and hope you enjoy reading about the many other achievements we have made throughout the 2021 Fiscal Year. Thank you for allowing us to serve the people of Illinois in the past year and we look forward to our continued partnership in the years to come.

Sincerely,

Mario Treto, Jr.
Secretary
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On July 1, 2004, the Office of Banks and Real Estate, the Department of Financial Institutions, the Department of Insurance, and the Department of Professional Regulation consolidated into a new state agency called the Illinois Department of Financial and Professional Regulation (“IDFPR”) pursuant to the provisions of Executive Order Number 6 (2004). Each of the former agencies became a division of the new agency. The Division of Insurance separated from IDFPR on July 1, 2009 and became the Department of Insurance pursuant to the provisions of Executive Order Number 4 (2009). To this day:

- The **Division of Banking** regulates, charters, and supervises state-chartered banks, trust companies, savings institutions, mortgage banks, mortgage loan originators, pawnbrokers, check printers, and registered non-bank ATMs.
- The **Division of Financial Institutions** regulates and supervises non-banking financial institutions (including credit unions, currency exchanges, title insurance underwriters, consumer credit services) as well as a variety of other financial institutions.
- The **Division of Professional Regulation** licenses and regulates more than one million professionals and firms in Illinois, including a variety of healthcare-related professions (such as doctors, nurses, and veterinarians), as well as a variety of occupational professions (such as CPAs, barbers, engineers, and detectives).
- The **Division of Real Estate** licenses and regulates professionals involved in the buying and selling of property, including real estate brokers, appraisers, auctioneers, community association managers and home inspectors.

In August 2013, Illinois became the 20th state to legalize medical cannabis when the Compassionate Use of Medical Cannabis Program Act was signed into law. IDFPR became responsible for licensing and regulating the dispensaries that sell medical cannabis to patients, along with each dispensaries’ Principal Officers, Agents-in-Charge, and Agents.

On June 25, 2019, Governor Pritzker signed the Cannabis Regulation and Tax Act, which made Illinois the 11th state to legalize adult use cannabis. IDFPR oversaw the successful rollout of the program, which allowed existing medical cannabis dispensaries to begin selling adult use cannabis on January 1, 2020. Similar to its medical cannabis licensing responsibilities, IDFPR licenses adult use cannabis dispensaries, along with the Principal Officers, Agents-in-Charge, and Agents at each dispensary. IDFPR is also responsible for tracking and reporting the sales made at adult use cannabis dispensaries.

Today, IDFPR employs hundreds of people who work to ensure the state’s banks, financial institutions, and healthcare, occupational, and real estate professionals are properly licensed and follow the Acts and Rules that regulate their professions.

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3rd Floor
Springfield, Illinois 62786

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555 West Monroe Street
5th Floor
Chicago, Illinois 60661

**Des Plaines**
9511 W. Harrison Street
Suite 300
Des Plaines, IL 60016
About IDFPR

IDFPR Leadership Team

Mario Treto, Jr.
Secretary

Chasse Rehwinkel
Director, Division of Banking

Francisco Menchaca
Director, Division of Financial Institutions

Cecilia Abundis
Director, Division of Professional Regulation

Laurie Murphy
Director, Division of Real Estate

Executive Staff

Sheleda Doss
Chief of Staff

Dina Torrisi Martin
General Counsel

Shelmun Dashan
Deputy Director, Division of Financial Institutions

Paul A. Isaac
Deputy Secretary

Brad Karlin
Deputy General Counsel

Susana Soriano
Deputy Director, Division of Banking

Ericka Johnson
Deputy Director, Division of Real Estate

Brandon Purcell
Agency Purchasing Officer/Chief Operating Officer

Amanda Phelps
Deputy Director, Administrative Services

Ciara Wagoner
Director, Legislative Affairs

David DeCarlo
Regulatory Innovation Officer

S. Thanh Melick
Chief Fiscal Officer

Susan Kunz
Chief Information Officer

Chet Reynolds
Facilities Manager

Chris Slaby
Public Information Officer
The Division of Banking regulates state-chartered commercial banks, savings banks, trust companies, foreign bank offices, residential mortgage licensees (mortgage companies and loan originators), student loan servicers, and pawnbrokers.

FY22 Division Licensee Count

<table>
<thead>
<tr>
<th>License Type</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>State-chartered Commercial Banks</td>
<td>254</td>
</tr>
<tr>
<td>Savings Banks</td>
<td>27</td>
</tr>
<tr>
<td>Trust Companies</td>
<td>15</td>
</tr>
<tr>
<td>Foreign Bank Offices</td>
<td>8</td>
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<tr>
<td>Mortgage Loan Originators</td>
<td>27,550</td>
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<tr>
<td>Residential Mortgage Licensees</td>
<td>1024</td>
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<tr>
<td>Student Loan Servicers</td>
<td>36</td>
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<tr>
<td>Pawnbrokers</td>
<td>222</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>29,136</strong></td>
</tr>
</tbody>
</table>

Passage of the Illinois Community Reinvestment Act

- The Division of Banking supported the historic passage of the State Community Reinvestment Act, the most progressive CRA in the country and the first Midwestern state to pass a state level CRA. Since its passage, DOB held five public hearings for all its licensees, one each with:
  - regulators from Massachusetts,
  - banks,
  - credit unions,
  - mortgage loan originators,
  - a hearing for the general public.
- In addition, DOB accepted public comments through December 27, 2021.

Creating the Division’s Student Loan Servicing Regulatory Branch

- In FY22, DOB began supervising student loan servicers (“SLS”) that operate in the State of Illinois. Currently, the SLS division has a manager and two examiners.
- Illinois is also a founding member of a multi-state regulator association working on student loan servicing regulation.

Supporting and Helping Draft Banking Development Districts Legislation

- DOB is supporting a legislative initiative to increase the presence of bank branches in underserved areas by creating Banking Development Districts.
Multi-State Enforcement Action
• DOB partnered with other states to settle a multi-state enforcement action against hundreds of Mortgage Loan Originators (“MLOs”). The MLOs admitted to being knowing and active participants in a scheme coordinated and implemented by Danny Yen d/b/a Real Estate Educational Services (“REES”). The MLOs had their required SAFE ACT pre-licensure and/or continuing education completed by REES on their behalf, in violation of federal and state law. The MLOs agreed to surrender their licenses and not to reapply for three months, pay a fine, and take additional pre-licensure and continuing education courses.

Helping Launch First Women’s Bank
• DOB helped launch a historic new bank, First Women’s Bank. The bank is the first de novo charter the state has approved since 2011. Director Rehwinkel signed the bank’s charter in July 2021, which then held a ceremonial ribbon cutting in September 2021. The bank is unique in the nation given its focus on improving small business lending for women and that it’s owned and operated by a women leadership team.

Engaging with the Public and Promoting Financial Education
• DOB continued its engagement with the public and its financial education efforts despite COVID-19 pandemic challenges throughout FY22. We strive to provide valuable information to consumers as well as access to affordable financial products.
  • DOB partners with the University of Illinois system to produce our podcast, Making Cents of Money, and to host the webinar series, Get $avvy, Grow Your Green Stuff. As of the end of FY22, the Making Cents of Money podcast series has:
    • Produced 42 episodes on a wide-range of complex financial topics, presenting and explaining those topics in a fun, conversational, and easy-to-understand format.
    • Been listened to more than 4,000 times in cities not only across Illinois, but also across the United States and 39 other countries.
  • DOB has been a consistent participant in the Bank On Illinois initiative, striving to make basic financial products available to underserved communities.
  • Additionally, DOB is Part of the FinEmpower Task Force, which will create a report with recommendations on financial education to the Governor.

Supporting Fintech Growth and Smart Fintech Regulation in Illinois
• Over the course of FY22, DOB engaged with the fintech industry in various ways. DOB is supporting Special Purpose Trust legislation that would allow for clear regulation of cryptocurrency as a custodial asset. Additionally, DOB participated in - and led - fintech discussions and working groups whenever possible during the year.
About the Division of Financial Institutions

The mission of the Illinois Department of Financial and Professional Regulation, Division of Financial Institutions ("DFI") is to administer and enforce the laws and regulations pertaining to those financial institutions under its jurisdiction, and to protect the interests of the people of Illinois in their interactions with the various entities regulated by this agency. It also protects and educates the public and promotes confidence in the regulated industries through administration of statutory responsibilities in an efficient, professional, responsive, and innovative manner.

Originally its own department, DFI was created in 1957 to serve as the state regulator of a diverse array of financial institutions. DFI is comprised of four sections:

- **Consumer Credit Section**, which licenses and supervises around 605 consumer installment lenders, six payday and auto title lender, 235 sales finance agencies, 52 debt management and five debt settlement service providers, one safety deposit box companies, one development credit corporation, and, after recently-signed Acts, collection agencies and consumer legal funders;
- **Credit Union Section**, which supervises 170 state-chartered credit unions with over $55 billion in assets;
- **Currency Exchange Section**, which licenses and supervises around 321 currency exchanges and 221 money transmitters;
- **Title Insurance Section**, which licenses and supervises 21 title insurance underwriters, one independent escrowee, and registers over 10,000 individual title agents.

**Licensing Times**

- The Title Insurance Section’s licensing times for agent registrations held steady in the past year at about 60 days, with one staff member processing more than 1,000 agent applications annually.
- The Consumer Credit Section dramatically cut licensing times between 2020 and 2021. Between those calendar years (as DFI operates in calendar years and not fiscal years), the average licensing time from initial application to approval was reduced by:
  - 35% for Sales Finance Agency applicants (from an average of 114 days to 74 days)
  - 30% for Payday Loan applicants (from 120 days to 84 days)
  - 29% for Consumer Installment Lender applicants (from 94 days to 67 days)

  *(Please note that many applications are not complete when submitted, which lengthens processing times.)*

In addition, the Consumer Credit Section transitioned all its licensing renewal processes to an online application last year.

**Licensing Updates**

- As part of our efforts to collaborate with other states and reduce regulatory burden on licensees, our Currency Exchange and Money Transmitters section joined an interstate licensing compact. The compact allows money transmitter companies to apply, be investigated, and approved once to be authorized by the nearly forty states who joined the compact instead of going through a duplicative application process in each state.
- The Department received no new credit union charter or title insurance underwriter applications in CY21.
Protecting Consumers by Implementing Illinois’ New 36% Interest Rate Cap
DFI has been hard at work implementing the new Predatory Loan Prevention Act (“PLPA”) since it became law in March 2021. The PLPA moved Illinois from the bottom ranking ten states for certain types of high-cost predatory loans to a top 20 state by capping interest rates on most non-depository consumer loans at 36% APR. Consumer advocates estimated that such high-cost loans drained $500 million in interest and fees from vulnerable Illinoisans every year and left many in an inescapable debt trap. Since the PLPA was enacted, almost every high-cost payday and automobile title lender has surrendered their Illinois license, while the number of traditional lenders who make loans at or under 36% APR has grown. DFI successfully finalized its initial set of rules implementing the PLPA, has taken enforcement action on several companies who were violating the law, and continues to investigate other companies we suspect are violating the law.

Implementing the Illinois CRA with the Division of Banking
DFI is also hard at work coordinating the development and implementation of the State’s Community Reinvestment Act (“CRA”) alongside the Division of Banking (“DOB”). The CRA authorizes IDFPR to examine various banking and financial institutions to determine the degree to which they adequately meet the financial service needs of low- and moderate-income Illinoisans. The CRA is the State’s response to reporting showing significant underinvestment in mortgage lending in majority minority neighborhoods in Chicago.

DFI Receives 2022 NASCUS Reaccreditation
In June 2022, DFI earned reaccreditation from the National Association of State Credit Union Supervisors (“NASCUS”). Illinois is now one of 29 states in the country to secure NASCUS accreditation. The re-accreditation demonstrates that DFI’s Credit Union Section continues to meet NASCUS standards in agency administration and finance, personnel and training, examination, and supervision of credit unions. We are proud that the hard work of our talented team that protects the safety and soundness of credit unions for consumers across Illinois.
Achieving Results for Illinois Consumers

DFI Reaches $250,000 Settlement with Title Company

The Anti-Predatory Lending Database ("APLD") was put in place after the 2008 foreclosure crisis to identify mortgages with predatory terms and provide the potential borrowers with housing counseling before the real estate and loan closing. Many mortgage and title companies were systematically bypassing the APLD’s protections by indicating that their transactions were exempt even when the transactions were not exempt from heightened APLD compliance. In July 2021, DFI settled an enforcement case against a title company for their violations of the APLD resulting in a payment of $250,000 to the Department. In 2020, the Division of Banking (which oversees the APLD), discovered widespread violations of the disclosure requirements of the APLD by both DOB's mortgage-related licensees and DFI's title insurance licensees. DOB's APLD unit and DFI's Title Insurance Section jointly gathered extensive data that revealed thousands of instances of non-compliance with APLD requirements over many years. DFI has settled around two dozen APLD investigations in 2020 and 2021 and, working with DOB, dramatically improved industry compliance with APLD provisions.

Student Loan Debt Settlement Provider Enforcement Actions

In August 2021, the Debt Settlement Consumer Protection Act was amended to require student loan debt relief companies to be licensed. Debt Settlement Companies offer services to students with federal student loan debt, such as assisting borrowers with enrollment in income-based repayment programs and other federal assistance programs. After the amendment went into effect, DFI sent letters to a number of companies that DFI knew to be engaged in student loan debt relief based on consumer complaints to the Illinois Attorney General's office. Four of the contacted companies responded. Several companies admitted to collecting fees from Illinois consumers despite not being licensed with the Department. DFI entered into consent orders with two such companies and informal agreements with two other companies. The settlements included significant refunds issued to consumers, totaling almost $24,000. DFI also issued Cease and Desist orders to two student loan debt relief providers who did not respond ordering them to stop accepting fees or servicing Illinois consumers.

Team Effort to Help Stop Predatory Lending Schemes

In October 2021, IDFPR joined 19 other Attorneys General and three other financial regulatory agencies from around the country to submit a comment letter to federal regulators urging them to explicitly disavow rent-a-bank schemes. Rent-a-bank schemes involve predatory lenders contracting with banking institutions to evade state interest rate caps and other consumer protections that apply to licensed consumer lenders but not to banking institutions. In the consumer lending context, predatory lenders may contract with a bank to have the bank's name on loan documents but shortly after the loan is made, the bank sells the full loan back to the predatory lender. Rent-a-bank loans often carry interest rates over 100% APR, which would violate the state interest rate caps for consumer lenders in many states. IDFPR was proud to sign on to the letter asking federal regulators to discourage or prevent banks from entering into these agreements with predatory lenders.
About the Division of Professional Regulation

The mission of the Illinois Department of Financial and Professional Regulation, Division of Professional Regulation ("DPR") is to serve, safeguard, and promote the health, safety, and welfare of the public by ensuring that licensure qualifications and standards for professional practice are properly evaluated, applied, and enforced.

Cecilia Abundis
Director

We are very proud of all the hard work of each of our team. We look forward to continuing to serve the People of the State of Illinois in FY 2023.

Licensing Improvements
DPR oversees more than 70 professions and receives between 75,000 and 80,000 new applications for professional licensure each year. Since 2019, DPR has:

• Reduced the average license processing time of completed applications by 50% (from 10-12 weeks to 4-5 weeks).
• Doubled the number of processors to review applications, from 20 to 45.
• Created Frequently Asked Questions ("FAQs") to assist prospective applicants with more complex applications and for prospective applicants with criminal histories.
• Worked to improve its licensing systems so more licenses can be applied for and renewed online.

Helping Illinois Fight COVID-19
The DPR Licensing Unit, located in the Springfield Office, has worked hard to assist in the fight against the COVID pandemic. Since the start of the pandemic:

• As of June 27, 2022, 24,024 Out-of-State Temporary Permits have been created, authorized, and issued to healthcare workers licensed in other states so they may provide critical healthcare services in Illinois.
• As of June 27, 2022, 854 In-State COVID Reinstatement Temporary Permits have been issued to individuals who formerly held an Illinois license.
• Staff have been able to generally issue these permits in no more than two days while continuing to perform their daily functions and duties.

In addition, DPR has taken the following steps to increase the healthcare workforce in Illinois during the COVID-19 pandemic:

• Issuing temporary authorization to international medical graduates who hold a medical license in a foreign country;
• Permit medical professionals in other states to provide telehealth services to patients they had established provider-patient relationships;
• Implement Governor Pritzker’s plan to waive licensing fees for more than 500,000 frontline healthcare workers in FY 23 and 24 (July 1, 2022 to June 30, 2024).
Nurse Licensure Team Makes National Headlines!
In March 2022, Illinois was highlighted in a National Public Radio (“NPR”) story for its licensure times for nurses! Illinois has a better processing time for registered nurses and licensed practical nurses from other states than the median average. It takes about 30 days for the DPR team to process such applications; in some states, it can take more than 60 or even more than 100 days!

In addition, the processing times for new nurse applications also compared favorably nationally. Applications by exam took 63 days to complete for licensed practical nurses (lower than the national median) and 88 days for registered nurses (just a tick higher than the national median).

Statewide Enforcement Update
DPR’s Statewide Enforcement Team had a busy year in FY22, despite the challenges brought on by the COVID-19 pandemic. More than 1,200 orders were completed and signed. Additionally, DPR’s Medical Investigations team continued to decrease the number of files in Investigations by 75%. In the Enforcement Administration Unit, the Complaint Intake Unit processed more than 5,200 complaints in 2021.

Notable public disciplinary actions in FY22 include:
1. Health Related: A dentist and oral surgeon was indefinitely suspended as of August 19, 2021 due to substandard treatment in administering sedation to patient which resulted in death.
2. Medical: Following a hearing, a physician was indefinitely suspended for a minimum of two years due to Respondent having prescribed large quantities of hydrocodone, oxycodone and alprazolam. Respondent further prescribed to patients who were known to have to drug abuse and diversion histories and failed to perform and document a physical exam on the patients. Finally, respondent failed to comply with a subpoena for patient records issued by the Medical Board.
3. General: A collection agency was placed on probation for 20 months with conditions and a fine in the amount of $25K was imposed for violation of the Act (moral character of former officer) and discipline by another jurisdiction and unprofessional conduct. Consent Order signed by the Director on 4/19/2022.
4. Business: A licensed certified public accountant license was revoked after he was convicted of wire fraud. Chicago Tribune coverage on 8/31/2020 details that Respondent stole more than $72 million from his clients.

DPR Launches New Medical Newsletter
In April 2022, DPR launched a new quarterly newsletter for physicians, Medical Minute with IDFPR! The newsletter will feature updates for doctors and the medical community in Illinois. The first edition can be found on IDFPR’s Physicians webpage: https://idfpr.illinois.gov/profs/physicians.asp.

Special thanks to Dr. Shami Goyal, Chief Medical Officer and Coordinator, for leading this project!
About the Division of Real Estate

The mission of the Illinois Department of Financial and Professional Regulation, Division of Real Estate ("DRE") is to serve, safeguard, and promote the public welfare by ensuring that qualifications and standards for licensed real estate related professions are properly evaluated, uniformly applied, and systematically enforced.

The Division of Real Estate strives to provide efficient service through effective communication and transparency in operations, while maintaining a commitment to excellence with both consumers and the industry.

The Division of Real Estate regulates the following six professions and entities:

- Appraisal Management Companies
- Auction
- Community Association Management
- Home Inspection
- Real Estate Appraisal
- Real Estate Brokerage

**FY22 Division License Count**

<table>
<thead>
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<tr>
<td>Real Estate</td>
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<td>Appraisal</td>
<td>4,323</td>
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<tr>
<td>Auctioneer</td>
<td>1,269</td>
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<td>CAM</td>
<td>1,806</td>
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<tr>
<td>Home Inspector</td>
<td>2,548</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>100,812</strong></td>
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</table>

Highlighted Division of Real Estate Profession-Appraisal

The Division of Real Estate is responsible for the regulation of real property appraisers and appraisal management companies and for administration of the statutes and rules regulating real estate appraisers, and appraisal management companies ("AMC").

The regulation of both real estate appraisers and AMCs is influenced through federal oversight by the Appraisal Subcommittee ("ASC") of the Financial Institutions Examination Council ("FFIEC"). The ASC monitors the states for compliance with requirements as established by the FFIEC. The authority for oversight was the result of Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 ("FIRREA"). The Illinois Appraisal Program is in the second year of a three-year grant program offered by the ASC. Each year Illinois has been awarded $104,800 in grant funds. The funds are being used to augment and improve the existing program, enhance the education and training of the Division’s investigators and prosecutors, and to expand outreach to promote diversity, equity, and inclusion in the appraisal profession.
Division of Real Estate Units

**Complaint Intake Unit**
The Complaint Intake Unit processes complaints against any individual or entity regulated by the Division of Real Estate, including complaints alleging unlicensed practice. The Complaint Intake Unit in conjunction with, if applicable, the profession’s advisory board, will determine the Division’s jurisdiction over the complaint and make recommendations for referral to the Investigations Unit or recommendation for closure.

### Complaints Received in Fiscal Year 2022
- Auction: 16
- Community Association Management: 122
- Home Inspection: 35
- Real Estate Appraisal: 117
- Real Estate Brokerage: 474
- **Total**: 764

**Investigations Unit**
The Investigations Unit conducts statewide regulatory investigations of Division of Real Estate licensees who may be in violation of the laws and regulations governing their respective professions, who are the subject of complaints, or who are alleged to have committed fraud, deception, or misrepresentation. In fiscal year 2022, the Investigations Unit opened approximately 442 cases for investigation in response to complaints received from Illinois consumers (see breakdown by profession below).

### Investigations Opened in Fiscal Year 2022
- Auction: 15
- Community Association Management: 85
- Home Inspection: 31
- Real Estate Appraisal: 68
- Real Estate Brokerage: 243
- **Total**: 442

**Examinations Unit**
The purpose of the Examinations Unit is to ascertain compliance of Illinois real estate licensees that are sponsoring brokers with the Illinois Real Estate License Act of 2000 (“Act”) and Administrative Rules (“Rules”).

Sponsoring brokers who are randomly selected for an examination receive a letter from the Department establishing a time for an on-site review or requesting that they complete a “Brokerage Verification Report” to assess the level of licensed real estate activity prior to scheduling an on-site examination. A Real Estate Professions Examiner will be assigned to conduct the review of business records, identify any deficiencies, and provide the applicable citations from the Act and Rules to assist with the correction of any issues. If deficiencies are found, a follow-up examination is performed to review those findings and ensure compliance.
Total Number of Examinations in Fiscal Year 2022: 566
Increase of Approximately 12.5% from Fiscal Year 2021

First Year Examinations Initiated and Completed in Fiscal Year 2022
Examinations Conducted On-Site 0*
Examinations Conducted by Mail 281
Other Examinations 41
*No on-site examinations were completed in Fiscal Year 2022 due to COVID-19.

Licensing and Education Unit
The Licensing and Education Unit is responsible for reviewing, approving, maintaining, and issuing licenses across all Division of Real Estate professions which results in the unit managing a licensee population of more than 100,000 Illinois professionals.

TOTAL NUMBER OF LICENSEES BY YEAR

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
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</thead>
<tbody>
<tr>
<td>2019</td>
<td>91,243</td>
</tr>
<tr>
<td>2020</td>
<td>87,342</td>
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<tr>
<td>2021</td>
<td>89,854</td>
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<tr>
<td>2022</td>
<td>100,812</td>
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</table>

TOTAL NUMBER OF LICENSURE EXAMS TAKEN BY YEAR

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
</tr>
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<tbody>
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<tr>
<td>2021</td>
<td>20,183</td>
</tr>
<tr>
<td>2022*</td>
<td>27,330</td>
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</table>

TOTAL NUMBER OF LICENSES ISSUED BY YEAR

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
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<td>7,211</td>
</tr>
<tr>
<td>2020</td>
<td>7,346</td>
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<tr>
<td>2021</td>
<td>9,272</td>
</tr>
<tr>
<td>2022</td>
<td>8,951</td>
</tr>
</tbody>
</table>
Prosecutions Unit
The Prosecutions Unit receives complaints after they have been reviewed and investigated by the Investigations Unit. Prosecutors review the evidence and determine an appropriate disposition for each case. In some instances, prosecutors may negotiate agreements imposing discipline with the individual or entity accused of violating licensing laws. In other cases, where a formal disciplinary hearing is necessary, prosecutors draft and file a formal complaint and prepare the case for hearing.

Approximately 175 new cases were referred to Prosecutions during the fiscal year. Numerous cases were resolved through the available dispositions based on the seriousness of violations.

Administrative Warning Letters: 33  
Revocations: 12  
Suspensions: 29  
Fines/fees: 68  
Public Discipline: 109  
Non-Public discipline: 41  
Reprimands: 8

Prosecutorial Highlights
• A Real Estate Broker performed licensed real estate activities and received compensation for those activities outside of his sponsorship; failing to provide documents to the Department upon request; performed licensed real estate activities while his license was not-renewed; gave a client lock box and alarm codes to multiple properties; and failed to remit funds that belonged to another. The Real Estate Broker’s license was revoked and the Real Estate Broker was fined $25,000.
• A Community Association Manager embezzled funds from a condominium association while acting as its Community Association Manager. The Community Association Manager’s license was revoked and the Community Association Manager was fined in the amount of $50,000.
• An Auctioneer performed an auction service without a written contract; failed to account for, remit, or return money or property coming into the Auctioneer’s possession acquired from the practice of providing an auction service; and failed to provide information to the Department in response to a written request for documents; and his Auction Firm engaged in unlicensed practice. The Auctioneer’s license was indefinitely suspended for a minimum of one year and the Auctioneer was fined in the amount of $12,500; and the unlicensed Auction Firm was ordered to cease and desist the unlicensed practice and to pay a civil penalty in the amount of $1500.00.
• An Appraiser entered into a drawer containing personal belongings on the property he was appraising. The Appraiser’s license was suspended for 3 years.

Second Chance Stories
• A Real Estate Broker license was granted, with a period of probation, to an applicant who turned over a new leaf after being convicted of a narcotics charge and robbery at a young age. The applicant was able to show the Department the strides they made personally and professionally since their prior convictions. Using lessons learned from mistakes of the past, the applicant started a family and rose to become a manager in a corporation. The Real Estate Broker is required to submit quarterly compliance reports during the period of probation.
A Real Estate Broker license was granted to an applicant who reported having a prior conviction for vehicular homicide because the Department found the applicant’s journey towards rehabilitation to be compelling. While attending college, the applicant ran a red light and struck a motorcyclist after having consumed alcohol. The motorcyclist succumbed to his injuries later that night. The applicant was charged and pleaded guilty to vehicular homicide. As part of a suspended prison sentence, the applicant successfully completed all the terms of a five-year probation including drug and alcohol treatment, a thousand hours of community service and payment of fines. At the same time, the applicant attended college and worked at local hospitals. After graduating college, the applicant worked in the hotel industry and has now found a job at a Federal agency after having disclosed his prior conviction.

Condominium and Common Interest Community Ombudsperson
- Effective January 1, 2017, the Illinois Condominium and Common Interest Community Ombudsperson Act created, in the Division of Real Estate within the Department of Financial and Professional Regulation, under the supervision and control of the Secretary, the Office of the Condominium and Common Interest Community Ombudsperson (“CCIC Ombudsperson”).
- The mission of the CCIC Ombudsperson is to provide information to unit owners, condominium and common interest community associations and their respective boards in order that they all may better understand their rights and obligations under the Condominium Property Act and the Common Interest Community Association Act.
- The CCIC Ombudsperson educates unit owners, associations and their respective boards, publishes information useful to unit owners, associations and their respective boards and responds to relevant inquiries by providing educational materials and directing citizens to relevant resources.
- The Ombudsperson has developed and posted a robust library of publications on its website. https://idfpr.illinois.gov/CCICO

Scholarship Recipients Spotlight

"I appreciate the Illinois Minority Scholarship Program for allowing me to explore new opportunities by funding my real estate classes which led to my real estate license. This at a time, when I was between jobs and needed a new direction."
- Ronald Thomas

"I couldn’t be more grateful to have received the Illinois Minority Real Estate Scholarship. It’s truly a gem that gave me the ability to focus on the advancement of my real estate education without the financial stress associated with learning. I was indecisive about pursing another career during the pandemic. However, this scholarship provided the opportunity to take that next step of making my dream of becoming a real estate agent into a reality."
- Kristen Nuñez
About the Office of Innovation

The Office of Innovation promotes responsible innovation in the industries and professions regulated by IDFPR. The Office meets with and provides resources to innovators, entrepreneurs, and consumer advocates, and it also identifies and researches emerging marketplace risks, trends, and opportunities related to innovation. In addition, the Office develops and coordinates innovation policy initiatives across IDFPR’s Divisions of Banking, Financial Institutions, Real Estate, and Professional Regulation, as well as work with other state and federal regulators.

The Office of Innovation has two main functions. First, the Office serves as a central point of contact at IDFPR for established firms and start-ups launching innovative products and services. Recently, that often means “fintech” companies and applications of technology to the financial sector, particularly in the following areas:

- **Crypto and Digital Assets**
- **Embedded Finance and Fintech-Bank Partnerships**
- **Advanced Computing and Data Analytics**

In addition to these three areas of focus, the Office’s door is open for discussions to help innovators in any of IDFPR’s regulated industries and professions to navigate regulatory approvals across IDFPR’s four divisions. The Office also welcomes conversations with anyone interested in responsible innovation in Illinois. Interested parties can learn more and get in touch with the Office of Innovation at [https://idfpr.illinois.gov/About/innovation.asp](https://idfpr.illinois.gov/About/innovation.asp).

Second, the Office coordinates innovation policy for IDFPR leadership so that IDFPR as a regulatory agency can keep up with the often-rapid pace of innovation and avoid organizational silos across its four divisions. Currently, the Office is coordinating state policy on crypto and digital assets with the Division of Banking and Division of Financial Institutions in order to better protect consumers, fill regulatory gaps, and reduce regulatory redundancies. The Office also works with other state and federal regulators to harmonize regulatory approaches to innovative companies where appropriate.
Highlights of First Six Months of Operations
IDFPR’s first Regulatory Innovation Officer, David DeCarlo, joined the Office of Innovation in December 2021 from his prior position with IDFPR as Deputy General Counsel for Banking. Highlights of the Office of Innovation’s operations over the last six months include the following:

- Hosted Fintech Roundtable in January 2022 with Illinois legislators, banking and fintech leaders, and advocates/experts.
- Presented at the Illinois Bankers Association’s Economic Investment Day in March 2022 on the Office of Innovation and recent developments at IDFPR.
- Built “landing page” on IDFPR website for innovators and consumer advocates to get in touch with the Office of Innovation: https://idfpr.illinois.gov/About/innovation.asp.
- Developed near-term hiring plan to staff the Office of Innovation with legal and policy advisors and five-year strategic plan for further growth of the office and its functions.
- Kicked off series of meetings on crypto assets with legislators, other state and federal regulators, market participants, and advocates/experts.

Legislative Spotlight: Special Purpose Trust Company Bill
Over the last fiscal year, staff from IDFPR’s Division of Banking, Office of Innovation, and Office of Legal Affairs have met with legislators, stakeholders in the banking and fintech sectors, independent experts, consumer advocates, and other state and federal regulators to discuss ways to improve the safekeeping of crypto assets by financial institutions on behalf of retail and institutional investors.

These meetings led to a bill pending before the Illinois General Assembly. House Bill 3968 (Rep. Croke), passed by the Illinois House last year and reintroduced this year as Senate Bill 3435 (Sen. Ellman), would amend the Illinois Corporate Fiduciary Act to clarify the Division of Banking’s authority to charter special purpose trust companies.

In summary, the bill would apply aspects of the existing regulatory framework for corporate fiduciaries as well as enhance the Division of Banking’s rulemaking power to promote the financial soundness of special purpose trust companies, define the appropriate scope of their activities, and protect consumers. Banks and independent trust companies that already have authority to act as an Illinois corporate fiduciary would not require additional licensure under the bill.
About the Office of Legislative Affairs

The Office of Legislative Affairs manages and responds to the multitude of constituent-related inquiries IDFPR receives from elected officials, the Governor’s Office, industry groups, and from constituents directly. The vast majority of inquiries center on businesses and licensees needing help obtaining or renewing a license.

Once an inquiry is received, the Office of Legislative Affairs works closely with various individuals in IDFPR’s Licensing and Testing Units to resolve the inquiries and provide every Illinois resident and business the support they need and deserve.

2022 Spring Legislation Impacting the Illinois Department of Financial and Professional Regulation

**Senate Bill 145** (Rep. Willis/Sen. Murphy) was signed into law as Public Act 102-0735 on May 6, 2022. This legislation allows physician assistants to begin working prior to their notice of collaboration is filed with IDFPR.

**House Bill 4462** (Rep. Hoffman/Sen. Munoz) was signed into law as Public Act 102-0774 on May 13, 2022. This legislation makes various updates to the Illinois Credit Union Act sought by the Illinois Credit Union League. Among other provisions, this legislation allows credit unions to amend their field of membership to service target markets and to invest into financial technology companies.

**House Bill 4797** (Rep. LaPointe/Sen. Villa) was signed into law as Public Act 102-0785 on May 13, 2022. This legislation makes an addition to the exemptions section of the Clinical Social Work and Social Work Practice Act by providing that the Act does not prohibit non-residents from performing social work via telehealth in Illinois with non-residents with whom they have a preexisting therapeutic relationship, for 5 days in one month, or 15 days in one year. It also creates a second exemption for Illinois college students, allowing them access to their non-resident social worker via telehealth.

**House Bill 4922** (Rep. Moeller/Sen. Bush) was signed into law as Public Act 102-0786 on May 13, 2022. This legislation allows for the Department of Financial and Professional Regulation to issue a certified registered nurse anesthetist license to an advanced practice registered nurse who does not have a graduate degree, applies for licensure before July 1, 2028.

**House Bill 4929** (Rep. Mah/Sen. Murphy) was signed into law as Public Act 102-0788 on May 13, 2022. This legislation allows licensed optometrists in Illinois to administer the COVID-19 vaccine upon completion of training to patients 17 years of age and older.

**House Bill 5465** (Rep. Mah/Sen. Aquino) was signed into law as Public Act 102-0812 on May 13, 2022. This legislation creates a Task Force to address removing barriers to licensure and practice for health care professionals licensed and practicing in other countries to get licensed and practice in Illinois; address the healthcare workforce shortage; and protect the safety of patients and the broader public.
**Senate Bill 1099** (Rep. Tarver/ Sen. Collins) was signed into law as Public Act 102-0987 on May 27, 2022. This legislation creates the Consumer Legal Funding Act, which establishes regulations, under the authority of IDFPR, for companies which provide funding to individuals with pending legal claims during their civil litigation.

**Senate Bill 2243** (Rep. Costa Howard/Sen. Murphy) was signed into law as Public Act 102-0993 on May 27, 2022. This legislation creates the Music Therapy Licensing and Practice Act. This Act will provide for licensure of professional music therapists and clinical music therapists by IDFPR.

**House Bill 4769** (Rep. Conroy/Sen. Bennett) was signed into law as Public Act 102-0953 on May 27, 2022. This legislation creates the Behavior Analyst Licensing Act. This legislation will provide for licensure of behavior analysts, assistant behavior analysts, and behavior technicians by IDFPR.

**House Bill 4410** (Rep. Robinson/Sen. Hunter) was signed into law as Public Act 102-0934 on May 27, 2022. This legislation creates the Real Estate Valuation Task Force Act to address the racial inequality that exists in home values and to which IDFPR will designate one member and provide administrative support.

**House Bill 5576** (Rep. Ammons/Sen. Koehler) was signed into law as Public Act 102-0984 on May 27, 2022. This legislation establishes various additional factors which must be studied and included in the sunset reports of acts subject to the Regulatory Sunset Act.

**House Bill 5575** (Rep. Ammons/Sen. Jones) was signed into law as Public Act 102-1078 on June 10, 2022. This legislation would create the Comprehensive Licensing Information to Minimize Barriers Task Force Act to conduct an analysis on the barriers to licensure for low- and middle-income licensed professions and to which IDFPR will designate one member and provide administrative support.

**House Bill 4158** (Rep. Croke/Sen. Feigenholtz) was signed into law as Public Act 102-0921 on May 27, 2022. This legislation extends the repeal of the Condominium and Common Interest Community Ombudsperson Act from July 1, 2022 to January 1, 2024. The legislation also requires homeowners’ associations and condo associations to maintain records of reserve studies.

**Senate Bill 3617** (Rep. Conroy/Sen. Fine) was signed into law as Public Act 102-1053 on June 10, 2022. This legislation allows for pathways to licensure through renewal or restoration for various mental health Acts depending on how long a licensee has been out of practice. This legislation is an extension of the executive orders issued by the Governor during the COVID-19 pandemic to address the mental health worker shortage by temporarily allowing licensees out of practice for five years or less to activate their license without showing proof of fitness, such as continuing education completion, passage of an additional examination, or the payment of a fee.

**Other IDFPR Legislative Initiatives**

**Division of Banking**

**House Bill 5194** (Rep. LaShawn Ford/Sen. Doris Turner) was signed into law as Public Act 102-0802 on May 13, 2022. This legislation creates the Banking Development District Act, which encourages the establishment of bank branches for banking services in geographic locations where there are the greatest underbanked and unbanked populations. Under the Act, local governments and depository institutions will be able to partner together to apply for the creation of a banking development district in an unbanked or underbanked area.
Division of Real Estate

**House Bill 5167** (Rep. Kathleen Willis/Sen. Emil Jones III) was signed into law as Public Act 102-0970 on May 27, 2022. This legislation amends various acts under the jurisdiction of the Division of Real Estate (“DRE”) to ensure consistent statutory language and regulatory standards across DRE statutes.

Division of Professional Regulation

**House Bill 4665** (Rep. Theresa Mah/Sen. Emil Jones III) was signed into law as Public Act 102-0945 on May 27, 2022. This legislation extends the sunset of the Dietitian Nutritionist Practice Act to ensure continuity of regulation and modernize the Act to ensure that consumers are protected and that the law is implemented in an efficient manner.

**Senate Bill 4013** (Sen. Emil Jones III/Rep. Theresa Mah) was signed into law as Public Act 102-0878 on May 13, 2022. This legislation extends the sunset of the Licensed Clinical Professional Counselors Act and makes various other technical updates.

**Senate Bill 4014** (Sen. Emil Jones III/Rep. Theresa Mah) was signed into law as Public Act 102-0879 on May 13, 2022. This legislation extends the sunset of the Wholesale Drug Distribution Licensing Act and makes various other technical updates. There will be additional conversations this summer to address the outstanding issue of “virtual wholesale distributors.”

**Senate Bill 4016** (Sen. Emil Jones III/Rep. Theresa Mah) was signed into law as Public Act 102-0880 on May 13, 2022. This legislation extends the sunset of the Naprapathic Practice Act. Additionally, it creates a Board of Naprapathy within IDFPR, increases age requirement for licensure to 21 years of age, and raises education requirement to four-year college level graduate. It also makes updates for conformity and consistency across IDFPR’s other licensing acts.

**Senate Bill 4017** (Sen. Emil Jones III/Rep. Theresa Mah) was signed into law as Public Act 102-0881 on May 13, 2022. This legislation extends the sunset of the Funeral Directors and Embalmers Licensing Code and makes various other technical updates.

**Senate Bill 4018** (Sen. Emil Jones/Rep. Theresa Mah) was signed into law as Public Act 102-0882 on May 13, 2022. This legislation extends the sunset of the Pharmacy Practice Act and makes various other technical updates.

Division of Financial Institutions

**Senate Bill 3787** (Sen. John Connor/Rep. Jonathan Carroll) was signed into law as Public Act 102-0858 on May 13, 2022. This legislation amends the Illinois Credit Union Act to allow IDFPR to accept examinations from either the National Credit Union Administration (NCUA) or American Share Insurance (ASI) on an alternating basis with IDFPR’s own examination.

**House Bill 5220** (Rep. Mark Walker/Sen. Ann Gillespie) was signed into law as Public Act 102-0975 on May 27, 2022. This legislation makes technical edits to the Collection Agency Act to move collection agency regulation from the Division of Professional Regulation to the Division of Financial Institutions.
Human Resources

About Human Resources

Human Resources is committed to advancing IDFPR’s mission and strategic priorities to protect the residents of Illinois. We will accomplish this by serving the state in an ethical fashion along with striving to create a workplace culture of productivity, engagement, unity, and inclusion to provide the agency with the most innovative and talented workforce.

As part of the Secretary’s Office, we are guided by three principles of work: ethics, efficiency, and fostering success.

IDFPR at a Glance: FY 2022 (as of 6/30/22)

427 Total Permanent Staff

Full Time Staff
• Union - 323
• Exempt - 54
• Merit Comp - 50

Personal Service Contracts
(individuals who work at IDFPR on contract)
• DPR Coordinators - 4
• Athletics - 14
• Law Clerks - 21

75 Day Retiree Appointments
• Division of Banking – 12
• Division of Financial Institutions - 1

Interns
• United Chinese Americans (UCA IL) Summer Internship
• Michael Curry
• University of Illinois Springfield Graduate Public Service Internship
Human Resources

Human Resources Highlights

Filled Vacancies - Separations - Postings
All IDFPR job vacancies are posted and filled in accordance with all applicable state laws, rules, and regulations that govern the state of Illinois hiring process. IDFPR is committed to creating a diverse workforce that is representative of the residents it serves. This commitment includes fostering and maintaining a workplace where everyone is valued for their skills, experience, and unique perspectives and all employees have an opportunity to participate and contribute.

FY 22 Filled Vacancies
- Quarter #1 (Q1) - 12
- Quarter #2 (Q2) - 23
- Quarter #2 (Q3) - 22
- Quarter #4 (Q4) - 30

FY 22 Employee Separations
- Quarter #1 (Q1) - 14
- Quarter #2 (Q2) - 1
- Quarter #2 (Q3) - 13
- Quarter #4 (Q4) - 23

FY 22 Job Vacancies Posted
- Quarter #1 (Q1) - 28
- Quarter #2 (Q2) - 27
- Quarter #2 (Q3) - 27
- Quarter #4 (Q4) - 34

IL ACTS Human Capital Management ("HCM")
The State of Illinois is currently in the process of modernizing its state hiring system, the HCM program is currently transitioning to a different system integrator ("SI") to assist with the upcoming HCM implementation - with project set to re-initiate in April 2022. The total project duration is estimated to be 24 months, with launches tentatively planned for Q1 2023 and Q1 2024.

By Q2 ’22 end
- Finalized and aligned on SoW with SI
- Reinitiated HCM project and onboarded new SI
- Completed Design Syndication sessions and new SI
- Completed OCM exec series with key agency leads

By Q2 ’23 end
- Fully deployed Onboarding, Learning management, EC, Performance management, and Compensation modules – Go – Live April ’23

By Q2 ’24 end
- Fully deployed Payroll and WFS modules – Go-live April ’24

By Q4 ’22 end
- Completed Design, Build, and Unit Testing for Onboarding, Learning Management, Performance Management, and Compensation modules

By Q’23 end
- Completed Design, Build, Unit, User testing for Payroll and WFS modules
Fiscal Overview

IDFPR operations are self-funded by initial and renewal licensure fees, examinations, and levied fines from regulated individuals and industries. No support is provided by the State’s General Revenue Fund.

IDFPR makes an annual appropriation request to the Governor’s Office of Management and Budget (GOMB) who then submits a comprehensive plan of all agencies and departments that report to the Governor to the Illinois General Assembly for approval. Once the legislation that contains the budget requests is approved by both houses of the Illinois General Assembly, legislation is submitted to the Governor to sign into law. Appropriation gives authority for the Department to make expenses as allotted and have those expenses paid out by the Illinois State Comptroller’s Office.

The annual appropriation request is made to support the staff and operations required to regulate and enforce Illinois State statutes as outlined by the Acts of the regulated professions within the purview of the Department. IDFPR manages 26 separate state dedicated purpose funds that are subject to the appropriations process. These funds are divided into four operational Divisions: Division of Banking, Division of Financial Institutions, Division of Professional Regulations and Division of Real Estate, all who report to the agency head, the Secretary of the Illinois Department of Financial and Professional Regulation.

Data source: The Illinois Office of Comptroller’s website: [https://illinoiscomptroller.gov/](https://illinoiscomptroller.gov/)

### Appropriations by Division

<table>
<thead>
<tr>
<th>Division</th>
<th>FY21</th>
<th>FY22</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Amount</td>
<td>Amount</td>
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<tr>
<td>Division of Banking</td>
<td>$23,116,200.00</td>
<td>$24,245,200.00</td>
<td>$1,129,000.00</td>
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<tr>
<td>Division of Financial Institutions</td>
<td>$11,372,500.00</td>
<td>$11,088,000.00</td>
<td>-$284,500.00</td>
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<tr>
<td>Department of Professional Regulation</td>
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<td>$86,218,800.00</td>
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<td>Division of Real Estate</td>
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<td>$8,636,400.00</td>
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Fiscal Operations

Appropriations by Fund

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<th>Fund Name</th>
<th>Fund</th>
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<th>FY22</th>
<th>Change</th>
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<th>%</th>
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<tr>
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<td>$3,797,400.00</td>
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<td>Pawnbroker Regulation</td>
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<td>Savings Bank Regulatory</td>
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<td>Bank &amp; Trust Company</td>
<td>795</td>
<td>$18,443,600.00</td>
<td>$19,613,500.00</td>
<td>$1,169,900.00</td>
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<td>DOB Total</td>
<td></td>
<td>$23,116,200.00</td>
<td>$24,245,200.00</td>
<td>$1,129,000.00</td>
<td>4.88%</td>
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<td>Financial Institutions</td>
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<td>Credit Union</td>
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<td>DFI Total</td>
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<td>$5,174,600.00</td>
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<td>IL State Pharmacy Disciplinary</td>
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<td>Compass Use Med. Cannabis</td>
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<td>IL State Medical Disciplinary</td>
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<td>Reg. CPA Admin &amp; Disciplinary</td>
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<td>Professional Reg. Evidence</td>
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<td>Professions Indirect Cost</td>
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<td>Nursing Dedicated &amp; Professional</td>
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<td>Optometric Licensing &amp; Disciplinary Board</td>
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<td>Athletics Supervision and Reg.</td>
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<td>Cemetery Oversight Licensing &amp; Disc.</td>
<td>792</td>
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<td>IL State Dental Disciplinary</td>
<td>823</td>
<td>$1,174,800.00</td>
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<td>Design Professional Admin &amp; In</td>
<td>888</td>
<td>$919,700.00</td>
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<td>Cannabis Regulation</td>
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<td>IL State Podiatric Discipline</td>
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<tr>
<td>DPR Total</td>
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<td>$86,218,800.00</td>
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<td>22.77%</td>
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<td>Appraisal Administration</td>
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<td>Home Inspector Administration</td>
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<td>Comm. Assoc. Manager Licensing &amp; Disc.</td>
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<td>Real Estate Research &amp; Education</td>
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<tr>
<td>Real Estate License Administration</td>
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<td>$6,627,500.00</td>
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<td>-$155,700.00</td>
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</tr>
<tr>
<td>DRE Total</td>
<td></td>
<td>$8,364,300.00</td>
<td>$8,636,400.00</td>
<td>$272,100.00</td>
<td>3.25%</td>
<td></td>
</tr>
<tr>
<td>Agency Total</td>
<td></td>
<td>$113,081,600.00</td>
<td>$130,188,400.00</td>
<td>$17,106,800.00</td>
<td>15.13%</td>
<td></td>
</tr>
</tbody>
</table>
Appropriated Expenditures

As previously noted, appropriated expenditures, once signed into law, pay for staff and operations required to regulate and enforce Illinois statutes as outlined by the Acts of the regulated professions within the purview of the Department. The chart below categorizes the types of expenses that typically occur each fiscal year. Consistent with each annual trend, staff salaries and related payroll benefits are the largest expenses, as staff is the Department’s largest commodity.

### Comparison of FY21 to FY22 Appropriated Expenditures

<table>
<thead>
<tr>
<th>Division</th>
<th>FY21</th>
<th>FY22</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$79,384,534.50</td>
<td>$82,548,288.55</td>
<td>$3,163,754.05</td>
</tr>
<tr>
<td>Division of Banking</td>
<td>$16,464,476.28</td>
<td>$17,273,117.91</td>
<td>$808,641.63</td>
</tr>
<tr>
<td>Division of Financial Institutions</td>
<td>$8,537,159.73</td>
<td>$8,953,447.31</td>
<td>$416,287.58</td>
</tr>
<tr>
<td>Department of Professional Regulation</td>
<td>$48,146,855.21</td>
<td>$49,448,880.40</td>
<td>$1,302,025.19</td>
</tr>
<tr>
<td>Division of Real Estate</td>
<td>$6,236,043.28</td>
<td>$6,872,842.93</td>
<td>$636,799.65</td>
</tr>
<tr>
<td>Agency Total</td>
<td>$79,384,534.50</td>
<td>$82,548,288.55</td>
<td>$3,163,754.05</td>
</tr>
</tbody>
</table>

Change in %
- Division of Banking: 4.91%
- Division of Financial Institutions: 4.88%
- Department of Professional Regulation: 2.70%
- Division of Real Estate: 10.21%
- Agency Total: 3.99%
# Appropriated Expenditures by Fund

## Comparison of FY21 to FY22 Expenditures by Fund

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>FY21</th>
<th>FY22</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td></td>
</tr>
<tr>
<td>Residential Finance Regulatory</td>
<td>244</td>
<td>$3,374,958.16</td>
<td>$3,529,360.02</td>
</tr>
<tr>
<td>Pawnbroker Regulation</td>
<td>562</td>
<td>$173,271.22</td>
<td>$219,297.84</td>
</tr>
<tr>
<td>Savings Bank Regulatory</td>
<td>579</td>
<td>$78,463.20</td>
<td>$110,382.78</td>
</tr>
<tr>
<td>Bank &amp; Trust Company</td>
<td>795</td>
<td>$12,837,783.70</td>
<td>$13,414,077.27</td>
</tr>
<tr>
<td><strong>DOB Total</strong></td>
<td><strong>$16,464,476.28</strong></td>
<td><strong>$17,273,117.91</strong></td>
<td><strong>$808,641.63</strong></td>
</tr>
<tr>
<td>Financial Institutions</td>
<td>021</td>
<td>$5,896,266.62</td>
<td>$5,929,147.26</td>
</tr>
<tr>
<td>Credit Union</td>
<td>243</td>
<td>$2,640,893.11</td>
<td>$3,024,300.00</td>
</tr>
<tr>
<td><strong>DFI Total</strong></td>
<td><strong>$8,537,159.73</strong></td>
<td><strong>$8,953,447.21</strong></td>
<td><strong>$416,287.48</strong></td>
</tr>
<tr>
<td>General Professions Dedicated</td>
<td>022</td>
<td>$4,447,926.16</td>
<td>$4,183,384.55</td>
</tr>
<tr>
<td>IL State Pharmacy Disciplinary</td>
<td>057</td>
<td>$1,696,153.09</td>
<td>$1,895,954.48</td>
</tr>
<tr>
<td>Compassion Use Med. Cannabis</td>
<td>075</td>
<td>$1,110,359.50</td>
<td>$2,064,070.05</td>
</tr>
<tr>
<td>IL State Medical Disciplinary</td>
<td>093</td>
<td>$3,847,831.37</td>
<td>$4,373,169.51</td>
</tr>
<tr>
<td>Reg. CPA Admin &amp; Disciplinary</td>
<td>151</td>
<td>$595,180.71</td>
<td>$588,525.12</td>
</tr>
<tr>
<td>Professional Reg. Evidence</td>
<td>192</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Professions Indirect Cost</td>
<td>218</td>
<td>$28,319,612.74</td>
<td>$27,781,613.13</td>
</tr>
<tr>
<td>Nursing Dedicated &amp; Professional</td>
<td>258</td>
<td>$1,970,121.35</td>
<td>$1,513,572.75</td>
</tr>
<tr>
<td>Optometric Licensing &amp; Disciplinary Board</td>
<td>259</td>
<td>$187,531.35</td>
<td>$210,834.12</td>
</tr>
<tr>
<td>Athletics Supervision and Reg.</td>
<td>505</td>
<td>$0.00</td>
<td>$51.00</td>
</tr>
<tr>
<td>Cemetery Oversight Licensing &amp; Disciplinary</td>
<td>792</td>
<td>$823,056.66</td>
<td>$1,180,632.00</td>
</tr>
<tr>
<td>IL State Dental Disciplinary</td>
<td>823</td>
<td>$1,008,258.43</td>
<td>$811,373.54</td>
</tr>
<tr>
<td>Design Professional Admin &amp; In</td>
<td>888</td>
<td>$553,294.65</td>
<td>$583,554.51</td>
</tr>
<tr>
<td>Cannabis Regulation</td>
<td>912</td>
<td>$3,586,919.20</td>
<td>$4,262,145.64</td>
</tr>
<tr>
<td>IL State Podiatric Discipline</td>
<td>954</td>
<td>$610.00</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>DPR Total</strong></td>
<td><strong>$48,146,855.21</strong></td>
<td><strong>$49,448,880.40</strong></td>
<td><strong>$1,302,025.19</strong></td>
</tr>
<tr>
<td>Appraisal Administration</td>
<td>386</td>
<td>$636,379.00</td>
<td>$1,173,177.14</td>
</tr>
<tr>
<td>Home Inspector Administration</td>
<td>746</td>
<td>$81,557.32</td>
<td>$86,672.94</td>
</tr>
<tr>
<td>Comm. Assoc. Manager Licensing &amp; Disc.</td>
<td>829</td>
<td>$0.00</td>
<td>$71,467.47</td>
</tr>
<tr>
<td>Real Estate Research &amp; Education</td>
<td>849</td>
<td>$34,000.00</td>
<td>$34,000.00</td>
</tr>
<tr>
<td>Real Estate License Administration</td>
<td>850</td>
<td>$5,484,106.96</td>
<td>$5,507,525.38</td>
</tr>
<tr>
<td><strong>Division of Real Estate Total</strong></td>
<td><strong>$6,236,043.28</strong></td>
<td><strong>$6,872,842.93</strong></td>
<td><strong>$636,799.65</strong></td>
</tr>
<tr>
<td><strong>Agency Total</strong></td>
<td><strong>$79,384,534.50</strong></td>
<td><strong>$82,548,288.55</strong></td>
<td><strong>$3,163,754.05</strong></td>
</tr>
</tbody>
</table>
Revenues by Division

IDFPR receives revenues based on statutes and rules. Each regulated profession follows a different revenue cycle as well as a constantly changing licensed population. Revenues for the Division of Banking and Division of Financial are based on the asset sizes of regulated institutions. Revenues for the Division of Professional Regulation and Division of Real Estate are based on initial and renewal license population on two-, three- and four-year renewal cycles. In a given renewal year, the fee schedule is set at rates to support operations until the next renewal cycle.

<table>
<thead>
<tr>
<th>Division</th>
<th>FY21</th>
<th>FY22</th>
<th>Change ($)</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Division of Banking</td>
<td>$28,908,091.49</td>
<td>$48,995,613.78</td>
<td>$20,087,522.29</td>
<td>69.49%</td>
</tr>
<tr>
<td>Division of Financial Institutions</td>
<td>$13,914,710.67</td>
<td>$12,806,953.71</td>
<td>-$1,107,756.96</td>
<td>-7.96%</td>
</tr>
<tr>
<td>Department of Professional Regulation</td>
<td>$305,616,687.71</td>
<td>$413,513,460.08</td>
<td>$107,896,772.37</td>
<td>35.30%</td>
</tr>
<tr>
<td>Division of Real Estate</td>
<td>$11,202,716.19</td>
<td>$12,610,873.34</td>
<td>$1,408,157.15</td>
<td>12.57%</td>
</tr>
<tr>
<td><strong>Agency Total</strong></td>
<td><strong>$359,642,206.06</strong></td>
<td><strong>$487,926,900.91</strong></td>
<td><strong>$128,284,694.85</strong></td>
<td><strong>35.67%</strong></td>
</tr>
<tr>
<td>Fund Name</td>
<td>Fund</td>
<td>FY21</td>
<td>FY22</td>
<td>Change</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>------</td>
<td>---------------</td>
<td>---------------</td>
<td>---------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Residential Finance Regulatory</td>
<td>244</td>
<td>$8,309,688.52</td>
<td>$11,167,916.29</td>
<td>$2,858,227.77</td>
</tr>
<tr>
<td>Pawnbroker Regulation</td>
<td>562</td>
<td>$215,484.78</td>
<td>$206,640.00</td>
<td>-8,844.78</td>
</tr>
<tr>
<td>Savings Bank Regulatory</td>
<td>579</td>
<td>$602,546.74</td>
<td>$568,186.06</td>
<td>-34,360.68</td>
</tr>
<tr>
<td>Bank &amp; Trust Company</td>
<td>795</td>
<td>$19,780,371.45</td>
<td>$37,052,871.43</td>
<td>$17,272,499.98</td>
</tr>
<tr>
<td>DOB Total</td>
<td></td>
<td>$28,908,091.49</td>
<td>$48,995,613.78</td>
<td>$20,087,522.29</td>
</tr>
<tr>
<td>Financial Institutions</td>
<td>021</td>
<td>$9,444,065.58</td>
<td>$9,188,115.21</td>
<td>-255,950.37</td>
</tr>
<tr>
<td>Credit Union</td>
<td>243</td>
<td>$4,470,645.09</td>
<td>$3,618,838.50</td>
<td>-851,806.59</td>
</tr>
<tr>
<td>DFI Total</td>
<td></td>
<td>$13,914,710.67</td>
<td>$12,806,953.71</td>
<td>-1,107,756.96</td>
</tr>
<tr>
<td>General Professions Dedicated</td>
<td>022</td>
<td>$15,794,219.55</td>
<td>$17,441,897.94</td>
<td>$1,647,678.39</td>
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<tr>
<td>IL State Pharmacy Disciplinary</td>
<td>057</td>
<td>$2,191,144.84</td>
<td>$3,211,391.04</td>
<td>$1,020,246.20</td>
</tr>
<tr>
<td>Compassion Use Med. Cannabis</td>
<td>075</td>
<td>$35,897,850.66</td>
<td>$38,148,919.80</td>
<td>$2,251,069.14</td>
</tr>
<tr>
<td>IL State Medical Disciplinary</td>
<td>093</td>
<td>$21,967,495.43</td>
<td>$30,755,686.77</td>
<td>$8,788,191.34</td>
</tr>
<tr>
<td>Reg. CPA Admin &amp; Disciplinary</td>
<td>151</td>
<td>$344,059.81</td>
<td>$7,916,838.94</td>
<td>$7,572,779.13</td>
</tr>
<tr>
<td>Professional Reg. Evidence</td>
<td>192</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Professions Indirect Cost</td>
<td>218</td>
<td>$27,432,433.12</td>
<td>$13,428,810.01</td>
<td>-$14,003,623.11</td>
</tr>
<tr>
<td>Nursing Dedicated &amp; Professional</td>
<td>258</td>
<td>$11,193,885.31</td>
<td>$14,136,933.82</td>
<td>$2,943,048.51</td>
</tr>
<tr>
<td>Optometric Licensing &amp; Disc. Board</td>
<td>259</td>
<td>$196,444.82</td>
<td>$1,354,984.66</td>
<td>$1,158,539.84</td>
</tr>
<tr>
<td>Athletics Supervision and Reg.</td>
<td>505</td>
<td>$0.00</td>
<td>$7,978.95</td>
<td>$7,978.95</td>
</tr>
<tr>
<td>Cemetery Oversight Licensing &amp; Disc.</td>
<td>792</td>
<td>$2,268,981.48</td>
<td>$3,922,192.00</td>
<td>$1,653,210.52</td>
</tr>
<tr>
<td>IL State Dental Disciplinary</td>
<td>823</td>
<td>$420,919.10</td>
<td>$5,187,831.03</td>
<td>$4,766,911.93</td>
</tr>
<tr>
<td>Design Professional Admin &amp; In</td>
<td>888</td>
<td>$1,415,182.74</td>
<td>$1,721,711.40</td>
<td>$306,528.66</td>
</tr>
<tr>
<td>Cannabis Regulation</td>
<td>912</td>
<td>$186,002,336.36</td>
<td>$276,240,102.15</td>
<td>$90,237,765.79</td>
</tr>
<tr>
<td>IL State Podiatric Discipline</td>
<td>954</td>
<td>$491,734.49</td>
<td>$38,181.57</td>
<td>-$453,552.92</td>
</tr>
<tr>
<td>DPR Total</td>
<td></td>
<td>$305,616,687.71</td>
<td>$413,513,460.08</td>
<td>$107,896,772.37</td>
</tr>
<tr>
<td>Appraisal Administration</td>
<td>386</td>
<td>$855,894.12</td>
<td>$2,086,535.25</td>
<td>$1,230,641.13</td>
</tr>
<tr>
<td>Home Inspector Administration</td>
<td>746</td>
<td>$790,024.71</td>
<td>$431,669.21</td>
<td>-$358,355.50</td>
</tr>
<tr>
<td>Real Estate Audit</td>
<td>750</td>
<td>$780.09</td>
<td>$718.08</td>
<td>-$62.01</td>
</tr>
<tr>
<td>Comm. Assoc. Manager Lsns. &amp; Disc.</td>
<td>829</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Real Estate Research &amp; Education</td>
<td>849</td>
<td>$146,887.01</td>
<td>$2,790.97</td>
<td>-$144,096.04</td>
</tr>
<tr>
<td>Real Estate License Administration</td>
<td>850</td>
<td>$9,409,130.26</td>
<td>$10,089,159.83</td>
<td>$680,029.57</td>
</tr>
<tr>
<td>DRE Total</td>
<td></td>
<td>$11,202,716.19</td>
<td>$12,610,873.34</td>
<td>$1,408,157.15</td>
</tr>
<tr>
<td>Agency Total</td>
<td></td>
<td>$359,642,206.06</td>
<td>$487,926,900.91</td>
<td>$128,284,694.85</td>
</tr>
</tbody>
</table>
As part of the Governor’s Office initiative and IDFPR’s dedication to bridge the gap between the constituents and people we serve and the resources they need, the agency has moved forward with creating and implementing our Language Access Plan (“LAP”). The goal of all language access planning and implementation is to ensure that our agency communicates effectively with limited English proficient (“LEP”) individuals. IDFPR considers an LEP person as someone who is not able to speak, read, write, or understand the English language at a level that allows them to interact effectively with the Agency. An LEP person maintains the right to self-identify, as well as the right to indicate their language of preference, particularly as it relates to information technology delivery.

In March 2022, IDFPR’s Deputy Director of Administrative Services, Amanda Phelps, took the lead as IDFPR’s Language Access Plan Coordinator. The Language Access Plan Coordinator is charged with overseeing the Agency’s LAP initiatives, serves as point person internally and externally for the implementation and compliance of the Plan, and works closely with the Language Access Plan Working Group. The LAP Working Group is composed of a crew of seven (7) IDFPR employees dedicated to cultivating a diverse, equitable, and inclusive environment through the elimination of language barriers. IDFPR LAP Working Group participants include:

- Amanda Phelps, Language Access Plan Coordinator
- Brandon Purcell, Chief Operating Officer
- Temi Bennet, Senior Deputy General Counsel
- Tyler Hanners, Director of Human Resources
- Dinorah Jimenez, Administrative Services Manager (Chicago)
- Chet Reynolds, Administrative Services Manager (Springfield)
- Chris Slaby, Public Information Officer

Upon review of IDFPR’s language access needs, our call center reported a grand total of 1,966 calls between August of 2021 and March of 2022 which required language line usage.

<table>
<thead>
<tr>
<th>Language Line Usage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years</td>
</tr>
<tr>
<td>2021</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>2022</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Grand Total</td>
</tr>
</tbody>
</table>

Of those calls the primary language accessed was Spanish (1,949). Other languages documented included Arabic (2), Cantonese (1), French (7), Italian(2), Polish (2), Ukranian (1), and Vietnamese (2). It is important to note that the call center’s interpretations services includes more 200+ global languages.
Although IDFPR's Springfield reception did not receive requests for language access services, the agency does have over-the-phone interpreting services via Propio, a national language service which includes 300+ languages.

While IDFPR's Language Access Plan is still being developed, exciting initiatives are in the works including: the origination of the Language Access Services Brochure, trainings for frontline staff in language services, development of policies and procedures, on-site access to tools like "I Speak" cards, reception signage, translated complaint forms accessible via our website for LEP individuals who feel language access services were not met, video translation services for American Sign Language ("ASL") and Mexican Sign Language (Lengua de Señas Mexicana, or "LSM").

As the agency continues to move forward with our LAP approach, the Language Access Plan Working Group will continue to monitor access to language service needs and adapt our plan accordingly. In continuing to shape and execute our LAP, we are ensuring that effective communication, via protocols and procedures taken by IDFPR, can be exhibited universally at all points of contact between an LEP person and our agency for any IDFPR Program, Service, and Activity.

**Advancing Diversity, Equity, and Inclusion in Illinois**

In FY22, IDFPR took steps to advance Diversity, Equity, and Inclusion ("DEI") as a key component for the IDFPR's workforce and policy initiatives and implementation. From Freeport to Cairo, the population of Land of Lincoln is one of the most diverse of any state in the country. It is therefore critical to IDFPR's mission that professional opportunities across the state are equitable and inclusive to meet the needs of a diverse population. Here are some of the steps IDFPR has taken in the past year to make that a reality:

**IDFPR**

- In May 2022, IDFPR published its annual report to comply with Public Act 100-286. The report contains valuable and insightful information about the applicants for the Department's licensed professions, with a focus on those who have past criminal convictions and the outcomes of those applications. Of more than 1,100 applicants in 2021 with past criminal records, none were denied a license, in whole or in part, because of their conviction. This improvement was an intentional move by the Department to review on a case-by-case basis whether a past criminal conviction should impact an applicant's ability to enter a profession. The full report may be found online here.

**Division of Banking**

- **Implementation of the Illinois Community Reinvestment Act:** Jointly with the Division of Financial Institutions, held four public hearings in fall and winter 2021 for rules regarding implementation of the Illinois Community Reinvestment Act ("CRA"). The Division is drafting rules for summer 2022 submission. The CRA program is an initiative of the legislative Black Caucus to create more equitable banking practices in Illinois.
- **Passage of the Illinois Banking Development Districts:** A Division of Banking initiative to create an incentive program for banking branches to move to underserved communities. Requires banks to work on a strategic plan with communities before being approved. The bill passed the legislature and will be implemented in 2023.
Language Access Plan & DEI Initiatives

- **Banking Apprenticeships**: Working with the Illinois Department of Commerce and Economic Opportunity (DCEO) and two potential pilot banks in the Quincy region to create banking apprenticeship programing that will provide avenues for people of color to get into banking positions that have upward mobility.
- **Public Library Banking**: Working with the Chicago Public Library System to pilot banking branches in libraries located in underserved areas to increase access to Bank On-style safe financial services.
- **Financial Literacy Programming**: Working on expanding financial literacy services for women with the Lt. Governor’s office.

**Division of Financial Institutions**

- **Hiring and Promoting Staff**: Since 2018, DFI has made great strides in hiring and promoting staff who reflect the diversity of our great state. Six out of the seven supervisory or executive staff in DFI are people of color or women. Three out of the seven are women, two are Latino, two are Black, three are white, and one is a veteran. DFI has also worked to incorporate inclusive language in its work in informational communications, legislation, and rulemaking.
- **Backing Legislation to Increase Financial Inclusion**: DFI actively supported several bills that have increased financial inclusion for low- and moderate-income (LMI) Illinoisans, a group disproportionately comprised of people of color. The Predatory Loan Prevention Act reduced the supply of predatory loans by capping interest rates on non-bank consumer loans at 36% APR saving mostly LMI Illinoisans – and disproportionately people of color – hundreds of millions of dollars annually in interest and fees. An analysis by Woodstock Institute found that in 2019, communities of color comprised 47% of the population of Chicago but took out 72% of the city’s payday loan.
- DFI is working with DOB to file Illinois Community Reinvestment Act (CRA) rules this summer or fall.

**Division of Professional Regulation**

- **Translating and making available** public-facing documents in Spanish and Mandarin.
- **Implementing statutory changes** to the Civil Administrative Code that allows applicants to provide an individual taxpayer identification number as an alternative to providing a social security number when applying for a license.
- **Issuing temporary authorization** to international medical graduates who hold a medical license in a foreign country.

**Division of Real Estate**

- **Doubling of the Real Estate Minority Scholarship**: Per statue, $15,000 shall be used to fund a scholarship program for persons of minority racial origin who wish to pursue a course of study in the field of real estate. DRE has continued its commitment to double the scholarship amount to $30,000. The program offers scholarships in the amount of $500; this means the number of scholarships awarded annually has double from 30 to 60.
- **Internal Training for DRE Investigators**: Hope Fair Housing presented a training session on Fair Housing laws in June 2022 for investigators who handle discrimination cases.
Language Access Plan & DEI Initiatives

Office of Legislative Affairs

• **HB 4410** - Real Estate Valuation Task Force - Seeks to address the long documented racial inequality that exists in home values and evaluate whether there are any barriers to entry that are disproportionately preventing minorities from entering into the appraisal profession

• **HB 5575** - Barriers to Licensure Task Force - Seeks to identify any unintended barriers to entry caused by occupational licensing regulations, processes, procedures, and statutory requirements for IDPFR-licensed professions

• **HB 5576** - Changes to Regulatory Sunset Act - Adds several provisions to be included in Regulatory Sunset Reports focused on the impacts a given act may have on equitable access to quality jobs and economic opportunities

• **HB 5465** - International Healthcare Training Task Force - Seeks to address barriers to licensure health care professionals who received training and licensure in other countries

Administrative Services

Our Chicago Office Relocates!

On October 22, 2021, IDFPR officially moved an estimated 150 staff members from our Chicago Headquarters at the James R. Thompson Center (JRTC) to the 5th and 8th floors of the 555 W. Monroe Street building. The new facility offers IDFPR staff and the public we serve a major upgrade.

The move also allowed IDFPR to engage in some house cleaning in accordance with record retention requirements and guidance set forth by our Records Services Office.

During the move, it was determined that a total of **2,347** boxes were handled at the JRTC:

- 1,307 sent to Springfield records for retention
- 750 kept and sent to 555 W. Monroe Street
- 290 went to shred
IDFPR Springfield Office Remodel & Security Measures

The agency’s Administrative Services Unit worked with Central Management Services (“CMS”) on increasing IDFPR’s Springfield facilities security. On July 1, 2022 we added first floor security guards in conjunction with a guard station. The agency is requiring members of the public to check-in with security and sign-in on the visitors log as well as signing out upon exiting the facility. On September 13, 2022 badge readers were installed and fully activated, employees have to scan their state issued badges in order to access the building during designated work hours.

In addition to the security measures, our Springfield facility received some necessary renovations which began October 13, 2021 and ended February 28, 2022.

FY22 Professional Licensing Call Center Stats

Phone Statistics
697,400 calls received
4 minutes 52 second: average queue time
6 minutes 57 seconds: average handle time
42% of calls ended by caller
6 minutes 28 seconds: average wait time before a caller hung up

Virtual Queue Statistics
29,329 - average number of callback requests each month
46 minutes 7 seconds: average time for a callback to be made
10,847: average number of callbacks rejected

Notes:
***September 7, 2021: Virtual Queue was implemented.
***December 2021 had the highest Call Volume at 105,418 for the entire FY22 due to inquiries about professional license renewal deadlines.
The highest number of case dispositions at 39.65% were Portal Renewals under Professional Regulation.
Administrative Services

Annual Inventory and Portable Equipment
Administrative Services completed IDFPR’s Annual Physical Inventory for Chicago, Des Plains, and Springfield facilities including portable equipment. Portable equipment is defined as, but not limited to, the following types of assets: cell phones, laptops, hot spots, voice recorders, transcription kits, printers, scanners, etc.

Administrative Services accounted for 236 IDFPR owned trackable assets valued at $1,494,348.21 with a 100% success rate! We also assisted DOIT with the annual inventory of their assets and successfully located more than 1,800 IT assets on their behalf.

Strategic Records Project
In CY2021, IDFPR’s Executive Staff approved the Project Proposal for a Strategic Records Project (“SRP”). The SRP is a three-phase plan to develop and implement the agency’s transition from multiple diverse current record keeping systems to a digital record keeping system encompassing past, present, and future agency records. The goal of the project is to standardize unit record keeping improving ease of retrieval, management, and retention.

• **Phase I** of the project focuses on the agency’s historic records and includes an inventory and audit of agency records to identify unit processes, file formats and locations. New staff were hired and trained in the Record Services Office to prepare for the initiation of project activities during CY2021. The second stage was launched in April 2022 with the Records Officer and SRP Project Manager interviewing the agency’s unit managers and supervisors. The interviews collected data for the inventory and audit that will be analyzed to determine new record keeping methods, standard format, and new archival and retrieval processes. The material compiled from the unit interviews will be used to generate a conversion process for electronic record keeping functionality. Information related to the eventual upgrade of ILES/CLEAR will also be gathered to document the use of the agency tracking databases as record repositories. Phase I is expected to conclude in FY2023.

• **Phase II** will concentrate on current agency records as they are created and retained in real time. New procedures recommended in the Phase I audit will be implemented and tested for the eventual adoption of the new electronic archival system. Phase II activities will coincide with Phase I in FY2023 and is expected to conclude in FY2024 with the drafting of revisions to the IDFPR’s retention schedules to reflect the digital record keeping methods and new record types.

• **Phase III** will finalize the transition from current methods to the future electronic archival and retrieval processes. Activities included in Phase III are purchasing required software and hardware to maintain electronic record keeping, training staff on new procedures and equipment, adopting universal indexing for digital records, as appropriate, and implementing new retention schedules. Phase III may begin as early as late FY2023 and is anticipated to conclude in FY2026.

Upon completion of all preparatory phases, new digital archival repository and retrieval methods and updated retention schedules reflecting new processes and record types will be executed.

Digital records will aid the hybrid work schedule by increasing the security of agency records and increasing the volume of records accessible for hybrid work environments.

IDFPR’s Record Services Office currently retains approximately 7,000 boxes, 10,000 microfilm reels, 32,000 microfiche films and 100,000 historic Professional Regulation license index cards. Record Services staff access the non-digital records daily to respond to agency staff and public requests for IDFPR records. The quantity of non-digital records held in the Record Services Office increased by almost 25% when most of the agency’s physical records located in Chicago were transferred to Springfield with the closure of the JRTC in late 2021.
Public Outreach by IDFPR in FY22

IDFPR is committed to ensuring vital updates and information is effectively communicated to the licensees we oversee, consumers throughout Illinois, and the talented, hard-working team members who serve the people of Illinois at IDFPR.

IDFPR Logo Updated

In the summer of 2021, IDFPR updated its logo to a more modern style and one that highlights the four divisions that comprise the Department. This was an interagency effort where multiple designs were presented to the IDFPR team to vote upon which one should represent the Department moving forward. Of 268 employees who voted on a selection of three designs, more than half chose the logo that represents IDFPR today on our website, publications, letterhead, and other public-facing materials.

Increased Presence on Social Media

IDFPR maintains an active social media presence to provide critical updates for licensees and to answer questions about the professional licensing process. These efforts in turn increase the number of followers on each of IDFPR’s social media platforms, meaning future posts will reach an even greater number of individuals.

Facebook
611,617 people reached through posts (increase of 288% from FY21)
19,104 total followers (including 6,691 new followers in FY22)
Most popular posts:
  • April 5, 2022 - Licensing update for nurses (294,254 people reached)
  • May 3, 2022 - Follow-up licensing update for nurses (133,537 people reached)
  • September 1, 2021 - License renewal deadline extended for several professions (93,934 people reached)

Twitter
  • 358,800 people reached through posts (increase of 24% from FY21)
  • 1,772 total followers (including 344 new followers in FY22)

Linkedin
  • 12,477 page views (increase of 485% from FY21)
  • 6,633 unique visitors (increase of 484% from FY21)

Instagram
  • IDFPR launched its Instagram page in October 2021. Since then, the page has obtained 160 followers with more than 200 posts!
Ensuring a Qualified Workforce in Illinois

IDFPR wants to make sure everyone looking to join the workforce in Illinois obtains any professional license(s) required before they are able to work. In FY22, IDFPR attended 12 job and community fairs throughout the state to explain the professional licensing process to prospective applicants and answer any questions.

Want IDFPR to attend your professional event? Contact Chris Slaby, public information officer, at Christopher.Slaby@illinois.gov.
Boards and Committees

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Lisa Derezinski, Public Member
Mark G. Field
Tom Marantz
Alberto Paracchini

Division of Financial Institutions

Board of Credit Union Advisors
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Keith Burton
Jose Garcia
Paul Gaumer

Division of Professional Regulation

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Vida B. Dyson, Ph.D.
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Irwin Bernstein
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