



Illinois Department of Financial and
Professional Regulation

NEWS

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

BANKS

BANKS AND TRUST COMPANIES

Washington National Trust, Chicago – ordered to cease and desist using the word “Trust” in its corporate name effective December 13, 2012.

RESIDENTIAL MORTGAGE

America One Acceptance Corporation, Barrington – residential mortgage license (MB.6760545) fined \$1,550 for failure to pay late audit report fee.

American Ambassador Mortgage, LLC, Skokie – residential mortgage license (MB.6760787) fined \$4,500 for failure to pay late audit report fee.

Eurobank Mortgage Corporation, Glenview – residential mortgage license (MB.0006565) fined \$4,500 for failure to pay late audit report fee.

First Main Street Financial, Indianapolis, IN – residential mortgage license (MB.6760566) fined \$4,500 for failure to pay late audit report fee.

Graystone Solutions, Inc., Wayland, MA – residential mortgage license (MB.6760585) fined \$2,250 for failure to pay late audit report fee.

MidAmerica Lenders & Co., Chicago – residential mortgage license (MB.6760759) fined \$1,000 for failure to pay late audit report fee.

Mid Nation Mortgage Corporation, Springfield, MO – residential mortgage license (MB.6760767) fined \$3,950 for failure to pay late audit report fee.

Precision Funding Group, LLC, Cherry Hill, NJ – residential mortgage license (MB.6760827) fined \$3,950 for failure to pay late audit report fee.

United Funding, Inc., St. Charles – residential mortgage license (MB.6760553) fined \$150 for failure to pay late audit report fee.

Financial Institutions

CURRENCY EXCHANGE

47th & King Drive Currency Exchange, Inc., 432 E. 47th Street, Chicago -- Currency Exchange License (3581) fined \$1,000 for cashing a post dated check.

87th & Bishop Currency Exchange, Inc., 1435 W. 87th Street, Chicago – Currency Exchange License (3012) fined \$2,000 for failure to maintain the statutorily required minimum net worth during the examination period.

Chicago Heights Currency Exchange, Inc., 82 Illinois Street, Chicago Heights – Currency Exchange License (2269) fined \$8,000 for failure to maintain the statutorily required minimum net worth.

Great Lakes Currency Exchange, Inc., 832 W. Fullerton Avenue, Chicago – Currency Exchange License (703) fined \$1,000 for failure to have their renewal certificate posted.

Little Village Currency Exchange, Inc., 3025 W. 26th Street, Chicago – Currency Exchange License (3668) fined \$1,000 for late filing of their license renewal.

Mannheim & Touhy Currency Exchange, Inc., 7068 N. Mannheim Road, Rosemont – Currency Exchange License (3789) fined \$1,000 for failure to have their license posted.

New 31st & Kedzie Currency Exchange, Inc., 3045 S. Kedzie Avenue, Chicago – Currency Exchange License (3251) fined \$1,000 for failure to have their renewal certificate posted.

CONSUMER CREDIT

Advance America, Cash Advance Centers of IL, Inc., East Peoria – PLRA License #1054 fined \$1,000 for the following violation: Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly.

Affinity Cash Loans, Ottawa – CILA License #3129 fined \$90,700 for the following violations: The annual percentage rate is not accurately disclosed. Lender is making payday loans but is not licensed under the Payday Loan Reform Act. Lender made a Small Consumer loan exceeding 99% Annual Percentage Rate.

Affinity Cash Loans, Sycamore – CILA License #3424 fined \$83,350 for the following violations: Improper simple interest calculations. Lender is making payday loans but is not licensed under the Payday Loan Reform Act. Lender made a small consumer loan exceeding 99% Annual Percentage Rate.

AFS Acceptance, LLC, Ft. Lauderdale, FL – Sales Finance License #1314 fined \$1,225 for the following violations: Security is not released. Executed copy of paid contract or other legal document retained in the file but not stamped “PAID IN FULL” or equivalent.

America’s Financial Choice, Inc., Calumet City – CILA License #2713 fined \$1,600 for the following violations: The annual percentage rate is not accurately disclosed. Security is not properly disclosed. Small consumer loan is not fully amortized or is not repayable in its entirety in a minimum of 6 substantially equal payments with a period of no less than 180 days to maturity.

America’s Financial Choice, Inc., Jerome – PLRA License #1788 fined \$2,400 for the following violations: The annual percentage rate is not accurately disclosed. Improper simple interest calculations. Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan.

Arcangel Investments, Lombard -- CILA License #3535 fined for \$1,000 for the following violation: Licensee did not follow proper procedures when ceasing operations, closing business, or filing for bankruptcy.

Banner Finance of S.A., Inc., Marion –CILA License #862 fined \$1,100 for the following violation: Lender did not accurately input borrower’s gross monthly income into the database for a small consumer loan.

Bay Finance Company, LLC, Wausau, WI –Sales Finance License #1156 fined \$2,200 for the following violations: Licensee did not maintain a positive net worth of a minimum of \$30,000. Security is not properly disclosed. Executed copy of paid contract or other legal document retained in file but not stamped “PAID IN FULL” or equivalent

Blackhawk Finance, Inc., Des Plaines –Sale Finance License #1294 fined \$2,725 for the following violations: Amendment to closed end contract or retail contract was not signed by obligor and lender. Repossession file does not indicate a statement of final accounting containing the required information was sent to borrower. The licensee did not have receipts to document charges in connection with the sale of collateral.

BMK Financial, Inc., Oak Brook – Sales Finance License #1393 fined \$6,600 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.

Broadway Loan Company, Chicago – CILA License #3616 fined \$1,000 for the following violation: Lender did not accurately input borrower’s gross monthly income into the database for a small consumer loan.

Buckeye Check Cashing of Illinois, LLC d/b/a First Cash Advance, Blue Island – PLRA License #1819 fined \$7,300 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 enter into the database that the borrower’s loan was paid in full or cancelled on the day the transaction was made. Loans over 25% of borrower’s income; Lender made a payday loan resulting in the borrower having combined outstanding payday loan principal balances greater than 25% of the borrower’s gross monthly income.

Buckeye Check Cashing of Illinois, LLC d/b/a First Cash Advance, Chicago – PLRA License #1821 fined \$2,275 for the following violations: The licensed location does not maintain a complete permanent file. The annual percentage rate is not accurately disclosed.

Buckeye Check Cashing of Illinois, LLC, Chicago – PLRA License #1815 fined \$1,375 for the following violations: The licensed location does not maintain a complete permanent file. The annual percentage rate is not accurately disclosed.

Buy Here, Pay Here, Inc., Carbondale – Sales Finance License #1139 fined \$3,750 for the following violations: Improper simple interest calculations. Original documents or approved equivalent not cancelled or returned following payoff. Repossession file does not contain a copy of the condition of collateral in the time of repossession.

Calzante Investments Inc., Chicago – CILA License #3536 fined \$3,750 for the following violations: The payment receipt does not accurately show the required elements. The payment record for a simple interest loan does not show the amount and date of each payment of principal and interest, the principal balance due, the date to which interest is paid or itemize other charges collected. Lender did not input information into the database within 90 days after making a small consumer loan.

Capital Solutions Investments II, Inc., Cahokia – CILA License #2898 fined \$6,300 for the following violations: Lender did not input information into database within 90 days after making a small consumer loan. Improper acquisition fee was taken.

Check Into Cash of Illinois, LLC, Springfield – CILA License #1292 fined \$2,450 for the following violations: Original documents or equivalent not cancelled or returned following payoff. Repossession file does not contain signed receipts showing the collateral purchased, the amount paid, and the name of the obligor. Repossession file does not contain a copy of the condition of the collateral at the time of repossession.

Chicago Finance Center, Chicago – CILA License #3470 fined \$4,750 for the following violations: A legal instrument taken in connection with the loan does not bear the loan/transaction number. Repossession file does not contain a copy of the condition of collateral at the time of repossession. Security is not released.

CMK Investment, Inc., Wood Dale – CILA License #3163 fined \$1,825 for the following violations: Original documents or approved equivalent not cancelled or returned following payoff. The payment receipt does not accurately show the required elements. The payment record for a simple interest loan does not show the amount and date of each payment of principal and interest, the principal balance due, the date to which interest is paid or itemize other charges collected.

CMK Investments, Inc., Elgin – CILA License #3322 fined \$2,575 for the following violations: Licensed location did not prominently display the license or renewal certificate. The periodic interest charge is incorrect. The payment receipt does not accurately show the required elements.

CMK Investments, Inc., Elmhurst – CILA License #3351 fined \$1,650 for the following violations: The loan document or other legal instrument contains blanks. Security is not properly disclosed. The payment receipt does not accurately show the required elements.

CMK Investments, Inc., Elmhurst – CILA/Sales Finance License #3351 fined \$2,800 for the following violations: Security is not properly disclosed. Licensee made a loan of money directly to the borrower using loan contract secured by the retail purchase of goods or services. The licensee failed to comply with any provision of this Act or any order, decision, finding, rule, regulation or direction of the Director lawfully made pursuant to the authority of this act.

CMK Investments, inc., Peoria – CILA/Sales Finance License #3013 fined \$1,400 for the following violations: Lender imposed on a borrower's fees or charges other than those specifically authorized by this Act. Licensee made a loan of money directly to the borrower using loan contract secured by the retail purchase of goods or services. The licensee failed to comply with any provision of this Act or any order, decision, finding, rule, regulation or direction of the Director lawfully made pursuant to the authority of this act.

CMK Investments, Inc., Rockford – CILA/Sales Finance License #2373 fined \$1,500 for the following violations: Licensee made a loan of money directly to the borrower using loan contract secured by the retail purchase of goods or services. The licensee failed to comply with any provision of this Act or any order, decision, finding, rule, regulation or direction of the Director lawfully made pursuant to the authority of this act.

CMK Investments, Inc., Rockford – CILA/Sales Finance License #2587 fined \$2,100 for the following violations: Licensee made a loan of money directly to the borrower using loan contract secured by the retail purchase of goods or services. The licensee failed to comply with any provision of this Act or any order, decision, finding, rule, regulation or direction of the Director lawfully made pursuant to the authority of this act.

CMK investments, Inc., Schaumburg – CILA License #2159 fined \$1,350 for the following violations: Licensed location is not maintaining posted hours. Security is not properly disclosed. The payment receipt does not accurately show the required elements.

CNAC--Glendale Heights, Inc., Glendale Heights – Sales Finance License #1280 fined \$1,500 for the following violation: The loan document or other legal instrument contains blanks.

Community Home Financial Services, Inc., Jackson, MS – Sales Finance License #1095 fined \$2,500 for the following violations: Licensee did not maintain a positive net worth of a minimum of \$30,000. Licensee did not make off-site records available to examiner within 72 hours. Licensee did not provide requested documents or information during the exam.

Cottonwood Financial Illinois, LLC, Charleston – CILA License #3370 fined \$19,250 for the following violations: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not enter into the database that the borrower's loan was paid in full or cancelled on the day the transaction was made. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly or monthly installments.

Cottonwood Financial Illinois, LLC, Chester – CILA License #3369 fined \$15,400 for the following violations: Payment history of the repossession account does not properly identify the proceeds from the sale of collateral. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Cottonwood Financial Illinois, LLC, Chester – PLRA License #1608 fined \$5,425 for the following violations: Original documents or approved equivalent not cancelled or returned following payoff. 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 income.

Cottonwood Financial Illinois, LLC, Crest Hill – CILA License #3365 fined \$ 26,225 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. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

Cottonwood Financial Illinois, LLC, DuQuoin – PLRA License #1606 fined \$2,000 for the following violations: Lender did not obtain 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.

Cottonwood Financial Illinois, LLC, DuQuoin– CILA License #3367 fined \$16,025 for the following violations: Improper simple interest calculations. 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, Effingham – CILA License #3361 fined \$15,600 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. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Cottonwood Financial Illinois, LLC, Elgin – CILA License #3378 fined \$17,500 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. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Cottonwood Financial Illinois, LLC, Highland – CILA License #3395 fined \$4,325 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. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

Cottonwood Financial Illinois, LLC, Highland – PLRA License #1596 fined \$1,400 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. Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly.

Cottonwood Financial Illinois, LLC, Loves Park – CILA License #3363 fined \$16,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Cottonwood Financial Illinois, LLC, Marion– PLRA License #1575 fined \$3,500 for the following violations: Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or Lender made a payday loan exceeding 25% of the obligor's gross monthly.

Cottonwood Financial Illinois, LLC, Mattoon – CILA License #3357 fined \$17,050 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 loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Cottonwood Financial Illinois, LLC, Morris – CILA License #3379 fined \$15,025 for the following violations: 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, Mount Vernon – CILA License #3385 fined \$15,050 for the following violations: The file or original papers for the loan is not properly maintained, improper simple interest calculations and title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Cottonwood Financial Illinois, LLC, Normal – CILA License #3445 fined \$17,900 for the following violations: Recording fee or closing cost is collected but not paid. The file of original papers for the loan is not properly maintained. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Cottonwood Financial Illinois, LLC, Olney – CILA License #3391 fined \$15,000 for the following violation: Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments

Cottonwood Financial Illinois, LLC, Ottawa – CILA License #3381 fined \$16,000 for the following violation: Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Cottonwood Financial Illinois, LLC, Peru – CILA License #3446 fined \$15,200 for the following violations: 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. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments. Security is not released.

Cottonwood Financial Illinois, LLC, Pontiac – CILA License #3366 fined \$15,025 for the following violations: 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. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Cottonwood Financial Illinois, LLC, Quincy – PLRA License #1589 fined \$1,525 for the following violations: original documents or approved equivalent not cancelled or returned following payoff. Lender did not obtain official documentation of the borrower's income before making a payday or title secured loan. Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan.

Cottonwood Financial Illinois, LLC, Rockford – CILA License #3362 fined \$15,000 for the following violation: Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Cottonwood Financial Illinois, LLC, Rockford – CILA License #3375 fined \$19,150 for the following violations: The loan contract does not accurately disclose the schedule of payments or the total of payments. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Cottonwood Financial Illinois, LLC, Rockford – CILA License #3383 fined \$22,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

Devon Financial Services, Inc., Chicago – PLRA License #1319 fined \$4,150 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 event occurred. Lender charged more than \$15.50 per \$100 on the initial principal balance and/or on the principal balances scheduled to be outstanding during any installment period on an Installment Payday loan.

eCon Credit LP, Irving, TX – Sales Finance License #1222 fined \$1,000 for the following violation: Interest or accounting handling charge rebate is insufficient.

Express Auto Finance, LLC, Skokie – Sales Finance License #1348 fined \$2,250 for the following violations: A legal instrument taken in connection with the loan does not bear the loan/transaction number. Records do not indicate if repossession was voluntary or involuntary. Executed copy of paid contract or other legal document retained in file but not stamped “PAID IN FULL” or equivalent.

Fireside Cash, Mission Hills, KS – Cease and Desist Order issued for unlicensed PLRA and CILA lending.

First American Cash Advance, Inc., North Riverside – PLRA License #1835 fined \$1,250 for the following violations: Licensee not operating under licensed name. The lender has not made an effort to contact the database provider in an attempt to get the database functioning.

First Western Finance Corporation, Downers Grove – Sales Finance License #963 fined \$2,900 for the following violations: The licensed location did not properly maintain individual account records or transaction histories. Paid contract is not properly dated. Security is not released.

GFS II LLC, Saginaw, MI – Sales Finance License #1363 fined \$3,375 for the following violations: A legal instrument taken in connection with the loan does not bear the loan/transaction number. Improper simple interest calculations.

Great American Finance Co., Chicago – CILA/Sales Finance License #930 fined \$3,225 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. Interest or account handling charge rebate is insufficient.

Great Lakes Specialty Finance, Inc., Chicago Heights – PLRA License #1094 fined \$3,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender charged more than \$15.50 per \$100 on the initial principal balance and/or the principal balances scheduled to be outstanding during any installment period on an Installment Payday loan.

Great Lakes Specialty Finance, Inc., Joliet – PLRA License # 1104 fined \$5,050 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. Lender did not obtain any official documentation of the borrower’s income before making a payday or title-secured loan.

Heights Finance Corporation, Mount Vernon – CILA License #1084 fined \$1,000 for the following violation: Improper simple interest calculations.

Illinois Lending Corporation, Chicago – CILA License #1259 fined \$1,025 for the following violations: Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan. Executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

Illinois Lending Corporation, Chicago – CILA License #1389 fined \$1,000 for the following violation: Lender did not accurately input borrower's gross monthly income into the database for a small consumer loan.

Illinois Title Loans, Inc., Belleville – PLRA License #1434 fined \$8,325 for the following violations: 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, loans over 25% of borrower's income and lender made a payday loan resulting in borrower having combined outstanding payday loan principal balances greater than 25% of borrower's gross monthly income.

Illinois Title Loans, Inc., Chicago – CILA License #1912 fined \$21,600 for the following violations: The loan document or other legal instrument contains blanks. The title secured lender took possession of the vehicle without a prior written notice to the borrower that included the borrower's right to make the vehicle available to the lender and obtain personal belongings without additional charge. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Illinois Title Loans, Inc., Chicago – CILA License #1945 fined \$8,500 for the following violations: Lender made a title secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title secured loan.

Illinois Title Loans, Inc., Chicago Heights – CILA License #1991 fined \$13,525 for the following violations: Lender made a title secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title secured loan.

Illinois Title Loans, Inc., Fairview Heights – PLRA License #1403 fined \$2,100 for the following violation: Original documents or approved equivalent not cancelled or returned following payoff. 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.

Illinois Title Loans, Inc., Lomax – CILA License #2337 fined \$2,500 for the following violations: Lender made a title secured loan with 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.

Illinois Title Loans, Inc., Lomax – PLRA License #1422 fined \$2,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a payday or title secured loan. 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.

Illinois Title Loans, Inc., Mount Vernon – CILA License #2124 fined \$8,150 for the following violations: Lender made title--secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making payday or title-- secured loan.

Illinois Title Loans, Inc., Mt. Vernon – PLRA License #1429 fined \$2,000 for the following violations: Lender didn't input accurate information into the database to determine if the obligor was eligible for a loan. Lender 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.

Illinois Title Loans, Inc., Normal – PLRA License #1783 fined \$6,900 for the following violations: Recording fee or closing cost is collected but not paid. Licensee did not dispose of repossessed collateral in a commercially reasonable manner. Repossession file does not indicate a statement of final accounting containing the required information was sent to the borrower.

Illinois Title Loans, Inc., Peoria – PLRA License #1432 fined \$14,200 for the following violations: Original documents or approved equivalent not cancelled or returned following payoff. 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 income.

Illinois UAC Corporation, Aurora– Sales Finance License #1329 fined \$1,500 for the following violation: The loan contract does not accurately disclose the schedule of payments or the total of payments.

Illinois UAC Corporation, Burbank – Sales Finance License #1370 fined \$1,000 for the following violations: Licensee did not give written notice of the right to recover to buyer at least 21 days prior to the sale of collateral. Licensee did not deliver or mail the borrower an affidavit of defense.

Illinois UAC Corporation, Chicago Heights – Sales Finance License #1396 fined \$43,000 for the following violation: Lender made or purchased loans without the proper license.

Lighthouse Financial Group of IL, Inc., Norridge – CILA License #1649 fined \$12,750 for the following violations: Improper simple interest calculations. 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.

Mercedes-Benz Financial Services USA, LLC, Fort Worth, TX – CILA License #3295 fined \$1,200 for the following violations: Improper simple interest calculations. The licensee is illegally taking the power of attorney. Repossession file does not indicate a statement of final accounting containing the required information was sent to the borrower.

Midwest Title Loan, Inc., Bridgeview – CILA License #3669 fined \$13,800 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 secure lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Midwest Title Loan, Inc., Burbank – CILA License #3606 fined \$10,150 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 the accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title secured loan.

Midwest Title Loan, Inc., Champaign – CILA License #3705 fined \$2,125 for the following violations: Lender did not immediately take possession of the original title registered to the borrower (s) on the title secured loan. Documentation is not in file to indicate lien was released or title 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 database to determine if the obligor was eligible for a loan

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., Graysville – CILA License #3297 fined \$2,525 for the following violations: The licensed location does not maintain a complete permanent file. 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.

Midwest Title Loan, Inc., Markham – CILA License #3617 fined \$7,800 for the following violations: Licensee did not deliver or mail to the borrower an affidavit of defense. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

Midwest Title Loan, Inc., Sycamore – CILA License #3691 fined \$2,500 for the following violations: Title secured lender did not obtain the borrower's most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Midwest Title Loans, Inc., Danville – CILA License #2612 fined \$6,550 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 didn't input accurate information into the database to determine if the obligor was eligible for a loan. Licensee did not properly update state database with the required information on the day the transaction or event occurred.

Midwest Title Loans, Inc., Franklin Park – CILA License #2089 fined \$17,500 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 into the database that the borrower's loan was paid in full or cancelled on the day the transaction was made. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

Midwest Title Loans, Inc., Oak Lawn – CILA License #1797 fined \$3,250 for the following violations: Title secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made. Lender did not 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.

Motion Funding, Inc., Chicago– CILA License #3514 fined \$1,800 for the following violation: The payment receipt does not accurately show the required elements.

Paramount Capital Group, Inc., Conshohocken PA – Sales Finance License #1144 fined \$2,225 for the following violations: The loan document or other legal instrument contains blanks. The loan contract does not disclose that the finance charges begin to accrue on a date other than the loan date. Executed copy of paid contract or other legal document retain in file but not stamped “PAID IN FULL” or equivalent.

Personal Finance Company, LLC, Pekin – CILA/Sales Finance License #106 fined \$1,675 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.

Pronto Finance Group, LLC, Elgin – CILA License #2954 fined \$2,250 for the following violation: Licensee imposed a fee on borrowers for making phone or credit card payments.

QC Financial Services, Inc., Alpharetta GA – CILA License #3597 fined \$2,250 for the following violations: The Lender did not obtain borrower’s most recent income documentation available at the time the loan was made. Lender did not obtain any official any official documentation of the borrower’s income before making a small consumer loan.

QC Financial Services, Inc., Belleville – CILA License #2562 fined \$1,400 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor’s gross monthly income. 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.

QC Financial Services, Inc., Champaign – PLRA License #1500 fined \$2,475 for the following violations: A deposited check or ACH debit request on PLRA loan was not entered into the database on the deposit of request date. Official income documentation was not required type for a payday loan or was not for income for 30 days preceding the loan. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

QC Financial Services, Inc., Chicago – CILA License #2258 fined \$1,275 for the following violations: Licensee did not properly maintain loan records for two years after final entry. Lender did not immediately take possession of the original title registered to the borrower (s) on the title-secured loan. File does not contain evidence of contract signed of acknowledged by the borrower. Security is not released.

RWI Investments, LLC, Oak Lawn – CILA License #3552 fined \$5,675 for the following violations: The loan document or other legal instrument contains blanks. The payment receipt does not accurately show the required elements. The payment record for a simple interest loan does not show the amount and date of each payment of principal and interest, the principal balance due, the date to which interest is paid or itemize other charges collected.

Red Leaf Ventures, LLC, Overland Park, KS – ordered to Cease and Desist unlicensed PLRA lending.

Security Leasing & Finance, Inc., Troy – Sales Finance License #1321 fined \$6,275 for the following violations: A legal instrument taken in connection with the loan does not bear the loan/transaction number. Original documents, or approved equivalent, not cancelled or returned following payoff. Licensee did not deliver or mail to the borrower an affidavit of defense.

SFC of Illinois, L.P., Marion – CILA License #2398 fined \$6,750 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.

SFC of Illinois, L.P., Metropolis – CILA License #2396 fined \$3,250 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. Lender did not obtain any official documentation of the borrower's income before making a small consumer loan.

SFC of Illinois, L.P., Taylorville – CILA License #2411 fined \$2,750 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 22.5% 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.

Short Term Loans, LLC, Aurora – PLRA License #1389 fined \$1,000 for the following violation: Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or lender made a payday loan exceeding 25% of the obligor's gross monthly income.

Sir Finance Corporation, Chicago – CILA License #167 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.

Sir Finance Corporation, Chicago – CILA License #410 fined \$4,000 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a small consumer loan. Lender 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.

Springleaf Financial Services of Illinois, Inc., Chicago – CILA License #246 fined \$1,000 for the following violation: Improper simple interest calculations.

Springleaf Financial Services of Illinois, Inc., Chicago – CILA License #282 fined \$1,150 for the following violations: The loan contract does not accurately disclose the date of the loan. File does not contain evidence of a contract signed or acknowledged by the borrower.

State Finance Co., Carbondale – CILA License #2737 fined \$11,250 for the following violations: The lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a small consumer loan. 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., Clinton – CILA License #2888 fined \$1,325 for the following violations: Original documents or approved equivalent not cancelled or returned following payoff. Interest or account handling charge rebate is insufficient. Security is not released.

Sun Loan Company Illinois No. 2, Inc., Carbondale – CILA License #3121 fined \$8,500 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.

SunTrust Bank, Atlanta, GA – CILA License #3438 fined \$2,250 for the following violation: The loan contract does not accurately disclose the schedule of payments or the total of payments.

The Ehrlich Fund, LLC, Palos Park-- – CILA License #3527 fined \$14,975 for the following violations: A legal instrument taken in connection with the loan does not bear the loan/transaction number. Licensee's or retail seller's name and address is not properly disclosed on legal document. Evidence of a signed or acknowledged Truth-In-Lending Disclosure is not in the file of original papers.

The Payday Loan Store of Illinois, Inc., Aurora – PLRA License #1339 fined \$1,000 for the following violation: Improper simple interest calculations.

The Payday Loan Store of Illinois, Inc., Chicago – CILA License #2286 fined \$15,550 for the following violations: The loan document or other legal instrument contains blanks. Improper simple interest calculations. 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.

The Payday Loan Store of Illinois, Inc., Chicago – CILA License #2287 fined \$4,000 for the following violation: Improper simple interest calculations.

The Payday Loan Store of Illinois, Inc., Chicago – CILA License #1531 fined \$7,250 for the following violations: Improper simple interest calculations. Title secure 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, Inc., Dolton – CILA License #2883 fined \$7,300 for the following violations: The loan document or other legal instrument contains blanks. Lender made a title secured loan with scheduled monthly payments exceeding 50% of the obligor's gross monthly income. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

The Payday Loan Store of Illinois, Inc., Elgin – CILA License #2816 fined \$14,150 for the following violations: The loan contract does not state the interest rate, agreed upon by the licensee and the borrower that the licensee charges, contracts for, and receives upon the principal amount. Improper simple interest calculations. 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.

The Payday Loan Store of Illinois, Inc., Evanston – CILA License #2121 fined \$1,400 for the following violations: The annual percentage rate is not properly disclosed. Improper simple interest calculations. Payment history of the repossession account does not properly identify the proceeds from the sale of collateral.

The Payday Loan Store of Illinois, Inc., Hazel Crest – CILA License #3459 fined \$4,650 for the following violations: Lender made a title secured loan with scheduled monthly payments exceeding 50% of the obligor's gross monthly income. Title secured lender did not obtain 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, Inc., Joliet – CILA License #1393 fined \$4,375 for the following violations: Improper simple interest calculations. 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. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

The Payday Loan Store of Illinois, Inc., Lyons – CILA License #1697 fined \$7,000 for the following violations: The loan contract does not state the interest rate, agreed upon by the licensee and the borrower that the licensee charges, contracts for, and receives upon the principal amount. 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.

The Payday Loan Store of Illinois, Inc., Oak Lawn – CILA License #1528 fined \$2,050 for the following violations: Repossession in file does not indicate a statement of final accounting containing the required information was sent to the borrower. 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, Inc., Quincy – CILA License #1700 fined \$1,025 for the following violations: A legal instrument taken in connection with the loan does not bear the loan/transaction number. Improper simple interest calculations.

The Payday Loan Store of Illinois, Inc., South Holland – CILA License #2079 fined \$8,475 for the following violations: Lender made a title secured loan with scheduled monthly payments exceeding 50% of the obligor's gross monthly income. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Security is not released.

The Payday Loan Store of Illinois, Inc., Waukegan – CILA License #2549 fined \$32,700 for the following violations: The loan contract does not state the interest rate, agreed upon by the licensee and the borrower that the licensee charges, contracts for, and receives upon the principal amount. Improper simple interest calculations. 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.

Title Cash of Illinois, Inc., Anna – CILA License #2995 fined \$2,175 for the following violations: Licensed location did not prominently display the license or renewal certificate. Keys are retained by the lender on a title-secured loan or motor vehicle retail contract, but it is not provided for in the loan contract. Lender made a title secured loan with scheduled monthly payments exceeding 50% of the obligor's gross monthly income.

Title Cash of Illinois, Inc., Anna – PLRA License #1860 fined \$7,325 for the following violations: Lender did not input accurate information into database to determine if 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. 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., Harrisburg– CILA License #3582 fined \$2,000 for the following violations: The loan contract does not state the interest rate, agreed upon by the licensee and the borrower that the licensee charges, contracts for, and receives upon the principal amount. Improper simple interest calculations.

Title Cash of Illinois, Inc., Herrin – PLRA License #1851 fined \$3,000 for the following violations: Improper simple interest calculations. 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. 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., Lincoln – PLRA License #1869 fined \$3,275 for the following violations: The loan document or other legal instrument contains blanks. The loan contract does not accurately disclose the schedule of payments or the total of payments. The loan register or transaction register is not properly maintained..

Title Cash of Illinois, Inc., Moline – PLRA License #1852 fined \$2,875 for the following violations: The loan contract does not accurately disclose the schedule of payments or the total of payments. 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. 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: "This check is being negotiated as part of a loan under the Payday Loan Reform Act."

Title Cash of Illinois, Inc., Mt. Carmel – CILA License #3452 fined \$7,525 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. 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.

Title Cash of Illinois, Inc., Peoria – PLRA License #1862 fined \$1,025 for the following violations: Original documents, or approved equivalent, not cancelled or returned following payoff. Lender did not obtain official documentation of borrower's income before making a payday or title secured loan.

Title Lenders, Inc., Fairview Heights – PLRA License #1492 fined \$6,250 for the following violations: Improper simple interest calculations. Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or lender made a payday loan exceeding 25% of the obligor's gross monthly income.

Title Loan Company Inc., Belleville – CILA License #1651 fined \$1,000 for the following violation: Improper simple interest calculations.

TitleMax of Illinois, Inc., Crest Hill – CILA License #3700 fined \$10,500 for the following violations: Lender made a title secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Title secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

TitleMax of Illinois, Inc., Springfield – CILA License #3348 fined \$3,650 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 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.

Tri--State Financial Services, Inc., Northlake – CILA License #3566 fined \$3,225 for the following violations: Original documents, or approved equivalent, not cancelled or returned following payoff. Licensee imposed a fee on borrowers for making phone and credit card payments. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

VIP Loan Shop, Overland Park, KS – ordered to cease and desist unlicensed PLRA lending.

Workforce Financial Inc., Chicago – CILA License #3347 fined \$31,075 for the following violations: Original documents, or approved equivalent, not cancelled or returned following payoff. Lender did not accurately input the borrower's gross monthly income into the database for a small consumer loan. Wage assignment was accepted from borrower that contained blanks.

World Finance Corporation of Illinois, Chatham – CILA License #]3511 fined \$4,750 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a small consumer loan. The Lender did not obtain borrower's most recent income documentation available at the time the loan was made.

World Finance Corporation of Illinois, Decatur – CILA License #3218 fined \$9,000 for the following violations: The Lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not obtain any official documentation of the borrower's income before making a small consumer loan. 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, Rantoul – CILA License #2840 fined \$3,350 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. Executed copy of paid contract or other legal document retained in the file but not stamped “PAID IN FULL” or equivalent.

World Finance Corporation of Illinois, Taylorville – CILA License #1578 fined \$5,000 for the following violations: Lender did input information into database within 90 days after making a small consumer loan. Lender did not obtain any official documentation of the borrower’s income before making a small consumer loan.

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Professional Regulation

ACCOUNTANT

Jay Jensen, Bloomington – certified public accountant license (239-029621) issued and required to complete ethics course and 52 additional hours of continuing education.

APPRAISER

Michele Houston, South Holland – certified residential real estate appraiser license (556-002520) indefinitely suspended for a minimum of 10 years and fined \$5,000 after repeatedly made errors or omissions contributing to the communication of misleading appraisal reports, received pre-payment for an appraisal report that, as of July 6, 2012, had not been provided to her client, and has filed to reimburse a client for monies lost due to her delay in delivering an appraisal report.

Chris Lenzion, Park Ridge – certified residential real estate appraiser license (556-004109) indefinitely suspended for a minimum of one year and fined \$500 for allegations that he developed misleading appraisal reports, with errors, including failing to identify the subjects' neighborhoods and failing to develop credible income approaches to value.

Kenneth Lukowski, Roscoe – certified residential real estate appraisal license (556-004305) indefinitely suspended for a minimum of 10 years and fined \$10,000 for communicating a misleading appraisal with errors and omissions.

BARBER, COSMETOLOGY, ESTHETICS AND NAIL TECHNOLOGY

Larry Harper, Chicago – barber license (006-063122) suspended for being more than 30 days delinquent in the payment of child support.

Michael Hicks, Elk Grove Village – barber license (006-064293) issued and placed on indefinite probation for a minimum of two years due to prior felony convictions.

Gregory Murry, Sauk Village – barber license (006-063689) suspended for being more than 30 days delinquent in the payment of child support.

Antonio Tabacchi, Creve Couer – barber license (006-063659) automatically and indefinitely suspended due to a violation of the probationary terms of a prior consent order.

Shaun Taylor, Chicago – barber license (006-062975) suspended for being more than 30 days delinquent in the payment of child support.

Clarence Mitchell, Chicago – cosmetologist license (011-246274) suspended for being more than 30 days delinquent in the payment of child support.

Gloria Slayton, Waukegan – cosmetologist license (011-300191) issued and placed on probation for three years based on felony conviction and unprofessional conduct.

Irene Sloat, Wapella – cosmetologist license (011-260231) placed in refuse to renew status for failure to provide information legally requested by the Department, violation of Act (practicing on non-renewed license) and unprofessional conduct.

Kimberly Williams, Pembroke Township – cosmetologist license (011-300263) issued and placed on non-reporting probation for one year due to a felony conviction of involuntary manslaughter.

Dat Le, Chandler, AZ – nail technician license (169-010763) suspended for being more than 30 days delinquent in the payment of child support.

Jermaine's Barber & Beauty Salon, Chicago – salon license (189-007423) indefinitely suspended and fined \$1,000 for unlicensed practice of cosmetology and engaging in dishonorable, unethical or unprofessional conduct.

Ossama's and Days Hair Salon, Chicago – salon shop license (189app3163317) ordered to cease and desist based on unlicensed salon/shop operation.

Smitty's Barber Shop, Chicago – salon shop license (189app3162612) ordered to cease and desist based on unlicensed salon/shop operation.

Yehia & Company Hair Design, Oak Park – salon license (189-014659) issued and placed on indefinite probation for a minimum of two years and fined \$3,750 based on prior discipline against owner and related salons, violation of regulations (operated prior to licensure) and unprofessional conduct.

COLLECTION AGENCY

National Fitness, Layton, UT – collection agency license (017-021697) issued with reprimand based on sister-state discipline.

DENTAL

Mark Adams, Charleston, MO – dental license (019app3258356) issued with reprimand after his dental license was disciplined by the state of Missouri.

Walter Dawkins, Fairfield – dental license (019-016225) and dental controlled substance license (319-005859) indefinitely suspended after he diverted controlled substances and plead guilty to multiple federal charges in the US District Court.

Wendy Wells, Sterling – dental license (019-023022) suspended for 15 days, followed by being placed on probation for two years and fined \$3,000 and controlled substance license (319-011952) suspended for two years after aided and abetted unlicensed practice of dentistry and respondent used/or prescribed controlled substances other than for therapeutic purposes.

DETECTIVE, ALARM, SECURITY, FINGERPRINT VENDOR AND LOCKSMITH

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

Jacob Alexander, Rockford.....	129-293298
Gerald Baker, Chicago	129-353028
Brownell Brooks, Chicago.....	129-221223
Shakeel Brown, Chicago.....	129-346987
Larry Burns, Chicago	129-171065
Alton Carter, Chicago	129-247118
Ivory Cephus, Chicago	129-017167
Willie Conwell, Chicago	129-265690
Kenneth Crutcher, North Chicago.....	129-354883
Steven Curney, Chicago	129-319436
Tyrone Davis, Berkeley	129-338665
Quincy Dillard, Chicago.....	129-297109
Robert Guthrie, Chicago.....	129-300203
James Hendrickson, Downers Grove	129-314285
Anthony Hill, Chicago	129-103915
Jasmine Jackson, Chicago.....	129-347792
Rareekas Jackson, Berwyn	129-225849
Marcus Jordan, Chicago	129-357373
Michael Lamon, Belleville	129-353805
Daniel Lewis, Chicago	129-289520
Darius McClinton, Berwyn	129-315516
Devon McNulty, Chicago.....	129-303645
Blair Mitchell, Chicago.....	129-333313
Fredrick Peoples, Chicago.....	129-116646
Anthony Reese, Harvey	129-349576
Edward Robinson, Chicago.....	129-333296
Izell Rogers, Richton Park	129-181736
Jerry Streety, Chicago	129-328368
Donovan Williams, Chicago.....	129-301101

Robert Brady, Carpentersville – permanent employee registration card (129-291645) revoked and fined \$5,000 due to unlicensed detective practice and failure to comply with Department's Notice of Unlicensed Practice to cease advertising and practicing unlicensed detective work.

Leroy Butler, Chicago – permanent employee registration card (129-361794) issued and placed on probation for one year due to criminal conviction.

Andre Campbell, Chicago – permanent employee registration card (129-361793) issued and placed on probation for one year due to criminal conviction.

Jennifer Clancy, Chicago – permanent employee registration card (129-361796) issued and placed on probation for three years due to criminal conviction.

Curtis Clark, Chicago – permanent employee registration card (129-361803) issued and placed on probation for three years due to criminal conviction.

Steven Davis, Chicago – permanent employee registration card (129-361791) issued and placed on probation for two years for failure to disclose criminal conviction.

Ernest Davis, Chicago – permanent employee registration card (129-361799) issued and placed on probation for one year due to criminal conviction.

Chad Encheff, Poplar Grove – permanent employee registration card (129-218938) revoked and fined \$10,000 due to unlicensed detective practice and advertising detective services without a license, unethical, unprofessional or dishonorable conduct for falsely claiming to be a park district police officer and threatening members of the public with arrest when he was not a police officer.

Aquanita Epps, Chicago – permanent employee registration card (129-297940) restored to probation for two year effective upon payment of fees and filing of forms.

David Fults, Chicago – permanent employee registration card (129-361790) issued and placed on probation for two years due to criminal conviction.

Jeffery Grazer, Romeoville – permanent employee registration card (129-361789) issued and placed on probation for three years due to criminal conviction.

Lebron Hale, Chicago – permanent employee registration card (129-287737) placed in refuse to renew status for failure to appear at a Department conference.

Romeca King, Chicago – permanent employee registration card (129-361792) issued and placed on probation for one year due to criminal conviction.

Jonathan King, Chicago – permanent employee registration card (129-361797) issued and placed on probation for two years due to criminal conviction.

John Kohlbeck, Crystal Lake – permanent employee registration card (129-258260) revoked due to felony conviction for aggravated DUI and violation of felony probation.

Gabriela Mendoza, Chicago – permanent employee registration card (129-361802) issued and placed on probation for two years due to criminal conviction.

Michael Montalbano, Bloomington – permanent employee registration card (129-361939) issued and placed on probation for one year due to criminal conviction.

Jose Montoya, Des Plaines – permanent employee registration card (129-361795) issued and placed on probation for one year due to criminal conviction.

Desiree Murray, Chicago – permanent employee registration card (129-361787) issued and placed on probation for two years due to criminal conviction.

Shauna Pettenger, Rockford – permanent employee registration card (129-361798) issued and placed on probation for one year due to criminal conviction.

Albert Trout, Gary, IN – permanent employee registration card (129-361788) issued and placed on probation for one year due to criminal conviction.

Marc Ulysse, Great Lakes – permanent employee registration card (129-317598) and firearm control card (229-068327) revoked for a minimum of three years for failure to report an arrest within 30 days and failure to return company issued uniform.

Donne Trotter, Chicago – firearm control card (229-073820) revoked.

FUNERAL DIRECTORS & EMBALMERS

Otto Ali, Chicago – funeral director and embalmer license (034-011799) revoked and fined \$10,000 due to untrustworthiness in funeral practice, engaging in unethical or unprofessional conduct, failure to accept for or remit monies, Violation of Code or Rules, and failure to provide information to the Department.

MEDICAL

Katrina Babcock, Thousand Oaks, CA – physician and surgeon license (036-093135) reprimanded for prior discipline by the state of Mississippi.

Sami Bittar, LaGrange – physician and surgeon license (036-075257) suspended for 15 days, followed by indefinite probation for a minimum of two years and fined \$10,000 for engaging in a personal relationship with a patient and unprofessional interactions with a patient of his practice.

Roneen Blank, Chicago – physician and surgeon license (036-062925) placed on indefinite probation for a minimum of two years and fined \$1,500 due to a boundary violation in pursuing a friendship with a psychiatric patient.

Muhammad Choudhry, Bolingbrook – physician and surgeon license (036-081407) indefinitely suspended for a minimum of three years after respondent physician was convicted of a felony.

Shankar Das, Chicago – physician and surgeon license (036-119559) reprimanded and fined \$1,000 for failure to obtain the required amount of continuing medical education credits.

Israel Fernando, Moline – physician and surgeon license (036-101791) suspended for 90 days, followed by indefinite probation for a minimum of two years and fined \$500 due to a pattern of practice demonstrating incompetence to practice in the field of dermatology.

Jacinta Gillis, Fort Meyers, FL – physician and surgeon license (036-105672) placed in refuse to renew status due to a sister-state discipline in the state of Florida.

Yashwant Giri, Crown Point, IN – physician and surgeon license (036-092396) placed in refuse to renew status due to sister-state discipline in the state of California.

Louis Hampers, Dublin, OH – physician and surgeon license (036-093061) placed in refuse to renew status due to a sister-state discipline in the state of Colorado.

Ricky Johnson, Blue Mound – physician and surgeon license (036-072599) suspended for being more than 30 days delinquent in the payment of child support.

William Kafin, Glenview – physician and surgeon license (036-061423) indefinitely suspended for a minimum of three years and fined \$5,000 for engaging in a personal and sexual relationship with a patient.

Syed Kazmi, Chicago – physician and surgeon license (036-118946) indefinitely suspended for a minimum of nine months after committed fraud or misrepresentation when applying for Illinois licensure and received a sister-state disciplinary action in the state of Ohio.

Barry Lefkovitch, Quincy – physician and surgeon license (036-075683 and controlled substance license (336-039014) and temporary medical permit (125-020172) permanently revoked because he was convicted of a criminal battery against a patient in the course of patient care or treatment, including any offense based on sexual conduct or sexual penetration.

Frank Madda, Hoffman Estates – physician and surgeon license (036-051982) reprimanded and fined \$30,000 for overbilling a patient, failing to report disciplinary action by a professional medical society and failing to transfer copies of medical records in a timely manner.

Ashok Padhiar, Wintersville, OH – physician and surgeon license (036-079507) indefinitely suspended for a minimum of one year after was suspended in the Commonwealth of Pennsylvania.

Kent Van Why, Moline – physician and surgeon license (036-095797) placed on indefinite probation for prior discipline by the state of Iowa.

Jane Vogelmann, Cambridge, UK – physician and surgeon license (036-088392) placed in refuse to renew status for her failure to comply with the terms and conditions of the Department's Probation.

Michael Wagner, Rockford – physician and surgeon license (036-097924) reprimanded and fined \$1,000 due to prescribing medication outside the scope of his practice and failing to keep proper medical records.

Tammie Auer, St. Louis, MO – (unlicensed) ordered to cease and desist the unlicensed practice of medicine, by administering Juvederm and Botox to several individuals without licensure as a physician and surgeon.

Jacqueline Elliott, Glen Ellyn – (unlicensed) and **Skin Solutions, Glen Ellyn** – (unlicensed) ordered to cease and desist the unlicensed practice of medicine or advertising that they perform medical procedures such as laser hair removal, mole removal, and treatment of rosacea and Jacqueline Elliott assessed a \$500 civil penalty.

Michelle Foster, Algonquin – (unlicensed) ordered to cease and desist the unlicensed practice of medicine and the use of the Bio-Neuropulse machine on patients because respondent is unlicensed and did treat patients with the Bio-Neuropulse machine.

NURSING

Janice Ball, Springfield – registered nurse license (041-277884) permanently and indefinitely revoked for gross negligence and unprofessional conduct in the practice of nursing.

Ronald Gustafson, St. Peters, MO – registered nurse license (041-319807) placed in refuse to renew status due to a sister-state discipline.

Jennie McKenzie, Fulton – registered nurse license (041-260956) restored with reprimand for a prior discipline of her Iowa registered nurse license.

Dorothy Millett, Belfair, WA – registered nurse license (041-294485) indefinitely suspended for a discipline on her state of California registered nurse license.

Andrew Nemec, Solano Beach, CA – registered nurse license (041-358533) indefinitely suspended for a prior discipline of his California registered professional nurse license.

Rachel Segneri, Bloomington – registered nurse license (041-303639) placed on probation for one year and fined \$1,000 for diversion of controlled substances from a hospital.

Julie Swanson, Arlington Heights – registered nurse license (041-198899) placed on indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

Rodger Vanhyfte, East Moline – registered nurse license (041-194141) placed on indefinite probation with work restrictions for a minimum of two years after he pled guilty to misdemeanor Reckless Conduct for having consumed alcohol while on duty.

James Whittington, Morton Grove – registered nurse license (041-305142) permanently revoked because he is required, as a part of a criminal sentence, to register under the Sex Offender Registration Act.

Kym Anderson, Galesburg – licensed practical nurse license (043-101321) automatically and indefinitely suspended for a minimum of 12 months for having violated the terms of a Care, Counseling and Treatment Agreement.

Alistair Arcenas, Wadsworth – licensed practical nurse license (043-103572) suspended for being more than 30 days delinquent in the payment of child support.

Judy Bright, Virginia – licensed practical nurse license (043-064714) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

Sarah Hazel, Shawneetown – licensed practical nurse license (043-103046) suspended for six months, followed by non-reporting probation for one year for failure to report termination and for giving controlled substances to another individual for other than medical therapeutic purposes.

Stephanie Huffman, Grand Tower – licensed practical nurse license (043-071810) placed in refuse to renew status due to a sister-state discipline.

Daniel Moffett, Bloomington – licensed practical nurse license (043-079158) automatically, indefinitely suspended for a minimum of 12 months for having violated the terms of a Care, Counseling and Treatment Agreement.

NURSING HOME ADMINISTRATOR

Kathleen Bradley, Lockport – nursing home administrator license (044-004826) placed in refuse to renew status for failing to respond to a continuing educational audit requirement.

Bartholomew Quick, Springfield – nursing home administrator license (044-003738) placed in refuse to renew status for failing to respond to a continuing educational audit requirement.

PHARMACY

Christopher Storlie, Carbondale – pharmacy technician license (049-206793) indefinitely suspended for filing false records in the practice of pharmacy.

PHYSICAL THERAPY

Ahmad Naeem, Chicago – physical therapist license (070-013531) suspended for being more than 30 days delinquent in the payment of child support.

REAL ESTATE

Roger Jenisch, Bloomingdale – real estate managing broker license (471-013357) suspended for being more than 30 days delinquent in the payment of child support.

Sandro Rodriguez, St. Charles – real estate broker license (475-111333) and application for managing real estate broker license (471app3218342) denied and **International Embassy Realty, Inc., Elgin** - real estate broker corporation license (478-011849) revoked for violating the terms of a disciplinary order and for a series of misrepresentations and actions involving the failure to remit money belong to others, failing to perform terms of brokerage agreements, failing to promote the best interests of a client, and engaging in dishonorable, unethical, and unprofessional conduct.

John Singleton, Lindenhurst – real estate broker license (475-119191) suspended for being more than 30 days delinquent in the payment of child support.

Financial Associates of America, Roylton – (unlicensed) ordered to cease and desist the unlicensed practice of Time Share Sales.

Hawkeye Title, Boynton Beach, FL – (unlicensed) ordered to cease and desist the unlicensed practice of Time Share Sales.

International Properties and Resorts, Chicago – (unlicensed) ordered to cease and desist the unlicensed practice of Time Share Sales.

Resort Pros Network, Los Angeles, CA – (unlicensed) ordered to cease and desist the unlicensed practice of Time Share Sales.

The Villa Trader, Orlando, FL – (unlicensed) ordered to cease and desist the unlicensed practice of Time Share Sales.

US Vacation, Seminole, FL – (unlicensed) ordered to cease and desist the unlicensed practice of Time Share Sales.

RESPIRATORY CARE

Johnnie Collazo, Cicero – respiratory care practitioner license (194-007451) suspended for being more than 30 days delinquent in the payment of child support.

ROOFING CONTRACTORS

Timberline Cedar Werks, Lake Bluff – roofing contractor license (104-002545) revoked and **J. Robert Madro, Lake Bluff** – roofing qualifying party registration (105-002590) revoked and jointly and severally fined \$4,000 for misrepresentation of licensure and altering the expiration date of a license submitted for permit.

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