



Illinois Department of Financial and
Professional Regulation

NEWS

SPRINGFIELD - The Illinois Department of Financial and Professional Regulation (IDFPR) announced today that the Directors of Professional Regulation, Jay Stewart; Financial Institutions, Roxanne Nava; and, Banking, Manny Flores signed the following disciplinary orders in the month of **September 2012**.

Banking

BANKS AND TRUST COMPANIES

State Bank of Blue Mound, Blue Mound- Written Agreement, executed August 1, 2012, to stop engaging in unsafe and unsound banking practices.

THRIFTS (SAVINGS INSTITUTIONS)

Waukegan Savings Bank, Waukegan – Division of Banking took possession and control of bank on August 3, 2012 for the purpose of receivership.

MORTGAGE BANKS

NetMore America, Inc., Walla Walla, WA – residential mortgage license (MB.6760624) revoked and fined \$10,000 for failure to respond to Department request, pay its late audit report fee, and comply with license requirements.

Spectrum Financial Services, Inc., Oak Brook Terrace – prior discipline of residential mortgage license (MB.0006172) was rescinded per Order Rescinding Revocation.

LOAN ORIGINATOR

Yusuf J. Allan, Orland Park – LO Registrant (031.0007550) revoked and fined \$10,000 for being named in an indictment for a mortgage fraud scheme. This Order is currently under appeal.

Diomede J. Cardone, Addison – LO Registrant (031.0005530) revoked and fined \$10,000 for being named in an indictment for a mortgage fraud scheme.

Armani D'Aifallah, Tinley Park – MLO License (031.00031055) revoked and fined \$10,000 for being named in an indictment for a mortgage fraud scheme.

Steven Klebosits, St. Charles – MLO License (031.0015315) revoked and fined \$10,000 for being named in an indictment for a mortgage fraud scheme.

Joe Natalizio, Bloomingdale – MLO License (031.0004373) revoked and fined \$10,000 for being named in an indictment for a mortgage fraud scheme.

Richard Lurie, Highland Park – MLO License (031.0013169) fined \$2,000 for misstating the cost of a loan to a consumer.

Financial Institutions

CURRENCY EXCHANGE

Har-Mil Currency Exchange, Inc., 7519 N. Milwaukee Avenue, Niles – Currency Exchange License (2417) fined \$4,000 for failure to maintain the statutorily required minimum net worth.

Loop Currency Exchange, LLC, 205 W. Randolph Street, Chicago - Currency Exchange License (4059) fined \$1,000 for failure to maintain the statutorily required minimum net worth.

North & Narragansett Currency Exchange, Inc., 6423 W. North Avenue, Oak Park - Currency Exchange License (3759) fined \$2,000 for failure to maintain the statutorily required minimum net worth.

CONSUMER CREDIT

A-All Financial Services, Inc., Lake Bluff – PLRA License (1072) fined \$1,750 for the following violations: Improper simple interest calculations. Lender did not enter in the database that the borrower's loan was paid in full or cancelled on the day that the transaction was made. Lender is imposing finance charges after the final scheduled maturity date of the loan.

AA Legal Cash Advance LLC, Chicago – CILA License (3517) fined \$1,650 for the following violations: The annual percentage rate is not accurately disclosed. The loan contract does not accurately disclose the schedule of payments or the total of payments. Truth in lending box is not properly completed.

America's Financial Choice, Inc., Chicago – PLRA License (1281) fined \$13,500 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not enter in the database that the borrower's loan was paid in full or cancelled on the day that the transaction was made. Lender charged more than \$15.50 per \$100 on the initial principle balance and/or on the principle balances scheduled to be outstanding during an installment period on an Installment Payday loan.

America's Financial Choice, Inc., Chicago – PLRA License (1286) fined \$7,275 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender made a payday loan with a term or installment period less than 13 days long. Lender charged more than \$15.50 per \$100 on the initial principle balance and/or on the principle balances scheduled to be outstanding during an installment period on an Installment Payday loan.

America's Financial Choice, Inc., Mt. Vernon – PLRA License (1786) fined \$14,150 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not enter in the database that the borrower's loan was paid in full or cancelled on the day that the transaction was made. Lender did not properly enter loan(s) into the database on the day made.

America's Financial Choice, Inc., Bellville – PLRA License (1789) fined \$19,550 for the following violations: The loan Contract does not state the interest rate, agreed upon by the licensee and the borrower, the licensee charges, contracts for, and receives upon the principle amount. Lender did not enter in the database that the borrower's loan was paid in full or cancelled on the day that the transaction was made. Lender did not properly enter loan(s) into the database on the day made.

America's Financial Choice, Inc., DuQuoin – PLRA License (1791) fined for \$20,450 for the following violations: The loan Contract does not state the interest rate, agreed upon by the licensee and the borrower, the licensee charges, contracts for, and receives upon the principle amount. Improper simple interest calculations. Lender did not properly enter loan(s) into the database on the day made.

America's Financial Choice, Inc., Granite City – PLRA License (1792) fined \$41,100 for the following violations: Lender did not input accurate information into database to determine if the obligor was eligible for a loan. Lender did not enter into the database that the borrower's loan was paid in full or cancelled on the day the transaction was made. Lender did not properly enter loan(s) into the database on the day made.

America's Financial Choice, Inc., Effingham – PLRA License (1797) fined \$7,000 for the following violation: Lender charge more than \$15.50 per \$100 on the initial principle balance and/or the principle balances schedule to be outstanding during an installment period on an Installment Payday loan.

Americash Loans, LLC, Des Plaines – PLRA License (1675) fined \$1,525 for the following violations: The annual percentage rate was not properly disclosed. Original Documents, or approved equivalent, not cancelled or returned following payoff. Execute copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

Buckeye Check Cashing of Illinois, LLC d/b/a First Cash Advance, Chicago – PLRA License (1817) fined \$3,250 for the following violations: The annual percentage rate not accurately disclosed. Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly.

Buckeye Check Cashing of Illinois, LLC d/b/a First Cash Advance, Aurora – PLRA License (1818) fined \$16,500 for the following violations: The annual percentage rate is not accurately disclosed. Improper simple interest calculations.

Buckeye Check Cashing of Illinois, LLC d/b/a First Cash Advance, Oak Park – PLRA License (1820) fined \$2,475 for the following violations: The annual percentage rate is not accurately disclosed. The file of original papers for the loan is not properly maintain

Buckeye Check Cashing of Illinois, LLC d/b/a First Cash Advance, Chicago – PLRA License (1822) fined \$2,250 for the following violation: The annual percentage rate is not accurately disclosed.

Buckeye Check Cashing of Illinois, LLC D/B/A First Cash Advance, Matteson – CILA License (93592) fined \$5,175 for the following violations: The loan document or other legal instrument contains blanks. The payment receipt does not accurately show the required elements. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Calzante Investments, Inc. d/b/a Cash Lenders, Northlake – CILA License (3410) fined \$9,550 for the following violations: The loan document or other legal instrument contains blanks. Lender did not obtain official documentation of the borrower's income before making a small consumer loan. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross income.

Cash Loans Today, Inc., Alsip – PLRA License (1832) fined \$12,250 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Official income documentation was not the require type for a payday loan or was not for income for the 30 days preceding the loan.

Check Into Cash of Illinois, LLC d/b/a Check Into Cash, Bloomington – PLRA License (1221) fined \$2,075 for the following violations: The file of original papers for the loan is not properly maintain. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly.

Check Into Cash of Illinois, LLC d/b/a Check Into Cash, Rockford – PLRA License (1203) fined \$2,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Check Into Cash of Illinois, LLC d/b/a Check Into Cash, Granite City – PLRA License (1208) fined \$2,250 for the following violations: Improper simple interest calculations. Official income documentation was not the require type for a payday loan or was not for income for the 30 days preceding the loan.

CNU of Illinois, LLC, Chicago – PLRA License (1248) fined \$10,600 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. Loans over 25% of borrower's income, Lender made a

payday loan resulting in the borrower having combined outstanding payday loan principle balances greater than 25% of the borrower's gross monthly income. Executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

Consumer Financial Services Corporation, Waukegan – CILA License (1413) fined \$2,500 for the following violations: Security is not properly disclosed. Original documents, or approve equivalent, not cancelled or returned following payoff. Licensee did not deliver or mail to borrower an affidavit of defense.

Consumer Financial Services Corporation, Waukegan – CILA/Sales Finance License (1413) fined \$2,500 for the following violations: Security not properly disclosed. Insurance authorization is not completed. Interest or account handling charge rebate is insufficient.

Consumer Financial Services Corporation, Elgin – CILA License (2569) fined \$15,000 for the following violation: Lender did not properly enter loan(s) into the database on the day made.

Consumer Financial Services Corporation, Berwyn – CILA License (3231) fined \$14,525 for the following violations: Security is not properly disclosed. Security is not released. Executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

Consumer Financial Services Corporation, Chicago – CILA License (3456) fined \$6,550 for the following violations: The loan document or other legal instrument contains blanks. Security is not properly disclosed. Original documents or approved equivalent not cancelled or returned following payoff.

Consumer Financial Services Corporation, Chicago – CILA/Sales Finance License (3456) fined \$2,175 for the following violations: The loan document or other legal instrument contains blanks. Original documents or approved equivalent not cancelled or returned following payoff. Wage assignment was accepted from borrower that contained blank spaces.

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Salem – PLRA License (1567) fined \$12,475 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday of title-secured loan. Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or lender made a payday loan exceeding 25% of the obligor's gross monthly income.

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Mount Vernon – PLRA License (1573) fined \$4,250 for the following violations: Lender included in the loan documents a waiver of the right to a jury. Lender included in the loan documents a mandatory arbitration clause that is oppressive, unfair, unconscionable, or substantially in a derogation of the rights of consumers. Lender included in the loan documents a provision in which the consumer agrees not to assert any claim or defense arising out of the contract.

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Loves Park – PLRA License (1576) fined \$11,000 for the following violation: Lender did not input accurate information into database to determine if the obligor was eligible for a loan.

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Rochelle – PLRA License (1601) fined \$1,150 for the following violations: The loan document or other legal instrument contains blanks. Lender did not obtain official documentation of the borrower's income before making a payday or title-secured loan

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Peoria – PLRA License (3354) fined \$11,775 for the following violations: Recording fee or closing cost is collected but not paid. Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured loan is not repayable in weekly, bi-weekly, semi-weekly, or monthly installments.

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Salem – CILA License (3359) fined \$17,175 for the following violations: Recording fee of closing cost collected but not paid. Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured loan is not repayable in weekly, bi-weekly, semi-weekly, or monthly installments.

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Marion – (CILA License 3360) fined \$4,725 for the following violations: License location did not prominently display the license or renewal certificate. Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Rockford – CILA License (3372) fined \$18,150 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Licensee did not properly update the state database with the required information on the day the transaction or the event occurred. Title-secured loan is not repayable in weekly, bi-weekly, semi-weekly, or monthly installments.

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Elgin – CILA License (3380) fined \$15,350 for the following violations: Documentation is not in file to indicate lien was released or title was returned to borrower on title-secured loan within 24 hours or 5 days if paid by check. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Peoria – CILA License (3382) fined \$6,950 for the following violations: Recording fee or closing cost is collected but not paid. Original documents or approved equivalent, not cancelled or returned following payoff. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Decatur – CILA License (3388) fined \$1,300 for the following violations: Original documents or approved equivalent, not cancelled or returned following payoff. Documentation is not in file to indicate lien was released or title was returned to borrower on title-secured loan within 24 hours or 5 days if paid by check. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Marion – CILA License (3389) fined \$12,175 for the following violations: Documentation is not in file to indicate lien was released or title was returned to borrower on title-secured loan within 24 hours or 5 days if paid by check. Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Peoria – CILA License (3390) fined \$ 9,300 for the following violations: Original documents or approved equivalent, not cancelled or returned following payoff. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments. Executed copy of paid contract or other legal document retained in file but not stamped “PAID IN FULL” or equivalent.

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Galesburg – CILA License (3394) fined \$10,000 for the following violation: Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Quincy – CILA License (3396) fined \$2,000 for the following violation: Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Cottonwood Financial Illinois, LLC d/b/a The Cash Store, Quincy – CILA License (3564) fined \$15,050 for the following violations: Original documents or approved equivalent, not cancelled or returned following payoff. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Devon Financial Services, Inc., Richton Park – PLRA License (1887) fined \$10,425 for the following violations: Original documents or approved equivalent, not cancelled or returned following payoff. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Official income documentation was not required type for a payday loan or was not for income for the 30 days preceding the loan.

Dollars Today, Inc., Decatur – PLRA License (1883) fined \$7,500 for the following violations: Lender made a payday loan with a term or installment period less than 13 days long. Lender did not properly enter loan(s) into the database on the day made. Lender made an installment payday loan with a term less than 112 days.

Dollars Today, Inc., Wood River – PLRA License (837) fined \$1,450 for the following violations: Lender did not enter into the database that the borrower’s loan was paid in full or cancelled on the day the transaction was made. Lender does not have in one-inch type: “INTEREST-FREE REPAYMENT PLAN: if you still owe on one or more payday loans after 35 days, you are entitled to enter into a repayment plan. The repayment plan will give you at least 55 days to repay...” Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan.

Easy Acceptance, Inc., Chicago – Sales Finance License (1296) fined \$6,500 for the following violations: The Loan Document or other legal instrument contains blanks. Security is not properly disclosed. Interest or account handling charge rebate is insufficient.

EZCL Inc., Roselle – PLRA License (1783) fined \$4,500 for the following violations: The annual percentage rate is not accurately disclosed. Evidence of a signed or acknowledged Truth-In Lending Disclosure is not in the file of original papers.

Family Title loans, Inc., Peoria – CILA License (3123) fined \$5,125 for the following violations: The Loan Document or other legal instrument contains blanks. Security is not properly disclosed. Title was not processed pursuant to the Illinois Vehicle Code when the secured vehicle was repossessed and held for resale.

Fiat Financial Money Center LLC, South Elgin – PLRA License (1497) fined \$4,800 for the following violations: Improper simple interest calculations. Lender did not enter into the database that the borrower's loan was paid in full or cancelled on the day the transaction was made. Lender is imposing finance charges after the final scheduled maturity date of the loan.

Fiat Financial Money Center LLC, Bartlett – PLRA License (1503) fined \$12,425 for the following violations: Licensed location did not prominently display the license or renewal certificate. The loan contract does not state the interest rate, agreed upon by the licensee and the borrower that the licensee charges, contracts for, and receives upon the principle amount. Security is not properly disclosed.

Fiat Financial Money Center LLC, Rockford – PLRA License (1667) fined \$9,000 for the following violations: Lender didn't input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain official documentation of the borrower's income before making a payday or title-secured loan.

Fiat Financial Money Center LLC, Bartlett – PLRA License (3258) fined \$1,000 for the following violation: The loan contract does not state the interest rate, agreed upon by licensee and borrower, that the licensee charges, contracts for, and receives upon the principle amount.

Genesis Financial & Payment Systems Illinois, LLC Northbrook – PLRA License (1804) fined \$100,000 for the following violations: Lender did not properly enter loan(s) into database on the day made. Licensee is conducting business at a location other than that stated on the license. The licensee or other person conditioned an extension of credit to a consumer on the consumer's repayment by preauthorized electronic fund transfers.

Genesis Financial & Payment Systems Illinois, LLC Chicago – PLRA License (1805) fined \$6,550 for the following violations: Lender did not input accurate information into database to determine if the obligor was eligible for a loan. Lender did not enter into the database that the borrower's loan was paid in full or cancelled on the day the transaction was made. Lender charged more than \$15.50 per \$100 on the initial principle balance and/or on the principle balances scheduled to be outstanding during any installment period on an Installment Payday loan.

Genesis Financial & Payment Systems Illinois, LLC Northbrook – CILA License (3021) fined \$19,825 for the following violations: The title-secured loan or refinancing agreement does not contain the required initial statement providing DFI's toll-free number to call for debt management information. The title-secured loan agreement does not contain a separate statement signed by the borrower that he/she has not had an outstanding title-secured loan in the last 15 days. The Lender took security other than the vehicle title on a title-secured loan.

Great Lakes Specialty Finance, Inc., Merrionette Park – PLRA License (1116) fined \$6,300 for the following violations: The annual interest rate is not accurately disclosed. Lender didn't input accurate information into the database to determine if the obligor was eligible for a loan. Lender made an installment payday and payday loan exceeding 22.5% of the obligor's gross monthly income.

Great Lakes Specialty Finance, Inc. Chicago – PLRA License (1140) fined \$11,000 for the following violations: Lender didn't input accurate information into the database to determine if the obligor was eligible for a loan. Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan. Loans exceeded 22.5% of borrower's income. Lender made an Installment Payday loan resulting in the borrower having combined outstanding Installment Payday loan payment amount greater than 22.5% of the borrower's gross monthly income.

Illini Rapid Cash, Inc., Marion – CILA License (3515) fined \$10,025 for the following violations: Judgment obtained for incorrect amount or included additional fees not allowed. The lender did not obtain the borrower's most recent income documentation available at the time the loan was made. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

Illinois Motor Credit, Inc., Melrose Park – PLRA License (1879) fined \$117,175 for the following violations: Lender did not input accurate information into database to determine if the obligor was eligible for a loan. Lender did not enter into the database that the borrower's loan was paid in full or cancelled on the day that the transaction was made. Lender did not properly enter loan(s) into the database on the day made

Illinois Title Loans, Inc., Galesburg – PLRA License (1441) fined \$3,025 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly income. Executed copy of paid contract or other legal document in the file but not stamped "PAID IN FULL" or equivalent.

Illinois Title Loans, Inc., Loves Park – CILA License (1434) fined \$6,300 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain official documentation of borrower's income before making a payday or title-secured loan. Executed copy of paid contract or other legal document in the file but not stamped "PAID IN FULL" or equivalent.

Illinois Title Loans, Inc., Chicago – CILA License (1782) fined \$9,625 for the following violations: Licensee did not give written notice of intended sales/disposition of repossessed collateral including all required information. Licensee did not send borrower the notice of intended sales/disposition of collateral via certified mail. Payment history of the repossession account does not properly identify the proceeds from the sale of collateral.

Illinois Title Loans, Inc., Elgin – CILA License (1913) fined \$2,075 for the following violations: Lender did not immediately take possession of the original title registered to the borrower(s) on the title-secured loan. Lender did not input accurate information into database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

Illinois Title Loans, Inc., Rockford – CILA License (1915) fined \$1,000 for the following violation: Lender did not input accurate information into database to determine if the obligor was eligible for a loan.

Illinois Title Loans, Inc., Lansing – CILA License (1952) fined \$8,400 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender didn't input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

Illinois Title Loans, Inc., Belleville – CILA License (1977) fined \$2,275 for the following violations: Original documents or approved equivalent not cancelled or returned following payoff. Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender didn't input accurate information into the database to determine if the obligor was eligible for a loan.

Kahuna Payment Solutions, LLC, Bloomington – CILA License (2122) fined \$1,500 for the following violation: Incomplete, incorrect, or improper disclosure of itemization of amount financed.

KB Investments Inc., Harvey – CILA License (2921) fined \$1,075 for the following violations: Original documents, or approved equivalent, not cancelled or returned following payoff. Security is not released. Executed copy of paid contract or other legal document retained in file but not stamped “PAID IN FULL” or equivalent.

King Auto Title Loans, Inc., Chicago – CILA License (3109) fined \$37,600 for the following violations: Licensee engaged in collection agency activity without the required Other Business Authorization. Other business is conducted at the licensed location without required approval.

King Auto Title Loans, Inc., Chicago – CILA/PLRA License (3109) fined \$1,050 for the following violations: Licensed location did not prominently display the license or renewal certificate. The licensed location does not maintain a complete permanent file. Licensee is conducting other business without required approval.

Midwest Title Loans, Inc., Springfield – CILA License (1796) fined \$2,200 for the following violations: Improper simple interest calculation. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

Midwest Title Loans, Inc., Harvey – CILA License (1842) fined \$11,250 for the following violations: Lender made a title-secured loan with a schedule monthly payment exceeding 50% of the obligor’s gross monthly income. Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made. Lender didn’t input accurate information into the database to determine if the obligor was eligible for a loan.

Midwest Title Loan, Inc., Decatur – CILA License (1845) fined \$11,500 for the following violations: Lender made a title-secured loan with a schedule monthly payment exceeding 50% of the obligor’s gross monthly income. Lender did not obtain any official documentation of the borrower’s income before making a payday loan or title-secured loan. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

Midwest Title Loan, Inc., Swansea – CILA License (1847) fined \$1,000 for the following violation: Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made.

Midwest Title Loan, Inc., Chicago – CILA License (2090) fined \$7,000 for the following violations: Title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

Midwest Title Loan, Inc., Decatur – CILA License (2177) fined \$10,250 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor’s gross monthly income. Title-secured lender did not obtain the borrower’s most recent income documentation available at the time the loan was made. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

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

Midwest Title Loan, Inc., Niles – CILA License (3704) fined \$2,500 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain the borrower's most recent income documentation available at the time the loan was made.

Motion Funding, Inc., Calumet Park – CILA License (3554) fined \$2,250 for the following violation: Security is not released.

Nationwide Cassel LLC, Chicago – Sales Finance License (1224) fined \$2,575 for the following violations: A legal instrument taken in connection with the loan does not bear the loan/transaction number. Improper simple interest calculations. Wage assignment was accepted from borrower that contained blank spaces.

Nationwide Loans LLC, Chicago – CILA License (3272) fined \$13,500 for the following violations: The loan document or other legal instrument contains blanks. The lender took security other than the vehicle title on a title-secured loan. Wage assignment was accepted from borrower that contained blank spaces

Preferred Capital Lending, Inc., Elmhurst – CILA License (1826) fined \$18,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a Small Consumer loan. Lender made a small consumer loan to a consumer for which the total of all the payments to be made in any month exceeds 22.5% of the consumer's gross monthly.

Personal Finance Company, LLC, Oak Lawn – CILA/Sales Finance License (3246) fined \$1,750 for the following violations: The Loan Document or other legal instrument contains blanks. A legal instrument taken in connection with the loan does not bear the loan/transaction number. Security is not properly disclosed.

Personal Finance Company, LLC, Sycamore – CILA License (3435) fined \$2,025 for the following violations: Licensed location did not prominently display the hours of operation. Licensee did not maintain a positive net worth of a minimum of \$30,000.

Port Enterprises, Ltd., Belleville – CILA License (2592) fined \$3,600 for the following violations: Original documents or approved equivalent not cancelled or returned following payoff. The lender did not provide the borrower with written verification of the cash proceeds of the loan on a title-secured loan or payday loan. Lender did not properly enter loan(s) into the database on the day made.

QC Financial Services, Inc., Chicago – CILA License (2255) fined \$1,000 for the following violation: Improper simple interest calculation.

QC Financial Services, Inc., Peoria – CILA License (2540) fined \$1,225 for the following violations: the file of the original papers for the loan is not properly maintained. Evidence of a signed or acknowledged Truth-in Lending Disclosure is not in the file of original papers. File does not contain evidence of a contract signed or acknowledge by the borrower.

QC Financial Services, Inc., Chicago – PLRA License (1271) fined \$10,650 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Official income documentation was not the required type for a payday loan or was not the income for the 30 days preceding the loan. Lender charged more than \$15.50 per \$100 on the initial principle balance and/or on the principle balances scheduled to be outstanding during the installment period on an Installment Payday loan.

RWI Investments LLC, Oak Lawn – CILA License (3552) fined \$9,775 for the following violations: Licensee charged a fee not allowed. The licensed location did not properly maintain individual account records or transaction histories. The licensee's account record does not show all of the required items.

RWI Investments LLC, Aurora – CILA License (3553) fined \$4,375 for the following violations: Improper simple interest calculations. Security is not properly disclosed. The payment receipt does not accurately show the required elements.

SFC of Illinois, L.P. Rochelle – CILA License (2405) fined \$1,750 for the following violations: Interest or account handling charge rebate is insufficient. The lender did not obtain the borrower's most recent income documentation available at the time the loan was made.

SFC of Illinois, L.P. Sparta – CILA License (2413) fined \$4,500 for the following violations: The lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. Lender did not accurately input the borrower's gross monthly income into the database for a small consumer loan.

SFC of Illinois, L.P. Highland – CILA License (2419) fined \$3,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a small consumer loan. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income. Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

SFC of Illinois, L.P. Centralia – CILA License (2426) fined \$11,250 for the following violations: Interest or account handling charge rebate insufficient. The lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

SFC of Illinois, L.P. Danville – CILA License (2436) fined \$7,075 for the following violations: The loan document or other legal instrument contains blanks. The lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

SFC of Illinois, L.P. Du Quoin – CILA License (2477) fined \$3,750 for the following violations: Interest or account handling charge rebate is insufficient. The lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

SFC of Illinois, L.P. Anna – CILA License (3007) fined \$2,500 for the following violations: The lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.55 of the consumer's gross monthly income.

Short Term Loans, LLC, Streamwood – PLRA License (1434) fined \$15,175 for the following violations: Original documents or approved equivalent not cancelled or returned following payoff. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Executed copy of paid contract or other legal document in the file but not stamped "PAID IN FULL" or equivalent.

Sordi Incorporated, Rockford – PLRA License (1827) fined \$4,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday loan or title-secured loan.

Sordi Incorporated, Rockford – PLRA License (1844) fined \$11,375 for the following violations: Security is not properly disclosed. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

Sordi Incorporated, Rockford – PLRA License (1845) fined \$3,250 for the following violations: Security is not properly disclosed. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

St. Louis Financial Group, LLC Swansea – CILA License (2613) fined \$2,425 for the following violations: Original documents or approved equivalent not cancelled or returned following payoff. Licensee has not made loan payable as agreed between lender and obligor in the loan agreement. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan.

State Finance Co., Centralia – CILA License (2145) fined \$6,750 for the following violations: Lender did not input information into the database within 90 days after making a small consumer loan. The Lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

State Finance Co., West Frankfort – CILA License (2456) fined \$2,500 for the following violations: The lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

State Finance Co., Carmi – CILA License (2859) fined \$6,250 for the following violations: Lender did not input information into the database within 90 days after making a small consumer loan. The lender did not obtain borrower's most recent income documentation

available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

State Finance Co., Du Quoin – CILA License (2862) fined \$4,700 for the following violations: The annual percentage rate is not accurately disclosed. The lender did not obtain the borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a small consumer loan.

State Finance Co., Quincy – CILA License (3118) fined \$1,000 for the following violation: Lender made a small consumer loan exceeding 99% Annual Percentage Rate.

State Finance Co., Belleville – CILA License (3120) fined \$28,750 for the following violations: Interest or account handling charge rebate is insufficient. Lender did not input information into the database within 90 days after making a Small consumer loan. The lender did not obtain borrower's most recent income documentation available at the time the loan was made.

Stryker Auto Finance, Elgin – Sales Finance License (1242) fined \$4,575 for the following violations: Recording fee or closing cost collected but not paid. Security is not properly disclosed. Licensee did not send borrower a Notice of the Right to Redeem with all required information.

Sun Cash of Wisconsin, LLC, Calumet City – CILA License (1716) fined \$11,100 for the following violations: Lender made a small consumer loan exceeding 99% Annual Percentage Rate. Lender did not input information into the database within 90 days after making a small consumer loan. Lender makes small consumer loans into the database but does not have the pamphlets describing general information about consumer credit and the consumer's rights and responsibilities.

Sun Loan Company Illinois No. 2, Inc., Alton – CILA License (1176) fined \$6,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a small consumer loan.

Sun Loan Company Illinois No. 2, Inc., Centralia – CILA License (1202) fined \$2,500 for the following violations: Interest or account handling charge rebate is insufficient. Lender did not obtain any official documentation of the borrower's income before making a small consumer loan. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

Sun Loan Company Illinois No. 2, Inc., Mount Vernon – CILA License (1203) fined \$5,800 for the following violations: Lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a Small consumer loan. Executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

Sun Loan Company Illinois No. 2, Inc., Marion – CILA License (1239) fined \$19,250 for the following violations: Interest or account handling charge rebate is insufficient. The lender did not obtain borrower's most recent income documentation available at the time the loan was

made. Lender did not obtain any official documentation of the borrower's income before making a small consumer loan. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

Sun Loan Company Illinois No. 2, Inc., West Frankfort – CILA License (3002) fined \$2,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a small consumer loan. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

Sun Loan Company Illinois No. 2, Inc., Anna – CILA License (3276) fined \$3,750 for the following violations: Interest or account handling charge rebate is insufficient. The Lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a small consumer loan. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

Swansea Quick Cash, Inc., Swansea – CILA License (1689) fined \$1,250 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.

The Payday Loan Store of Illinois, Bolingbrook – PLRA License (1309) fined \$8,675 for the following violations: Improper simple interest calculations. Lender didn't input accurate information into the database to determine if the obligor was eligible for a loan. Upon receipt of a check from a consumer for a loan, the lender did not immediately stamp the back of the check with an endorsement that states: "The check is being negotiated as part of the loan under the Payday Loan Reform Act."

The Payday Loan Store of Illinois, South Holland – PLRA License (1315) fined \$3,225 for the following violations: The loan document or other legal instrument contains blanks. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Upon receipt of a check from a consumer for a loan, the lender did not immediately stamp the back of the check with an endorsement that states: "The check is being negotiated as part of the loan under the Payday Loan Reform Act."

The Payday Loan Store of Illinois, South Holland – PLRA License (1325) fined \$7,600 for the following violations: The loan contract does not state the interest rate agreed upon by the licensee and the borrower, the licensee charges, contracts for, and receives upon the principle amount. Improper simple interest calculations. The payment receipt does not accurately show the required elements.

The Payday Loan Store of Illinois, Country Club Hills – PLRA License (1334) fined \$3,475 for the following violations: The licensed location does not maintain a complete permanent file. The annual percentage rate is not accurately disclosed. The loan document or other legal instrument contains blanks. Improper simple interest calculations. Security is not released.

The Payday Loan Store of Illinois, Chicago – CILA License (1395) fined \$12,150 for the following violations: The loan contract does not state the interest rate agreed upon by the licensee and the borrower, the licensee charges, contracts for, and receives upon the principle amount. Improper simple interest calculations. Security is not released.

The Payday Loan Store of Illinois, Broadview – CILA License (1532) fined \$28,000 for the following violations: The loan contract does not state the interest rate agreed upon by the licensee and the borrower, the licensee charges, contracts for, and receives upon the principle amount. Improper simple interest calculations.

The Payday Loan Store of Illinois, Hazel Crest – PLRA License (1652) fined \$1,150 for the following violations: Improper simple interest calculations. Security is not properly disclosed

The Payday Loan Store of Illinois, Country Club Hills – CILA License (1698) fined \$6,300 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan

The Payday Loan Store of Illinois, Country Club Hills – CILA License(3507) fined \$20,700 for the following violations: The loan contract does not state the interest rate agreed upon by the licensee and the borrower, what the licensee charges, contracts for, and receives upon the principle amount. A legal instrument taken in connection with the loan does not bear the loan/transaction number. Improper simple interest calculations.

Title Cash of Illinois, Inc., Mt. Vernon – PLRA License (1855) fined \$10,600 for the following violations: The loan contract does not accurately disclose the schedule of payments or the total of payments. Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender charged more than \$15.50 per \$100 on the initial principle balance and/or on the principle balances scheduled to be outstanding during any installment period on an Installment Payday Loan.

Title Cash of Illinois, Inc., Loves Park – PLRA License (1864) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

Title Cash of Illinois, Inc., Champaign – PLRA License (1865) fined \$7,600 for the following violations: Lender does not have a notice posted stating that the lender cannot use the criminal process against a consumer to collect any payday loan. Lender does not have posted in one inch type: "INTEREST-FREE REPAYMENT PLAN: If you still owe on one or more payday loans after 35 days, you are entitled to enter into a repayment plan. The repayment plan will give you at least 55 days to repay ..." Lender charged more than \$15.50 per \$100 on the initial principle balance and/or on the principle balances scheduled to be outstanding during any installment period on an Installment Payday loan.

Title Cash of Illinois, Inc., Rock Island – CILA License (3313) fined \$1,150 for the following violations: The loan document or other legal instrument contains blanks. Improper simple interest calculations.

Title Cash of Illinois, Inc., Mt. Vernon – CILA License (3516) fined \$7,425 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title-secured lender did not obtain

borrower's most recent income documentation available at the time the loan was made. Licensee did not dispose of repossessed collateral in a commercially reasonable manner.

Title Lenders, Inc., Granite City – PLRA License (1491) fined \$6,075 for the following violations: Improper simple interest calculations. Original documents or approved equivalent, not cancelled or returned following payoff. Lender did not obtain any official documentation of borrower's income before making a payday or title-secured loan.

Title Lenders, Inc., Aurora – CILA License (2197) fined \$4,825 for the following violations: Recording fee or closing cost is collected but not paid. Documentation is not in file to indicate lien was released or title was returned to borrower on a title-secured loan within 24 hours or 5 days if paid by check. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Title Lenders, Inc., Chicago – CILA License (2201) fined \$4,550 for the following violations: Recording fee or closing cost is collected but not paid. Original documents, or approved equivalent not cancelled or returned following payoff. Lender didn't input accurate information into the database to determine if the obligor was eligible for a loan.

Title Loan Company Inc., Fairview Heights – PLRA License (1738) fined \$1,025 for the following violations: The first installment period is excessively longer than the remaining periods. Lender made a Installment Payday loan that resulted in the borrower having outstanding Installment Payday loan(s) more than 180 consecutive days.

TitleMax of Illinois, Inc., Peoria – CILA License (3239) fined \$1,800 for the following violations: The licensee is illegally taking the power of attorney. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

TitleMax of Illinois, Inc., Peoria – CILA License (3241) fined \$3,700 for the following violations: The licensee is illegally taking the power of attorney. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

TitleMax of Illinois, Inc., Peoria – CILA License (3265) fined \$1,950 for the following violations: The licensee is illegally taking the power of attorney. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

TitleMax of Illinois, Inc., Highland – CILA License (3305) fined \$3,150 for the following violations: The licensee is illegally taking the power of attorney. The licensee did not have receipts to document charges in connection with the sale of collateral.

TitleMax of Illinois, Inc., Collinsville – CILA License (3562) fined \$7,450 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross income. Licensee did not dispose of repossessed collateral in a commercially reasonable manner. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

TitleMax of Illinois, Inc., Cahokia – CILA License (3289) fined \$2,275 for the following violations: The licensee is illegally taking the power of attorney. Original documents or approved equivalent not cancelled or returned following payoff.

TitleMax of Illinois, Inc., Decatur – CILA License (3600) fined \$1,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross income.

Tri-State Financial Services, Inc., Orland Park – PLRA License (1670) fined \$1,000 for the following violation: Execution of the payday loan repayment plan agreement was not made in the same manner in which the loan was made or was not evidenced in writing.

Tri-State Financial Services, Inc., Melrose Park – PLRA License (1872) fined \$1,300 for the following violations: The annual percentage rate is not accurately disclosed. Lender did not verify that the loan was permissible. Lender did not enter into the database that the borrower's loan was paid in full or cancelled on the day the transaction was made.

Tri-State Financial Services, Inc., Melrose Park – CILA License (3565) fined \$3,150 for the following violations: Improper simple interest calculations. Records do not indicate if repossession was voluntary or involuntary.

Tri-State Financial Services, Inc., Aurora – CILA License (3567) fined \$4,725 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross income. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Tri-State Financial Services, Inc., Melrose Park – CILA License (3674) fined \$2,150 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Require lenders to input information into the database which is required by the department.

Universal Lenders of Wisconsin, LLC, Schiller Park – CILA License (3501) fined \$45,425 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. The lender did not obtain the borrower's most recent income documentation available at the time the loan was made. The licensee or other person conditioned an extension of credit to a consumer on the consumer's repayment by preauthorized electronic fund transfers.

Uptown Cash LLC, Chicago – PLRA License (1807) fined \$19,450 for the following violations: Security is not properly disclosed. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Official income documentation was not required type for a payday loan or was not for income for the 30 days preceding the loan.

Waukegan Loan Management, Waukegan – CILA License (3667) fined \$5,000 for the following violation: The licensee or other person conditioned an extension of credit to a consumer on the consumer's repayment by preauthorized electronic fund transfers.

Wink Development LLC, Fairfield – PLRA License (1892) fined \$1,250 for the following violation: Official income documentation was not required type for a payday loan or was not for income for the 30 days preceding the loan.

World Finance Corporation of Illinois, Centralia – CILA License (1297) fined \$2,550 for the following violations: Original documents or approved equivalent not cancelled or returned following payoff. The lender did not obtain the borrower's most recent income documentation available at the time the loan was made. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

World Finance Corporation of Illinois, Litchfield – CILA License (2691) fined \$4,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of borrower's income before making a Small Consumer loan.

World Finance Corporation of Illinois, Highland – CILA License (3409) fined \$31,000 for the following violations: Lender did input information into database within 90 days after making a Small Consumer loan. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

World Finance Corporation of Illinois, Du Quoin – CILA License (3618) fined \$7,775 for the following violations: The licensed location does not maintain a complete permanent file. The lender did not obtain the borrower's most recent income documentation available at the time the loan was made. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

World Finance Corporation of Illinois, Benton – CILA License (3668) fined \$2,250 for the following violations: The lender did not obtain the borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of borrower's income before making a Small Consumer loan.

World Finance Corporation of Illinois, Marion – CILA License (1246) fined \$3,250 for the following violations: The lender did not obtain the borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of borrower's income before making a Small Consumer loan. Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

ZOA, LLC, Chicago – PLRA License (1666) fined \$31,025 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not have a ready supply of payday loan pamphlets to provide to borrowers. The lender has not made an effort to contact the database provider in an attempt to get the database functioning.

Professional Regulation

ACCOUNTANT

Walter Cercavschi, Harwood Heights – certified public accountant license (065-014467) placed on probation for three years after being denied the privilege of appearing or practicing before the Securities and Exchange Commission.

Debra Zameic, Chicago – registered certified public accountant license (239-006579) revoked for participating in gross negligence and incompetency in the practice of public accounting and for failing to respond within 30 days to the Department's request for information.

APPRAISER

Howard Edwards, Lansing – certified residential real estate appraiser license (556-002494) reprimanded and fined \$1,500 for failing to comply with the terms of an agreement with the Department.

AUCTIONEER

Dana Mecum, Marengo – auctioneer license (441-001037) fined \$500 and assessed a \$300 administrative fee for misrepresenting the completion of required continuing education courses on his 2010 license renewal application.

BARBER, COSMETOLOGY, ESTHETICS, HAIR BRAIDING AND NAIL TECHNOLOGY

Don Fields, Joliet – barber license (006-062437) indefinitely suspended for a minimum of 30 days and fined \$500 for practicing when license was lapsed.

Darrell Houston, Mounds – barber license (006-063992) suspended for being more than 30 days delinquent in the payment of child support.

Franklin White, Chicago – barber license (006-064146) suspended for being more than 30 days delinquent in the payment of child support.

Orlando Guzman, Chicago – cosmetology license (011-288346) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

Ginny Jordan, Springfield – cosmetology license (011-294114) automatically and indefinitely suspended due to violation of probation.

Ronne Watson, Chicago – cosmetology license (011-270838) indefinitely suspended for failure to comply with the conditions of her probation regarding repayment of an Illinois educational loan.

Kristy Brison, Oak Lawn – cosmetology teacher license (012-007369) restored to probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

Marissa Haley, Rochelle – cosmetology teacher license (012-007460) restored to probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

A Touch of Serenity Spa, Homewood – nail technician school license (171-000151) placed in refuse to renew status after services were provided outside scope of nail technician school.

Da Barber Shop & Salon, Calumet City – salon license (189-010805) placed on probation for one year and fined \$500 for aiding and assisting unlicensed practice.

Kelly Nails, Lombard – salon license (189-014425) placed on probation for one year and fined \$750 for aiding and assisting unlicensed practice of nail technology and operated prior to licensure.

Le's Nail Salon I Ltd., River Grove – salon license (189-002645) reprimanded and fined \$1,000 for aiding and assisting unlicensed practice.

Evelyn Barnes, Chicago – hair braider license (258-000262) and hair braider teacher license (259-app3238068) issued and placed on non-reporting probation for one year for felony conviction and unprofessional conduct.

Horn's Place, Forest Park – (unlicensed) ordered to cease and desist unlicensed salon/shop operation.

New Image Hair Salon, Waukegan – (unlicensed) ordered to cease and desist unlicensed practice as a salon.

U.S. Nails Salon, Naperville – (unlicensed) ordered to cease and desist unlicensed practice as a salon.

Victoria's Beauty Salon, Chicago – (unlicensed) ordered to cease and desist unlicensed practice as a salon.

COLLECTION AGENCY

Specialized Loan Servicing, LLC, Highlands Ranch, CO – collection agency license (017-app3155654) issued and placed on probation for one year due to a sister-state discipline.

DETECTIVE, ALARM, SECURITY, FINGERPRINT VENDOR AND LOCKSMITH

Michael Musick, Skokie – private detective license (115-001643) placed on probation for one year and permanent employee registration card (129-012976) renewed on probation for one year, for failure to report arrests and for filing an inaccurate affidavit regarding service of a summons.

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

Larry Andrews, Dolton129-324350
Shaondell Black, Chicago.....129-164445
Randall Blake, Chicago129-168733
Ladarris Bloomingberg, Chicago129-338251
Raymond Bowie, Chicago129-321021
Sedic Boyd, Romeoville129-321355
Kendall Boyd, Chicago129-297196
Marcus Boyd, Homewood129-303127
Kevin Bradley, Riverdale129-012378
Michael Brown, Chicago129-039749

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| Victor Brown, Chicago | 129-325269 |
| Ricky Brown, Chicago | 129-292052 |
| Raymond Chia, Chicago..... | 129-253090 |
| Stephen Church, Woodstock..... | 129-301861 |
| Bernard Clayborn, Chicago..... | 129-331295 |
| Charlton Cockroft, Chicago..... | 129-352248 |
| Jimmie Cole, Calumet City | 129-083438 |
| Alfonso Coleman, Chicago | 129-106237 |
| David Colon, Chicago | 129-317899 |
| Douglas Congrove, Bettendorf, IA | 129-349192 |
| Everett Davis, Markham | 129-346238 |
| Aki Dawson, Chicago..... | 129-335252 |
| Antonio Dunagan, Harvey..... | 129-272803 |
| Thurston Dunlap, Bradley | 129-328117 |
| Clarence Dunlap, Chicago..... | 129-240544 |
| Timothy Durkan, Chicago..... | 129-324940 |
| James Eades, Summit | 129-311996 |
| Harold Eberhardt, Chicago | 129-349400 |
| Raymond Echols, Chicago..... | 129-340110 |
| Damany Everett, Chicago | 129-348508 |
| James Filey, Bloomington | 129-285545 |
| Antonio Flanagan, Calumet City..... | 129-322158 |
| Lavano Foster, Dolton | 129-326524 |
| Erik Franklin, Zion..... | 129-331035 |
| Carnel Garron, Chicago..... | 129-332785 |
| Jason Gomez, Chicago..... | 129-342083 |
| Gabriel Gomez, Roscoe | 129-273259 |
| Jose Gonzalez, Joliet | 129-310286 |
| Christopher Goshay, Chicago..... | 129-323908 |
| Carlos Guerrero, Chicago | 129-244579 |
| Kevin Guyton, East St. Louis..... | 129-331166 |
| Jeremiah Hall, Maywood | 129-341250 |
| Sean Harris, Dekalb..... | 129-348385 |
| Rodney Harris, Chicago | 129-103838 |
| Lave Harrison, Chicago..... | 129-339924 |
| Feshinia Harvey, Calumet City | 129-331862 |
| Billy Hayes, Chicago | 129-221890 |
| Larry Haynes, St. Louis, MO..... | 129-206861 |
| Michael Heid, Granite City | 129-308672 |
| Jerome Henderson, Chicago | 129-183891 |
| Ryan Henderson, Chicago..... | 129-327146 |
| Daniel Henley, Chicago | 129-237571 |
| Alberto Hinojosa, Chicago | 129-274474 |
| Jeffrey Hogard, Manteno | 129-338511 |
| James Holec, Chicago | 129-019915 |
| Anthony Holloway, Chicago | 129-138889 |
| Michael Hooker, Chicago..... | 129-320685 |
| Charles Hopkins, Riverdale..... | 129-335640 |
| Marquis Hopson, Chicago..... | 129-349209 |
| Terry House, Westmont | 129-017516 |
| Maurice Houston, Chicago..... | 129-263729 |

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|-------------------------------------|------------|
| Jason Howard, Chicago..... | 129-327345 |
| John Hughes, Chicago | 129-330403 |
| Dwan Jones, Chicago | 129-328574 |
| Anthony Jones, Chicago | 129-143349 |
| Andre Jones, Riverdale | 129-266480 |
| Tyrone Land, Blue Island..... | 129-326177 |
| Harold Lawrence, Chicago | 129-236083 |
| Kevin Lee, Markham..... | 129-209728 |
| Darrin Lehman, Urbana | 129-288940 |
| John Lemay, Riverdale..... | 129-175267 |
| Tommie Levy, Chicago | 129-051132 |
| Laron Levy, Chicago | 129-265712 |
| Eddie Maratre, Chicago | 129-256368 |
| Michelle Marquis, Granite City..... | 129-329862 |
| Cody Martin, Chicago | 129-335590 |
| Broderick McDuff, Chicago..... | 129-110910 |
| Charles McGee, Chicago | 129-343489 |
| Steven Medlin, Chicago | 129-126179 |
| Abdul Mitchell, Maywood..... | 129-190706 |
| James Mitchell, Chicago..... | 129-332543 |
| Jamell Mitchell, Chicago | 129-347635 |
| Vincent Moore, Chicago..... | 129-334790 |
| Deaundry Murray, Chicago..... | 129-261375 |
| Maurice Nellum, Justice..... | 129-210091 |
| Roberto Pagan, Chicago..... | 129-331079 |
| Torrence Parker, Chicago..... | 129-341312 |
| Kyle Parker, Chicago..... | 129-295954 |
| Eric Pate, Riverdale | 129-049717 |
| Bernard Payne, Chicago..... | 129-185529 |
| Timothy Peden, Maywood..... | 129-325795 |
| Russell Pelly, East St. Louis | 129-343670 |
| Dennis Pittman, Lockport | 129-305776 |
| Herman Polk, Chicago..... | 129-350195 |
| Garey Pollard, Chicago | 129-163646 |
| Marcus Porter, Chicago | 129-345067 |
| Herman Pounds, Chicago..... | 129-333550 |
| Leo Reeder, Chicago | 129-321140 |
| Rickey Riddle, Chicago | 129-189788 |
| Matthew Roberson, Forest Park | 129-298289 |
| Shaun Roberson, Steger | 129-134719 |
| James Slaughter, Chicago | 129-225478 |
| Kevin Smiley, Chicago..... | 129-340634 |
| Mario Smith, Chicago..... | 129-263273 |
| Sheldon Smith, Chicago..... | 129-161812 |
| Jason Smith, Willowbrook | 129-247715 |
| Willie Smith, Chicago | 129-341282 |
| Christopher Smith, Chicago | 129-255363 |
| Mark Stearnes, Chicago | 129-310768 |
| Joshua Stevens, Decatur | 129-339319 |
| Robert Stevenson, Chicago | 129-165817 |
| Will Stewart, Chicago..... | 129-240288 |

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|--|-------------------|
| Baron Stewart, Chicago | 129-274118 |
| Terrell Stovall, Chicago | 129-339294 |
| Timothy Stratton, Dolton | 129-319868 |
| Kent Straub, Shawneetown | 129-307723 |
| William Swieca, Chicago | 129-162774 |
| Ivan Thaxton, Chicago | 129-255565 |
| Broderick Thomas, Chicago | 129-296414 |
| Anquan Thomas, Chicago | 129-195739 |
| Rickey Turner, Calumet City | 129-323388 |
| Hugh Valentine, Forest Park | 129-157037 |
| Julian Varga, Watseka | 129-320260 |
| Terrance Walker, Chicago | 129-324842 |
| Matthew Walker, South Holland | 129-338610 |
| James Walton, Berwyn | 129-330424 |
| Charles Ward, Chicago | 129-186320 |
| Lysander Woolfolk, Chicago | 129-222816 |
| Luchun Wooten, Chicago | 129-108237 |
| Bernard Wright, Chicago | 129-349120 |
| Charles Yancy, Chicago | 129-275017 |

Silverhawk Security Specialists, Beardstown – security contractor agency license (122-000666) and **Michael Weatherl, Lincoln, NE** – security contractor license (119- 000728) both reprimanded and jointly and severally fined \$4,000 for failure to comply with PERC registration requirements.

Malik Alexander, Chicago – permanent employee registration card (129-354805) suspended for being more than 30 days delinquent in the payment of child support.

Walter Bell, Chicago – permanent employee registration card (129-239137) suspended for being more than 30 days delinquent in the payment of child support.

Thomas Chapman, Chicago – permanent employee registration card (129-354505) suspended for being more than 30 days delinquent in the payment of child support.

Lee Ellis, Chicago – permanent employee registration card (129-353326) suspended for being more than 30 days delinquent in the payment of child support.

Philip Geno, Peoria – permanent employee registration card (129-359472) issued and placed on probation for two years due to criminal conviction.

Terrance Gladney, Chicago – permanent employee registration card (129-351463) suspended for being more than 30 days delinquent in the payment of child support.

Vickey Harris, Chicago – permanent employee registration card (129-359476) issued and placed on probation for two years due to criminal conviction.

Dion Henderson, Chicago – permanent employee registration card (129-054886) suspended for being more than 30 days delinquent in the payment of child support.

Maurice Jackson, Lynwood – permanent employee registration card (129-159538) suspended for being more than 30 days delinquent in the payment of child support.

Elvis Johnson, Chicago – permanent employee registration card (129-007809) suspended for being more than 30 days delinquent in the payment of child support.

Abdel Kayed, Hickory Hills – permanent employee registration card (129-359470) issued and placed on probation for two years for failure to disclose criminal conviction(s).

Benjamin Marquez, Chicago – permanent employee registration card (129-035421) renewed on probation for two years due to misdemeanor conviction for assault effective upon payment of fees and filing of forms.

Brian Mayes, Chicago – permanent employee registration card (129-354319) suspended for being more than 30 days delinquent in the payment of child support.

Donnie McKenzie, Chicago – permanent employee registration card (129-014048) placed on probation for two years due to criminal conviction.

Lynell Moore, University Park – permanent employee registration card (129-323359) suspended for being more than 30 days delinquent in the payment of child

Prince Nixon, Chicago – permanent employee registration card (129-359471) issued and placed on probation for three years due to criminal conviction.

Donald Pennington, Chicago – permanent employee registration card (129-053513) suspended for being more than 30 days delinquent in the payment of child

Errol Ragsdale, Chicago – permanent employee registration card (129-360163) issued and placed on probation for one year due to a criminal conviction.

Travis Rapp, Pecatonica – permanent employee registration card (129-359475) issued and placed on probation for two years due to criminal conviction.

Harold Rice, Riverdale – permanent employee registration card (129-306633) suspended for being more than 30 days delinquent in the payment of child support.

Eugene Roulo, Joliet – permanent employee registration card (129-354857) suspended for being more than 30 days delinquent in the payment of child support.

Eddie Sallie, Chicago – permanent employee registration card (129-356130) suspended for being more than 30 days delinquent in the payment of child support.

Francisco Samayoa, Crest Hill – permanent employee registration card (129-138498) suspended for being more than 30 days delinquent in the payment of child support.

Justin Stubblefield, Hazel Crest – permanent employee registration card (129-359468) issued and placed on probation for one year due to criminal conviction.

Antoine Thomas, Chicago – permanent employee registration card (129-251778) suspended for being more than 30 days delinquent in the payment of child support.

Marcus Williams, Chicago – permanent employee registration card (129-300302) suspended for being more than 30 days delinquent in the payment of child support.

Lucer Wilson, Chicago – permanent employee registration card (129-360113) issued and placed on five year probation due to prior felony conviction in 2006.

ELECTROLOGY

Sharon Brungard, St. Charles – electrologist license (220-000172) reprimanded and fined \$500 for failure to comply with sterilization and sanitation standards related to use and disposal of electrologist needles.

Nya Waterford, Midlothian – (unlicensed) assessed a \$2,000 civil penalty for unlicensed electrology practice over a seven year period.

FUNERAL DIRECTORS & EMBALMERS

John Jones, Equality – funeral home director and embalmer license (034-014540) revoked for commingling and spending pre-need funds and for false billing.

Richard Madej, Summit – funeral home director and embalmer license (034-011331) reprimanded and fined \$1,250 for failure to complete required continuing education hours.

Antwon Godfrey, Chicago – (unlicensed) ordered to cease and desist unlicensed practice of funeral directing and embalming or funeral directing.

HOME INSPECTION

Richard Farb, Rockford – home inspector license (450-000347) fined \$10,000 for performing and submitting a home inspection report while his license was suspended.

MASSAGE THERAPY

Myeong Lim, Arlington Heights – massage therapist license (227-004353) automatically and indefinitely suspended for violation of terms of probation.

Stephen Reichert, Springfield – massage therapist license (227-003855) automatically and indefinitely suspended for failure to pay fine in violation of terms and conditions of consent order.

MEDICAL

Majad Ali, Aurora – physician and surgeon license (036-111540) reprimanded and fined \$500 for engaging in dishonorable, unethical or unprofessional conduct of a character likely to deceive, defraud or harm the public.

Kiran Bais, Broadview – physician and surgeon license (036-063028) reprimanded and fined \$1,500 because she failed to produce patient medical records in a timely manner.

Mary Burgesser, Amarillo, TX – physician and surgeon license (036-092231) reprimanded after being disciplined by the state of Texas.

Karen Butler, Sturgeon Bay, WI – physician and surgeon license (036-122262) reprimanded due to a sister-state discipline by the state of Indiana.

Rudy Byron, Racine, WI – physician and surgeon license (036-101275) restored with reprimand due to a sister-state discipline by the state of Wisconsin and effective upon payment of fees, filing of forms and completion of required continuing education.

William Doebler, Bonita Springs, FL – physician and surgeon license (036-119097) indefinitely suspended for a minimum of one year after being disciplined by the state of New York, which issued a censure and a reprimand and placed on probation for five years due to a guilty plea entered in the Washington District Court, State of Minnesota, for Driving While Impaired, a misdemeanor.

Ernest Galbreath, Andalusia – physician and surgeon license (036-110792) indefinitely suspended after he was warned and indefinitely suspended by the Iowa Board of Medicine.

Carla Greby, Canton – physician and surgeon license (036-070263) reprimanded and fined \$500 for engaging in dishonorable, unethical or unprofessional conduct of a character likely to deceive, defraud or harm the public.

Bruce Irwin, Libertyville – physician and surgeon license (036-086240) and controlled substance license (336-048288) indefinitely suspended due to physical illness or loss of motor skill which results in an inability to practice medicine with reasonable judgment, skill or safety.

Jacobo Lama, Berwyn – physician and surgeon license (036-085300) reprimanded and fined \$2,000 after being fined and issued a Letter of Concern by the Florida Board of Medicine for failing to adequately supervise a non-physician performing laser hair removal.

Roger McClintock, Taylorville – physician and surgeon license (036-088133) placed on indefinite probation for a minimum of three years due to his failure to adequately assess patients prior to prescribing controlled substances to them.

James Munns, Peoria – physician and surgeon license (036-064426) reprimanded and fined \$500 after respondent settled a medical malpractice lawsuit alleging that respondent failed to timely diagnose cancer.

Robert Osipov, Phoenix, AZ – physician and surgeon license (036-131321) issued with reprimand due to a sister-state discipline in the state of Arizona for committing a misdemeanor involving moral turpitude.

Ronaldo Paras, Des Plaines – physician and surgeon license (036-045108) placed on indefinite probation for a minimum of two years and fined \$500 and controlled substance license (336-012072) indefinitely suspended for prescribing controlled substances with non-renewed DEA Registration.

Eric Peden, Houston, TX – physician and surgeon license (036-102266) restored with reprimand due to a sister-state discipline by the state of Texas and effective upon payment of fees, filing of forms and completion of required continuing education.

Rajan Raj, Oak Brook – physician and surgeon license (036-050920) indefinitely suspended due to a sister-state discipline by the state of Florida.

Samuel Shaheen, Saginaw, MI – physician and surgeon license (036-090738) reprimanded due to a sister-state discipline by the state of Michigan.

Kenneth Sparr, New Glarus, WI – physician and surgeon license (036-127436) indefinitely suspended for failure to comply with the terms of his Care, Counseling and Treatment Agreement.

Volkan Sumer, Pekin – physician and surgeon license (036-099986) reprimanded and fined \$5,000 for engaging in dishonorable, unethical or unprofessional conduct of a character likely to deceive, defraud or harm the public.

Leon Terry, Whitefish Bay, WI – physician and surgeon license (036-100258) placed in refuse to renew status due to a sister-state discipline by the state of Florida.

Ajit Trikha, Belleville – physician and surgeon license (036-079538) restored to indefinite probation for a minimum of five years and controlled substance license (336-042526) effective upon payment of fees, filing of forms, completion of required continuing educational and successful passage of SPEX.

Norman Williams, Moline – physician and surgeon license (036-125427) and controlled substance license (336-086662) temporarily suspended due to immoral and unprofessional conduct, to wit: charged with the felony offense of criminal sexual assault of two (2) patients during the course of treatment and/or examination of said patients.

Edward Wong, Marysville, MI – physician and surgeon license (036-111299) reprimanded after being disciplined by the state of California.

Frederick Wunker, Springfield – physician and surgeon license (036-082528) indefinitely suspended due to his failure to submit to a mental and/or physical examination and/or evaluation ordered by the Medical Disciplinary Board.

Robert Verchota, Chicago – chiropractic license (038-011471) reprimanded and fined \$500 for pleading guilty to the offense of possession of Ecstasy or MDMA.

NURSING

Danielle Babbington, Chicago – registered nurse license (041-354939) reprimanded for failure to update patient charts.

Leslie Corona, Edinburg – registered nurse license (041-390716) indefinitely suspended for a minimum of two years due to theft of narcotics and impairment.

Yvonne Harris, Chicago – registered nurse license (041-311554) reprimanded for incorrectly documenting a patient assessment resulting in respondent's employment termination.

Sandra Hutchison, Peoria – registered nurse license (041-284777) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

Julie Irvine, Vernon Hills – registered nurse license (041-362343) restored to indefinite probation with work restrictions for a minimum of three years effective upon payment of fees, filing of forms and completion of continuing education.

Candis Jones, Lacey, WA – registered nurse license (041-318850) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

Tara Kelly, Hudson – registered nurse license (041-370597) automatically and indefinitely suspended for a minimum of six months for failure to comply with a Consent Order.

Ann Lane, Louisville – registered nurse license (041-217739) placed on indefinite probation with work restrictions for a minimum of three years for compliance based on a positive drug test for Dilaudid.

Jill Matsel, Carmi – registered nurse license (041-290741) placed in refuse to renew status for a conviction of unlawful acquisition of a controlled substance.

Gale Seiffert, Carlyle – registered nurse license (041-265419) reprimanded for failure to report termination.

Katie Smith, Moro – registered nurse license (041-347130) indefinitely suspended for failure to comply with the conditions of her probation regarding repayment of an Illinois educational loan.

Rhonda Spencer, Centralia – registered nurse license (041-361128) reprimanded and fined \$1,000 for submitting false information on an employment application.

Mary Sumner, Orland Park – registered nurse license (041-152286) reprimanded for failing to supervise and ensure that her staff followed policies relating to infection control.

Tina Syston, Bloomington – registered nurse license (041-314392) indefinitely suspended for failure to comply with the conditions of her probation regarding repayment of an Illinois educational loan.

Christine Tholen, Benton – registered nurse license (041-337542) indefinitely suspended for a minimum of two years based on a 2011 DUI conviction and theft of narcotics and impairment.

Shirley Thompson, Chicago – registered nurse license (041-226887) automatically and indefinitely suspended for a minimum of 12 months due to a violation of probation.

The following individuals' licensed practical nurse licenses were placed in refuse to renew status after defaulting on an Illinois Educational Loan:

| | |
|---|-------------------|
| Phoebe Blakeley, Springfield | 043-077328 |
| Judy Bright, Virginia | 043-064714 |
| Leah Burke, Davenport, IA | 043-064748 |
| Peggy Clark, Byron | 043-063831 |
| Crystal Coleman, Divernon | 043-083083 |
| Cindy Cummings, Andover | 043-076112 |
| Pendalyn Dawson, East Moline | 043-073351 |
| Linda Deets, Lee Center | 043-088410 |
| Christine Delapena, Schaumburg | 043-112850 |
| Stephanie Dorsey, Littleton | 043-077328 |
| Martina Emmanuel, Chicago | 043-108025 |
| Leeann Gelsinger, Iuka | 043-107779 |
| Darrell Gregory, Centralia | 043-101686 |
| Trina Gruszczyk, Sterling | 043-102642 |
| Wanda Harden, Lincoln | 043-088811 |
| Brandy Jenkins, LaPlace | 043-083125 |
| Amanda Kidwell, Oblong | 043-112512 |
| Amy Morris, Benton | 043-109561 |
| Henry Nwankwo, Chicago | 043-101044 |
| Je Taun Powers-Calloway, Chicago | 043-101546 |
| Kimberly Redd, Chicago | 043-104498 |
| Teressa Rench, Nokomis | 043-077328 |
| Gena Rivera, New Holland | 043-089688 |
| Penny Sims, Rockford | 043-087924 |
| Roderick Siwa, Burbank | 043-100648 |
| Jalynn Stewart, Quincy | 043-086124 |
| Michelle Stonaker, Rochester | 043-086983 |
| Veola Sumrell, Chicago | 043-102619 |
| Hope Vaughn, Sauk Village | 043-105207 |
| Amy Walker, Springfield | 043-102101 |

Vickie Cherry, Hillsboro – licensed practical nurse license (043-071864) indefinitely suspended for a minimum of six months after self-reported multiple felony convictions.

Latrice Dyess, Springfield – licensed practical nurse license (043-087767) reprimanded and fined \$500 for billing for services of a registered nurse by using a registered nurse's timecard.

Dreama Hassanzadeh, Ridge Farm – licensed practical nurse license (043-072603) reprimanded for failure to notify physician of resident's change in condition and for Violation of Administrative Rules of the Nurse Practice Act.

Priscilla Hemmons, Chicago – licensed practical nurse license (043-app3219037) issued with reprimand for failure to disclose a prior felony conviction.

Crystal Jackson, Riverdale – licensed practical nurse license (043-085751) reprimanded for failure to follow the policy and procedure regarding timesheets.

Debra Shiverdeck, Waterloo – licensed practical nurse license (043-068384) fined \$500 after being disciplined in 2009 by the Missouri State Board of Nursing and for failure to report the disciplinary action to the Department.

Anne Stipe, Percy – licensed practical nurse license (043-082505) restored to indefinite probation for a minimum of three years with work restrictions and effective upon payment of fees and filing of forms.

Tanya Taylor, Jacob – licensed practical nurse license (043-102786) automatically and indefinitely suspended for a minimum of 12 months due to a violation of a Care, Counseling and Treatment Agreement.

Margarita Wood, Champaign – licensed practical nurse license (043-105513) reprimanded for unprofessional conduct and failure to report a termination.

NURSING HOME ADMINISTRATOR

Kathleen Crawford, Belleville – nursing home administrator license (044-004036) indefinitely suspended for a minimum of one year, followed by indefinite probation for a minimum of three years due to violations of the Nursing Home Care Act.

Earl Van Dusen, Plainfield – nursing home administrator license (044-005212) indefinitely suspended for a minimum of one year for violation of the Nursing Home Care Act.

PHARMACY

Jana Brown, Pittsfield – pharmacy technician license (049-200525) placed in refuse to renew status due to unprofessional conduct.

Sade Griffin, Dolton – pharmacy technician license (049-178334) revoked after she diverted controlled substances from her former pharmacy employer.

Derrick Poole, Lansing – pharmacy technician license (049-207621) suspended for being more than 30 days delinquent in the payment of child support.

Sung Bae, Chesterfield, MO – pharmacist license (051-287493) placed in refuse to renew status after having her Missouri pharmacist license placed on probation for three years.

Amal Husain, Orland Hills – pharmacist license (051-040814) reprimanded for unprofessional conduct.

Gabriel Nwandu, Olympia Fields – pharmacist license (051-038682) reprimanded and fined \$500 after the pharmacy where he served as the pharmacist-in-charge operated on an expired Illinois controlled substance license and he failed to fulfill his obligations as pharmacist-in-charge upon the closing of the pharmacy.

Bhavesh Patel, Schaumburg – pharmacist license (051-286786) reprimanded after the pharmacy where he served as pharmacist-in-charge dispensed expired IV products to a patient; additionally, a Department inspection of the pharmacy conducted on or about June 23, 2011, revealed several violations of the Illinois Pharmacy Practice Act.

Christine Wahl-Levitt, Princeton – pharmacist license (051-291075) revoked after she was terminated by former pharmacy employer for theft.

Dot Drugs, Inc. 09/06/2012 Earlville – pharmacy license (054-017451) fined \$1,000 for failing to notify the Department of the closing of a pharmacy.

Home RX One Ltd, Hinsdale – pharmacy license (054-017482) reprimanded and fined \$3,000 after the pharmacy failed to be open to the public for pharmaceutical services within 30 days of the issuance of its pharmacy license.

REAL ESTATE

Enrique Salas, Oswego – real estate managing broker license (471-008394) placed on probation for two years and fined \$1,000 for acting for a broker other than his sponsoring broker and engaging in dishonest dealing.

Junaid Maniya, Streamwood – real estate salesperson license (476-384268) reprimanded and barred from seeking licensure as a real estate broker for a minimum of five years for holding himself out as working for a broker other than his sponsoring broker.

Jo Simmons, Hinsdale – real estate salesperson license (476-410620) indefinitely suspended for a minimum of one year for her failure to obtain informed written consent from both the buyer and seller in a real estate transaction where she was acting as a dual agent.

RESPIRATORY CARE

Linwood Jordan, Ottawa – respiratory care practitioner license (194-007315) suspended for being more than 30 days delinquent in the payment of child support.

Tammie Quarles, Dolton – respiratory care practitioner license (194-003339) suspended for being more than 30 days delinquent in the payment of child support.

ROOFING CONTRACTORS

Richard Dunham, Kane – roofing contractor license (104-004994) placed in refuse to renew status for sole proprietor failing to obtain Roofing Qualifying Party Designation as required.

Duroc Builders, Marengo – roofing contractor license (104-008008) placed in refuse to renew status for sole proprietor failing to obtain Roofing Qualifying Party Designation as required.

Great Expectations-Dariusz Tokarski, Chicago – roofing contractor license (104-014001) reprimanded and fined \$1,000 due to unprofessional conduct.

Lindholm Roofing Inc., Chicago – roofing contractor license (104-001033) reprimanded and fined \$10,000 for aiding and assisting unlicensed practice of roofing contracting.

James Fenwick, South Beloit – (unlicensed) ordered to cease and desist the unlicensed practice as a roofing contractor.

SPEECH LANGUAGE PATHOLOGY/AUDIOLOGY

Michael Fraas, Oak Park – speech language pathologist license (146-010668) fined \$1,000 for holding self out as a speech language pathologist and supervising students providing speech language services, prior to being issued said license by the Department.

VETERINARY MEDICINE

Alan Probst, Fillmore – veterinarian license (090-04242) fined \$500 for unprofessional conduct related to maintaining and administering controlled substances at his veterinary facility on an expired veterinary controlled substance license.

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