



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 **January, 2013**.

## **BANKS**

### **BANKS AND TRUST COMPANIES**

**NorStates Bank, Waukegan** – consent order effective January 14, 2013 issued to stop engaging in unsafe and unsound practices.

### **LOAN ORIGINATOR**

**Carlos Rayas, Aurora** – MLO License (031.0006603) was placed on emergency suspension on January 2, 2013 pending Department investigation in connection with improper loan modification activities. The emergency suspension has been removed, an order of revocation and \$100,000 fine issued, and this order is currently under appeal.

## **Financial Institutions**

### **CURRENCY EXCHANGE**

**1st Currency Exchange of Decatur, Inc., 855 N. Fairview Avenue, Decatur** – currency exchange license (3750) fined \$3,000 for cashing a post dated check, not having notary fee posted and not having license posted.

**Algonquin Wilke Currency Exchange, Inc., 1764 Algonquin Road, Arlington Heights** – currency exchange license (3751) fined \$1,000 for overcharging for money orders issued.

**Harlem & Roosevelt Currency Exchange, Inc., 7207 W. Roosevelt Road, Forest Park** – currency exchange license (3691) fined \$2,000 for failure to maintain the statutorily required minimum net worth.

**PLS Check Cashers, 1431 W. Obama Drive, Calumet Park** - currency exchange license (3864) fined \$2,000 for failure to have their renewal certificate posted.

### **CONSUMER CREDIT**

**A Plus Title Loans, Inc., Franklin Park** – CILA license (3621) fined \$1,200 for the following violation: The loan document or other legal instrument contains blanks.

**A Plus Title Loans, Inc., Des Plaines** – PLRA license (1754) 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 verify that the loan was permissible. Lender did not properly enter loan(s) into the database on the day made.

**A Plus Title Loans, Inc., Des Plaines** – CILA license (3550) fined \$7,225 for the following violations: Repossession file does not contain a copy of the condition of the collateral at the time of repossession. Lender did not enter into the database that the borrower's loan was paid in full or cancelled on the transaction occurred. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

**America's Financial Choice, Inc., Litchfield** – PLRA license (1798) fined \$23,450 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 have a ready supply of payday loan pamphlets to provide to borrowers. Lender did not properly enter loan(s) into the database on the day made.

**America's Financial Choice, Inc., Mattoon** – PLRA license (1793) fined \$6,050 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 have ready supply of payday loan pamphlets to provide to borrowers. Licensee did not properly update state database with the required information on the day the transaction or event occurred.

**America's Financial Choice, Inc., Centralia** – PLRA license (1795) fined \$35,000 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 properly enter loan(s) into the database on the day made.

**Ardmore Finance Corporation, Madison** - CILA license (2874) fined for \$1,000 for the following violation: Lender made a small consumer loan to a consumer for which the total of all payments to be made in any month on the loan exceeds 22.5% of the consumer's gross monthly income.

**Americash Loans, LLC, Chicago** –PLRA license 1712) fined \$2,400 for the following violations: Lender did not enter into the database that the borrower's transaction was paid in full or cancelled on the day the transaction was made. Official loan 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.

**Americash Loans, LLC, Springfield** – PLRA license (1709) fined \$1,450 for the following violations: The annual percentage rate is not accurately disclosed. 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.

**Advance America, Cash Advance Centers of IL, Inc., Mundelein** – PLRA license (1030) fined \$1,000 for the following violation: Improper simple interest calculation.

**Advance America, Cash Advance Centers of IL, Inc., Niles** – PLRA license (1278) fined \$2,525 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 for income for the 30 days preceding the loan. Executed copy of paid contract or other legal document retained in file but not stamped “PAID IN FULL” or equivalent.

**Advance America, Cash Advance Centers of IL, Inc., Loves Park** – PLRA license (1022) fined \$1,000 for the following violation: Improper simple interest calculations.

**Advance America, Cash Advance Centers of IL, Inc., Rockford** – PLRA license (1023) 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.

**Advance America, Cash Advance Centers of IL, Inc., Springfield** – PLRA license (1036) 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 and payday loan exceeding 22.5% of the obligor’s gross monthly income.

**Advance America, Cash Advance Centers of IL, Inc., Chicago** – PLRA license (1019) fined \$2,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Buckeye Check Cashing of Illinois, LLC, Chicago** – PLRA license (1813) fined \$4,000 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.

**Capital Solutions Investments II, Inc., Chicago** – CILA license (2855) fined \$3,475 for the following violations: Security is not properly disclosed. Original documents, or approved equivalent, not cancelled or returned following payoff. Interest or account handling charge rebate is insufficient.

**Cash Direct, Inc., Oak Lawn** – CILA license (3464) fined \$2,350 for the following violations: Licensed location is not maintaining posted hours. Licensed location did not prominently display the license or renewal certificate. The licensed location does not maintain a complete permanent file.

**Check Into Cash of Illinois, LLC, Joliet** – PLRA license (1205) fined \$2,400 for the following violations: Improper simple interest calculations. Evidence of a signed or acknowledged truth-in lending disclosure is not in the file of original papers. Official income documentation was not the required type for a payday loan or was not the income for the 30 days preceding the loan.

**Check Into Cash of Illinois, LLC, Chicago** – PLRA license (121)5 fined \$3,400 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 the borrower’s income. Lender made a payday loan resulting in the borrower having a combined outstanding payday loan principal balances greater than 25% of borrower’s gross monthly income.

**Check Into Cash of Illinois, LLC, Round Lake Beach** – PLRA license (1219) fined \$1,000 for the following violation: Improper simple interest calculations.

**Cit Financial USA, Inc., Livingston, NJ** – sales finance license (882) fined \$4,225 for the following violations: A legal instrument taken in connection with the loan does not bear the loan/transaction number. The payment record for a simple interest loan does not show the amount and date of each payment of principle and interest, the principle balance due, the date to which interest is paid or itemize other charges collected. Executed copy of paid contract or other legal document retained in file but not stamped “PAID IN FULL” or equivalent.

**CLT Financial, Inc., Romeoville** – CILA license (3194) fined \$4,800 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 the borrower on the 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.

**CLT Financial, Inc., Romeoville** – PLRA license (1831) fined \$39,775 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 input accurate information into the database to determine if the obligor was eligible for a loan.

**CMK Investments, Inc., Wood Dale** – CILA license (3163) fined \$9,500 for the following violations: Security is not properly disclosed. Licensee charged a fee not allowed. (2<sup>nd</sup>) The loan contract does not accurately disclose the schedule of payments or the total of payments.

**Cottonwood Financial Illinois, LLC, Crystal Lake** – CILA license (3443) fined \$10,175 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. 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, Perkin** – CILA license (3387) fined \$12,325 for the following violations: The file of original papers for the loan is not properly maintained. 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, Belvidere** – CILA license (3386) 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 verify that the loan was permissible. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

**Cottonwood Financial Illinois, LLC, Belvidere** – CILA license (3398) fined \$17,350 for the following violation: 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. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installments.

**Cottonwood Financial Illinois, LLC, East Peoria** – CILA license (3364) fined \$18,050 for the following violations: The file of original papers for the loan is not properly maintained. Lender makes title-secured loans but does not have a supply of the pamphlets describing the availability of debt management services and the obligor's rights and responsibilities. Title-secured loan is not repayable in weekly, bi-weekly, semi-monthly, or monthly installment.

**Courtesy Loans of Illinois, LLC, Rantoul** – CILA license (2956) fined \$4,000 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. . 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.

**CQC, Inc., Carbondale** – CILA license (1360) fined \$2,000 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Devon Financial Services, Inc., Chicago** – PLRA license (1495) fined \$9,000 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 principle balance and/or on the principle balances scheduled to be outstanding during any installment period on an Installment Payday loan.

**Devon Financial Services, Inc., Chicago** – PLRA license (1668) fined \$ 8,150 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 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.

**Franklin Capital Corporation, Salt Lake City, UT** – sales finance license (1175) fined \$9,975 for the following violations: Improper simple interest calculations. Original documents, or approved equivalent, not cancelled or returned following payoff. Security is not released.

**Fresh Start Corporation, Gig Harbor, WA**– CILA license (3195) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth or a minimum of \$30,000.

**Great Lakes Specialty Finance, Inc., Bensenville** – PLRA license (1137) fined \$1,150 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 made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Great Lakes Specialty Finance, Inc., Harrisburg** – PLRA license (1092) fined \$2,975 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 enter into the database that the borrower's loan was paid in full or cancelled on the day the transaction was made.

**Great Lakes Specialty Finance, Inc., Chicago** – PLRA license (1105) fined \$10,300 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 made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Great Lakes Specialty Finance, Inc., Round Lake Beach** – PLRA license (1079) fined \$2,025 for the following violations: Lender did not properly enter loan(s) into the database on the day made. Executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

**Great Lakes Specialty Finance, Inc., Moline** – PLRA license (1117) fined \$1,475 for the following violations: Original documents, or approved equivalent, not cancelled or returned following payoff. 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 made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or lender made a payday loan exceeding 25% of the obligor's gross monthly income.

**Great Lakes Specialty Finance, Inc., Chicago** – PLRA license (1130) fined \$2,250 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 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.

**Heights Finance Corporation, Joliet** – CILA/sale finance license (3615) fined \$1,175 for the following violations: A legal instrument taken in connection with the loan does not bear the loan/transaction number. Improper simple interest calculations. Security is not released.

**Illinois Title Loans, Inc., Springfield** – CILA license (1785) fined \$11,500 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. Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.

**Illinois Title Loans, Inc., McHenry** – CILA license (2889) fined \$3,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Illinois Title Loans, Inc., Alsip** – CILA license (1992) fined \$15,000 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. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Illinois Title Loans, Inc., Dolton** – CILA license (1976) fined \$3,575 for the following violations: The loan register or transaction register is not properly maintained. Lender did not take immediate possession of the original title registered to the borrower(s) on the title-secured 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., Burbank** – CILA license (1774) fined \$4,575 for the following violations: The loan document or other legal instrument contains blanks. Lender did not input accurate information into database to determine if the obligor was eligible for a loan. Executed copy of paid contract or other legal document retained in file but not stamped “PAID IN FULL” or equivalent.

**Illinois Title Loans, Inc., Springfield** – PLRA license (1461) fined \$17,200 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not obtain any official documentation of the borrower’s income before making a payday or title-secured loan. The payday loan agreement does not state ‘you cannot be prosecuted in criminal court to collect this loan.’ Or it is not properly sized or located.

**Illinois Title Loans, Inc., Dolton**– PLRA license (1435) fined \$1,825 for the following violations: Lender did not input accurate information into 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. Security is not released.

**Illinois Title Loans, Inc., Lansing** – PLRA license (1462) fined \$2,725 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. For producing loans over 25% of borrower’s income. Lender made a payday loan resulting in borrower having combined outstanding payday loan principal balances greater than 25% of borrower’s gross monthly income. Security is not released.

**Illinois UAC Corporation, Franklin Park** – sales finance license # 1368 fined \$2,600 for the following violations: The licensed location does not maintain a complete permanent file. The licensee is illegally taking Power of Attorney. The loan contract does not accurately disclose the schedule of payments or the total of payments.

**JEL Enterprises Corp., Villa Park** – PLRA license # 1749 fined \$1,925 for the following violations: The annual percentage rate is not accurately disclosed. Improper simple interest calculations. The first installment period is excessively longer than the remaining period.

**Magic Cash, Inc., Anna** – CILA license # 2189 fined \$9,000 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.

**Midwest Title Loan, Inc., Bloomington** – CILA license # 1799 fined \$1,500 for the following violation: Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

**Midwest Title Loan, Inc., Loves Park** – CILA license # 1846 fined \$3,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

**Midwest Title Loan, Inc., Villa Park** – CILA license (3605) fined \$1,000 for the following violation: Licensee did not follow required procedures when ceasing operations, closing business, or filing for bankruptcy.

**Midwest Title Loan, Inc., Bourbonnais** – CILA license (2611) fined \$3,100 for the following violations: Licensee 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. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

**QuickClick Loans, LLC, Alpharetta** – CILA license # 3170 fined \$20,000 for the following violation: Lender did not input information into the database within 90 days after making a Small consumer loan.

**Settlement Funding of Southern Illinois, LLC, Belleville** – CILA license # 3537 fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

**SFC of Illinois, L.P., Morris** – CILA license (3189) fined \$2,750 for the following violations: Licensed location does not maintain a complete permanent file. Original documents, or approved equivalent, not cancelled or returned following payoff. Interest or account handling charge rebate is insufficient.

**SFC of Illinois, L.P., Cahokia** – CILA license (2434) fined \$14,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender made 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.

**Short Term Loans, LLC, Downers Grove** – CILA license (3453) fined \$1,300 for the following violations: Original documents or approved equivalent not cancelled or returned following payoff. Licensee did not provide judgment information or documentation requested during the examination. Executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

**Short Term Loans, LLC, Downers Grove** – PLRA license (1649) fined \$3,400 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. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

**Short Term Loans, LLC, Des Plaines** – CILA license (2241) fined \$1,500 for the following violation: Licensee did not provide judgment information or documentation requested during the examination.

**Short Term Loans, LLC, Des Plaines** PLRA license (1391) fined \$5,400 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. Lender did not properly enter loan(s) into the database on the day made.

**State Finance Co., Salem** – CILA license (2065) fined \$2,500 for the following violation: Interest or account handling charge rebate is insufficient.

**The Payday Loan Store of Illinois, Inc., Chicago** – CILA license (1395) fined \$14,125 for the following violations: Improper simple interest calculations. Repossession file does not indicate a statement of final accounting containing the required information was sent to the borrower. Security is not released.

**The Payday Loan Store of Illinois, Inc., Oak Lawn** – PLRA license # 1300 fined \$3,250.00 for the following violations: Improper simple interest calculations. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.



Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan.

**The Payday Loan Store of Illinois, Inc., Plano** – PLRA license # 1332 fined \$1,400 for the following violations: The loan document or other legal instrument contains blanks. 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”. 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.

**The Payday Loan Store of Illinois, Inc., Burbank** – PLRA license # 1306 fined \$1,225 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.

**The Payday Loan Store of Illinois, Inc., Hanover Park**– CILA license # 2817 fined \$10,350 for the following violations: Improper simple interest calculations. 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. 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., Elgin**– CILA license # 2928 fined \$10,475 for the following violations: Recording fee or closing cost is collected but not paid. Improper simple interest calculations. 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., Calumet Park** – CILA license # 3308 fined \$14,300 for the following violations: Improper simple interest calculations. Original documents or approved equivalent not cancelled or returned following payoff. File does not contain evidence of contract signed or acknowledged by the borrower.

**TitleMax of Illinois, Inc., Springfield** – CILA license # 3240 fined \$4,200 for the following violations: Licensee did not maintain a positive net worth of a minimum of \$30,000. 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., Champaign** – CILA license # 3601 fined \$6,825 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. Executed copy of paid contract or other legal document retained in file but not stamped “PAID IN FULL” or equivalent.

**U.S. Cash Advance Illinois, L.L.C., Chicago** – PLRA license # 1742 fined \$7,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender 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.

**United Acceptance, Inc., Smyrna, GA**– sales finance license # 1208 fined \$1,450 for the following violations: The annual percentage rate is not properly disclosed. Interest or account handling charge rebate is insufficient.

**Vericrest Financial, Inc., Oklahoma City, OK** – CILA license (2677) fined \$1,075 for the following violations: The file of original papers for the loan is not properly maintained. A legal instrument taken in connection with the loan does not bear the loan/transaction number. Executed copy of paid contract or other legal document retain in file but not stamped “PAID IN FULL” or equivalent.

**Vericrest Financial, Inc., Oklahoma City, OK** – CILA/sales finance license (2677) fined \$1,375 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. Executed copy of paid contract or other legal document retain in file but not stamped “PAID IN FULL” or equivalent.

**World Finance Corporation of Illinois, Jacksonville** – CILA license (2099) fined \$3,000 for the following violations 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 any official documentation of the borrower’s income before making a Small consumer loan.

**World Finance Corporation of Illinois, Maryville** – CILA license (3538) fined \$30,000 for the following violation: Lender did input information into database within 90 days after making a Small consumer loan.

**World Finance Corporation of Illinois, Rochelle** – CILA license (2978) fined \$2,500 for the following violation: The total monthly account handling fee on the small loan contract exceeds the statutory limit.

**CareOne Services, Inc., Columbia, MD** – ordered to cease and desist unlicensed debt settlement activity.

**CSC Logic, Inc, Falls Church, VA** – ordered to cease and desist unlicensed sales finance activity.

**Netspend Holding, Inc. and Netspend Payment Service, Inc., Austin, TX** – ordered to cease and desist unlicensed TOMA activity.

**Pelican Personified, Inc., Norcross, GA** – ordered to cease and desist Order unlicensed TOMA activity.

**Skrill USA, Inc., New York, NY** – ordered to cease and desist unlicensed TOMA activity.

**Square, Inc., San Francisco, CA** – ordered to cease and desist unlicensed TOMA activity.

**TouchPay Holding, LP, Irving, TX** – ordered to cease and desist unlicensed TOMA activity.

## **Professional Regulation**

### **ACCOUNTANT**

**Steven Garland, DeKalb** – licensed certified public account license (065-011906) placed on probation for three years and fined \$7,500 for holding out as a CPA and performing audits with a non-renewed license.

**Peter Caminiti, Barrington** – registered certified public accountant license (239-029625) issued and placed on non-reporting probation for one year after the Attorney Registration & Disciplinary Committee suspended his law license for 90 days.

**David Welter, McHenry** – registered certified public accountant license (239-013255) revoked due to conviction related to the practice of accounting.

### **APPRAISER**

**David Phillips, St. Louis, MO** – certified general real estate appraiser license (553-001665) fined \$2,000 for aiding and abetting the unlicensed practice of appraisal by co-signing an appraisal performed by an appraiser licensed in another state.

**George Schwertfeger, Willowbrook** – certified residential real estate appraiser license (556-002997) revoked and fined \$5,000 for developing and communicating an appraisal report that failed to comply with the Uniform Standards of Professional Appraisal Practice.

**Joseph Walsh, Rome** – certified residential real estate appraiser license (556-003361) restored to indefinite probation and fined \$3,000 for practicing on a suspended license.

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

**Robert Chi, Olympia Fields** – structural engineer license (081-003620) reprimanded with additional continuing education requirements for designing a structure in the state of Wisconsin that sustained severe damage after the building caught fire from an electrical wiring short which resulted in a discipline of his Wisconsin license.

**Jacob Reneson, Hopkins, MN** – structural engineer license (081-007332) issued and placed on non-reporting probation for two years based on DWI history.

**American Fire Training Systems Inc., Lockport** – (unlicensed) ordered to cease and desist unlicensed practice of structural engineering and assessed a \$5,000 civil penalty.

### **AUCTIONEER**

**Jon Bloomberg, Orion** – auctioneer license (440-000488) revoked for failing to comply with a disciplinary order that required him to pay a \$2,000 fine and submit quarterly compliance reports.

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

**Eric Davis, Rockford** – barber license (006-064330) issued and indefinitely suspended for a minimum of six months with conditions for restoration based on felony convictions and unprofessional conduct.

**Erik Echevarria, Waukegan** – barber license (006-064329) issued and placed on probation for one year based on criminal convictions and unprofessional conduct.

**Bradley Favors, Rockford** – barber license (006-064305) issued and placed on probation for one year due to felony conviction and unprofessional conduct.

**Jarimne Freeman, Rockford** – barber license (006-064321) issued and placed on probation for two years based on felony convictions and unprofessional conduct.

**Carlando Hurt, Hammond, IN** – barber license (006-064320) issued and placed on indefinite probation for a minimum of six months due to a prior criminal conviction.

**Henry Lear, Zion** – barber license (006-064328) issued and placed on probation for one year based on felony conviction and unprofessional conduct.

**Elias Montalvo, Waukegan** – barber license (006-064322) issued and placed on probation for one year due to past criminal convictions.

**David Marshall, Springfield** – barber teacher license (007-000584) issued and placed on probation for one year due to past criminal convictions and fined \$500 for teaching as a barber teacher prior to licensure.

**Sinine Bennett, Glendale Heights** – cosmetologist license (011-300699) issued and placed on probation for two years based on felony convictions and unprofessional conduct.

**Latisha Buchanan, Chicago** – cosmetologist license (011-300773) issued and placed on probation for two years based on felony conviction and unprofessional conduct.

**Nathan Haywood, Chicago** – cosmetologist license (011-300468) issued and placed on probation for two years due to felony conviction and unprofessional conduct.

**Holly Hibbard, Clinton** – cosmetologist license (011-275904) indefinitely suspended for a minimum of six months based on violation of probation.

**Vernon Hicks, Marseilles** – cosmetologist license (011-300632) issued and placed on indefinite probation for a minimum of six months due to a prior criminal conviction.

**Tennille Moore, Cicero** – cosmetologist license (011-275632) indefinitely suspended for being more than 30 days delinquent in the payment of child support.

**Melissa Parsakis, Belleville** – cosmetologist license (011-278396) indefinitely suspended for a minimum of six months based on violation of probation.

**Zendra Rials-Parks, Bloomington** – cosmetologist license (011app3240303) to be issued and placed on probation for one year due to prior criminal convictions.

**Kain Robinson, Melrose Park** – cosmetologist license (011app3192783) to be issued and placed on probation for one year based on felony convictions and unprofessional conduct.

**Yehia Yehia, Evanston** – cosmetologist license (011-191540) restored to indefinite probation for a minimum of two years and fined \$3,750; **Yehia & Company Hair Design, Country Club Hills** – salon license (189-002550) restored to indefinite probation to run concurrent with cosmetology probation; **Yehia & Company Hair Design, Inc., Chicago** – salon license (189-002549) placed on indefinite probation to run concurrent with cosmetology probation; and **Yehia & Company Hair Design, Inc., Chicago** – salon license (189-008848) placed on indefinite probation to run concurrent with cosmetology probation based on violation of probation and unprofessional conduct.

**Susan Ashley, Shiloh** – esthetician license (131-006776) indefinitely suspended for being more than 30 days delinquent in the payment of child support.

**Jena Thomas, Freeport** – nail technician license (169-024219) issued and placed on indefinite probation for a minimum of two years based on felony conviction and unprofessional conduct.

**BREAD, Chicago** – salon license (189-014581) reprimanded and fined \$250 based on violation of regulations (salon operated prior to licensure).

**Pro Nails, Fairview Heights** – nail salon license (189-009290) placed in refuse to renew status for aiding and assisting unlicensed practice and unsanitary conditions.

**Charles Combs, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology.

**Theodore Mackey, Chicago** – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology.

### **COLLECTION AGENCY**

**Coface Collections North America Inc., Kenner, LA** – collection agency license (017-021718) issued and placed on probation for 18 months due to violation of Act (creditworthiness as required) and sister-state discipline.

**Credit Line Recovery, Inc., Northbrook** – collection agency license (017-021260) reprimanded and fined \$1,000 based on violation of Act (operated prior to licensure).

### **DENTAL**

**Howard Lichenstein, Worth** – dental license (019-018134), controlled substance license (319-007696) and professional service corporation registration (060-010253) permanently revoked because he was convicted of a criminal act that requires registration under the Sex Offender Registration Act.

**William McSweeney, Elk Grove Village** – dental license (019-014109) reprimanded, required to take eight hours of additional continuing education hours and fined \$1,000 after he performed several substandard root canal therapies and had poor recordkeeping.

**Diane Meyer, Downers Grove** – dental license (019-022931) revoked and fined \$10,000 and controlled substance license (319-011875) revoked for violation of the Dental Practice Act.

**Terance Prevendar, Glenview** – dental license (019-013432) and controlled substance license (319-003642) temporarily suspended for engaging in dishonorable, unethical, or unprofessional conduct of a character likely to deceive, defraud, or harm the public.

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

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

**Ivan Cole, Chicago** .....129-343719  
**Charles Greenleaf, Bellwood**.....129-328371  
**Richard Hernandez, Rockford** .....129-335493  
**James Lewis, Joliet**.....129-259864  
**Robert Murphy, Collinsville** .....129-359250  
**Dwayne Smith, Chicago**.....129-282798  
**Darrien Taylor, Lombard** .....129-160873  
**Michael West, Chicago** .....129-354517  
**Bryan Williams, Chicago**.....129-331884  
**Darius Williams, Chicago**.....129-322609

**Bridgett Best, Carpentersville** – permanent employee registration card (129-362171) issued and placed on probation for one year for failure to disclose criminal

**Anthony Bowen, Rockford** – permanent employee registration card (129-275820) restored to indefinite probation for a minimum of one year and effective upon payment of fees and filing of forms.

**Jasmine Brame, Chicago** – permanent employee registration card (129-362662) issued and placed on probation for three years due to criminal conviction.

**Steven Brown, Chicago** – permanent employee registration card (129-362176) issued and placed on probation for one year due to criminal conviction.

**Alejandro Cancel, Chicago** – permanent employee registration card (129-313886) reprimanded and firearm control card okay to issue for failing to report arrest and conviction.

**Julian Carrero, Chicago** – permanent employee registration card (129-362149) issued and placed on probation for two years for failure to disclose criminal conviction.

**Stephanie Carvin, Glenview** – permanent employee registration card (129-362669) issued and placed on probation for one year for failure to disclose criminal conviction.

**David Cook-Bey, Chicago** – permanent employee registration card (129-362164) issued and placed on probation for three years due to criminal conviction.

**John Coyle, Rockford** – permanent employee registration card (129-172489) placed on probation for two years due to criminal conviction.

**Xeavier Dale, Chicago** – permanent employee registration card (129-247648) placed in refuse to renew status for failure to appear at a Department conference.

**Michael Dickerson, Lansing** – permanent employee registration card (129-329190) revoked due to Class X felony conviction for solicitation of murder and failure to report arrest and conviction for same.

**Michael Estrada, Chicago** – permanent employee registration card (129-362157) issued and placed on probation for one year due to criminal conviction.

**Terrance Hayes, Chicago** – permanent employee registration card (129-220812) placed in refuse to renew status for failure to appear at a Department conference.

**Jermaine Jones, Chicago** – permanent employee registration card (129-362667) issued and placed on probation for three years for failure to disclose criminal conviction.

**Deidra Jordan, Chicago** – permanent employee registration card (129-362663) issued and placed on probation for one year for failure to disclose criminal conviction.

**Lisa Krok, Carol Stream** – permanent employee registration card (129-362174) issued and placed on probation for one year due to criminal conviction.

**Charles Langston, DeKalb** – permanent employee registration card (129-362166) issued and placed on probation for one year due to criminal conviction.

**Robert Lockhart, Chicago** – permanent employee registration card (129-362163) issued and placed on probation for one year due to criminal conviction.

**Felice Logan, Chicago** – permanent employee registration card (129-362170) issued and placed on probation for three years for failure to disclose criminal conviction.

**Maleeya Monroe, Chicago** – permanent employee registration card (129-362658) issued and placed on probation for three years for failure to disclose criminal conviction.

**Carmelita Montgomery, Chicago** – permanent employee registration card (129-268205) placed in refuse to renew status for failure to appear at a Department conference.

**Theodore Nelson, Rock Falls** – permanent employee registration card (129-362070) issued and placed on probation for one year due to criminal conviction.

**Austin Noble, Washburn** – permanent employee registration card (129-362924) issued and placed on probation for one year for failure to disclose criminal conviction.

**Patrick O'Neal, Chicago** – permanent employee registration card (129-362169) issued and placed on probation for one year due to criminal conviction.

**Keefe Peterson, Chicago** – permanent employee registration card (129-362668) issued and placed on probation for one year due to criminal conviction.

**Yabu Phillips, Chicago** – permanent employee registration card (129-362180) issued and placed on probation for two years for failure to disclose criminal conviction.

**Orlando Romero, Chicago** – permanent employee registration card (129-183878) placed in refuse to renew status for failure to appear at a Department conference.

**Adrienne Slaughter, Matteson** – permanent employee registration card (129-362660) issued and placed on probation for one year for failure to disclose criminal conviction.

**Ronald Spraggins, Chicago** – permanent employee registration card (129-362160) issued and placed on probation for one year for failure to disclose criminal conviction.

**Ronald Stewart, Palos Heights** – permanent employee registration card (129-006644) placed on probation for two years due to criminal conviction.

**Shamra Stroud, Kankakee** – permanent employee registration card (129-362097) issued and placed on probation for one year for failure to disclose criminal conviction.

**Erick Taylor, Chicago** – permanent employee registration card (129-220183) indefinitely suspended for failure to timely report arrest for multiple felonies, namely; possession with intent to deliver 500 grams or more of cocaine, 8 counts of possession with intent to deliver 5 kilograms or more of cocaine; conspiracy to distribute controlled substance; selling firearms to felons, fugitives, and addicts; importing/manufacturing firearms, violent crime/drugs/machine gun.

**Albert Torres, Creve Coeur** – permanent employee registration card (129-249411) placed in refuse to renew status for failure to appear at a Department conference.

**Alexander Webb, Chicago** – permanent employee registration card (129-347676) placed in refuse to renew status for failure to appear at a Department conference.

**Monica White, Chicago** – permanent employee registration card (129-362659) issued and placed on probation for two years due to criminal conviction.

**Jarrell Williams, Chicago** – permanent employee registration card (129-362178) issued and placed on probation for two years due to criminal conviction.

**Terence Foshee, Chicago** – firearm control card (229-075402) issued and placed on non-reporting probation for two years due to misdemeanor conviction.

### **DIETETIC & NUTRITION**

**Sherry Belcher, Chicago** – (unlicensed) ordered to cease and desist unlicensed practice of providing nutritional services and assessed a \$1,000 civil penalty.



## **FUNERAL DIRECTORS & EMBALMERS**

**Jason Kepouros, Palos Heights** – funeral director and embalmer license (034-015873) indefinitely suspended for a minimum of six months for failure to send certified death certificates that were paid for on or around May 1, 2011 and on or around May 17, 2011.

**Jason Maus, Peru** – funeral director and embalmer license (034-016252) reprimanded with continuing education requirements and fined \$1,462.50 for failure to complete adequate continuing education units.

## **HOME INSPECTOR**

**Charles Chamberlain, McHenry** – (unlicensed) ordered to cease and desist performing unlicensed home inspections and assessed a \$1,000 civil penalty.

## **MASSAGE THERAPY**

**Jorge Reyes, Chicago** – massage therapist license (227-015250) issued and placed on non-reporting probation for two years based on prior criminal history.

**Mr. John's School of Cosmetology, Esthetics, and Nails, Decatur** – (unlicensed) ordered to cease and desist engaging in or facilitating the unlicensed practice of massage therapy and assessed a \$2,500 civil penalty based on having provided training and techniques within the realm of massage therapy and facilitated the unlicensed practice of massage therapy.

## **MEDICAL**

**Omar Ali, Peoria** – physician and surgeon license (036-111040) reprimanded and fined \$1,000 after provided several prescriptions to a co-worker without establishing medical records.

**Rakesh Anand, Tinley Park** – physician and surgeon license (036-073970) and controlled substance licenses (336-037522 & 336-037523) temporarily suspended due to respondent pleaded guilty to federal charges related to conspiracy to improperly distribute weight loss controlled substances in numerous clinics located in Illinois and Indiana.

**Daniel Bommelje, Mattoon** – physician and surgeon license (036-093246) reprimanded and fined \$500 for failure to timely diagnose sepsis in one of his ER patients.

**Larry De Pedro, Danville** – physician and surgeon license (036-116088) reprimanded and fined \$2,000 due to improper prescribing of non-controlled substances.

**Lara Dennis, Springfield** – physician and surgeon license (036-109401) placed on indefinite probation for a minimum of two years due to self-prescribing controlled substances for personal use as well as prescribing medications to one co-worker without maintaining medical records.

**Steven Hattori, Warrenville** – physician and surgeon license (036-066847) placed on probation for 18 months and fined \$1,000 for prescribing medications to a patient of his practice without taking into considerations all the drug interactions and potential side effects and warning signs of addiction.

**Donald Hennessy, Menomonee Falls, WI** – physician and surgeon license (036-066606) reprimanded for prior discipline by the state of Wisconsin.

**Charlotte Hovey, Oak Park** – physician and surgeon license (036-057665) indefinitely suspended for a minimum of 12 months for failure to comply with the terms and conditions of an agreement with the Department.

**Naiyer Imam, Roanoke, VA** – physician and surgeon license (036-110490) reprimanded for prior discipline by the state of North Carolina.

**Vernon Klinefelter, Taylorville** – physician and surgeon license (036-068378) and controlled substance license (336-032439) temporarily suspended based on respondent is unable to practice medicine with reasonable judgment, skill or safety due to mental illness or disability.

**William Kolbusz, Downers Grove** – physician and surgeon license (036-052007) automatically, indefinitely suspended for a minimum of 12 months and controlled substance license (336-016950) surrendered after he consumed alcohol in violation of the terms and conditions of his Care, Counseling and Treatment Agreement with the Department.

**Raymond Krzyzaniak, Mt. Pleasant, SC** – physician and surgeon license (036-077000) reprimanded for prior discipline by the state of North Carolina.

**Bruce Levy, Glencoe** – physician and surgeon license (036app3266930) to be issued and placed on indefinite probation for a minimum of three years based on disciplinary action by the Tennessee Board of Medical Examiners.

**Craig Maskil, Mt. Vernon** – physician and surgeon license (036-110848) placed on indefinite probation for a minimum of two years after his clinical privileges were suspended at Marion VA Hospital.

**Dinesh Saraiya, Tinley Park** – physician and surgeon license (036-051785) and controlled substance licenses (336-016703, 336-075172, 336-075199) temporarily suspended due to respondent pled guilty to federal charges related to conspiracy to improperly distribute weight loss controlled substances in Illinois and Indiana.

**Mohammad Sirajullah, Palmdale, CA** – physician and surgeon license (036-050942) reprimanded for prior discipline by the state of California.

**David Skillrud, Morton** – physician and surgeon license (036-070507) reprimanded and fined \$15,000 after failed to adequately supervise APRN with whom he had a collaborative agreement.

**Susan Slyder, Carrier Mills** – physician and surgeon license (036-072631) and controlled substance license (336-036305) indefinitely suspended for a minimum of one year for prescribing controlled substances to herself and family members, failing to keep medical records and voluntarily surrendering her Drug Enforcement Administration Certificate of Registration.

**Paul Volkman, Terre Haute, IN** – physician and surgeon license (036-052098) revoked after he was convicted of 18 felonies and following the permanent revocation of his Ohio medical license.

**David Luyando, Orland Park** – chiropractic license (038-006678) suspended for being more than 30 days delinquent in the payment of child support.

**Sean Rondeau, Jacksonville** – chiropractic license (038-007996) reprimanded and fined \$500 after practiced on a non-renewed license.

**Jason Dulberg, Council Bluffs, IA** – (unlicensed) ordered to cease and desist unlicensed practice of medicine and assessed a \$20,000 civil penalty.

**Wen Xuan, Wheeling** – (unlicensed) ordered to cease and desist the unlicensed practice of medicine and specifically, cease using the titles M.D. or Medical Doctor and assessed a \$10,000 civil penalty.

### **NURSING**

**Daniel Armstrong, Olney** – registered nurse license (041-369878) indefinitely suspended for a minimum of one year for diversion of controlled substances.

**Laurie Behrendt, Antioch** – registered nurse license (041-318826) indefinitely suspended for a minimum of three months for diversion of controlled substances.

**Robert Cannon, Chicago** – registered nurse license (041-162036) placed in refuse to renew status due to a sister-state discipline.

**Ashley Cates, Huffman, TX** – registered nurse license (041-340573) placed on indefinite probation after being disciplined by the state of Texas.

**Teresa Cox, Fort Myers, FL** – registered nurse license (041-274110) placed in refuse to renew status due to sister-state disciplines.

**Kerri Donahue, Wedron** – registered nurse license (041-238821) restored to indefinite probation with work conditions for a minimum of three years and effective upon payment of fees, filing of forms and completion of continuing education.

**Randi Gray, Galesburg** – registered nurse license (041-387873) automatically and indefinitely suspended for a minimum of 12 months after she failed to comply with the terms and conditions of an Agreement.

**Joy Hobbs, Steger** – registered nurse license (041-298563) indefinitely suspended for a minimum of one year for diversion of controlled substances and testing positive for marijuana.

**Joanne Hofstra, Palos Heights** – registered nurse license (041-169321) reprimanded for failure to properly identify that a controlled substance proof of use sheet was a duplicate copy.

**Daniel Keesling, Middleton, IN** – registered nurse license (041-397407) placed in refuse to renew status for diversion of controlled substances.

**Saida Magana, Cicero** – registered nurse license (041-408445) issued with reprimand and fined \$500 for criminal misdemeanor convictions during years 2008-2010.

**Andrea Notz, Steger** – registered nurse license (041-362194) indefinitely suspended for a minimum of one year for failure to chart the withdrawal of controlled substances.

**Tammy Scaramuzzo, Lockport** – registered nurse license (041-327662) placed in refuse to renew status for failure to comply with the terms and conditions of a Consent Order dated February 2, 2012 and for failure to respond to the Department's certified non-compliance letter which certification was signed by the Respondent and returned to the Department on August 13, 2012.

**Jennifer Schiller, Chicago** – registered nurse license (041-347384) automatically and indefinitely suspended for a minimum of 12 months because she failed to comply with any of the terms and conditions of a Care, Counseling and Treatment Agreement.

**Chad Smith, Canton** – registered nurse license (041-334596) restored to indefinite probation for a minimum of three years.

**Marla Smith, Dunlap** – registered nurse license (041-370167) reprimanded for failure to follow newly implemented charting system.

**Pamela Templeton, Bluegrass, IA** – registered nurse license (041-408446) issued with reprimand as a result of prior disciplines imposed by the Iowa State Board of Nursing in 2003 and 2007.

**Julie Wojciechowski, Round Lake Park** – registered nurse license (041-356773) restored to indefinite probation for a minimum of three years and effective upon payment of fees and filing of forms.

**Karen Yerger, Springfield** – registered nurse license (041-408447) issued with reprimand as a result of a prior discipline imposed by the Pennsylvania State Board of Nursing and related criminal felony convictions related to drug possession.

**Bradley Berenger, Galesburg** – licensed practical nurse license (043-087586) suspended for being more than 30 days delinquent in the payment of child support.

**Celia Brimage, Chicago** – licensed practical nurse license (043-086382) placed in refuse to renew status due to a sister-state discipline.

**Crystal Coleman, Divernon** – licensed practical nurse license (043-083083) restored to probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Christine Dela Pena, Roselle** – licensed practical nurse license (043-112850) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment program.

**Adeyemi Jegede, Elk Grove Village** – licensed practical nurse license (043-077964) suspended for being more than 30 days delinquent in the payment of child support.

**Michael Kimrey, Oak Forest** – licensed practical nurse license (043-108085) suspended for being more than 30 days delinquent in the payment of child support.

**Eleanore King, Waukegan** – licensed practical nurse license (043-039286) reprimanded and ordered to complete no less than 10 hours of continuing education on the subject of assessments, documentation and emergency response after she failed to follow protocol in assessing and responding to a patient who had fallen.

**Frances Lee, Robinson** – licensed practical nurse license (043-100764) restored to probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Tyrein Loving, Chicago** – licensed practical nurse license (043-110005) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

**Amy Morris, Benton** – licensed practical nurse license (043-109561) restored to indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Teressa Rench, Nokomis** – licensed practical nurse license (043-106476) restored to probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Roderick Siwa, Burbank** – licensed practical nurse license (043-100648) restored to probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Lisa Smith, Warsaw, IN** – licensed practical nurse license (043-060933) placed in refuse to renew status for a prior discipline of her Arizona practical nurse license.

**Veola Sumrell, Chicago** – licensed practical nurse license (043-102619) restored to probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

**Jesteen Weiler, Rinard** – licensed practical nurse license (043-106380) placed on indefinite probation with work restrictions for a minimum of three years after plead guilty for Unlawful Acquisition of a Controlled Substance.

**Cynthia Williams, Quincy** – licensed practical nurse license (043-116460) issued with reprimand as a result of a Missouri Nursing Board sister-state discipline, and criminal convictions related to drug possession and assault.

## OPTOMETRY

**David Jackson, Lake Bluff** – optometrist license (046-008452) restored to probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

## PHARMACY

**Joseph Campanelli, Iowa City, IA** – pharmacy technician license (049-215369) issued and placed on indefinite probation after disclosed on his application for licensure that his registration as a pharmacist intern in the State of Iowa was issued on probation for his failure to disclose guilty pleas to misdemeanors related to the consumption and/or possession of alcohol.

**Michael Loiseau, University Park** – pharmacy technician license (049-163147) revoked after he admitted and was subsequently terminated by his employer for diversion of controlled substances and then selling them to individuals without a valid prescription.

**Gregg Behrend, Louisville, KY** – pharmacist license (051-039615) reprimanded for a prior Kentucky pharmacist license discipline and for failure to report same to the Department.

**John Love, Ashland, KY** – pharmacist license (051-037799) placed in refuse to renew status for his guilty plea to Health Care Fraud and Money Laundering and for the disciplines of his Indiana and Texas pharmacist licenses.

**Ronald Pales, Highland Park** – pharmacist license (051-027253) reprimanded after information came to the attention of the Department indicating that he was the verifying pharmacist for a prescription where Warfarin was dispensed to a patient instead of the prescribed Ranitidine.

**Kristina Stark, O'Fallon** – pharmacist license (051-289884) revoked after her Missouri pharmacist license was revoked for failing to abide by the terms of a previous order of the State of Missouri Pharmacy Board.

**Orsini Pharmaceutical Services, Elk Grove Village** – pharmacy license (054-015292) reprimanded and fined \$2,500 fine after it dispensed an expired IV product to a patient; furthermore, a Department inspection revealed multiple violations of the Illinois Pharmacy Practice Act including controlled substances invoices not separated, stock bottles not labeled with the lot number and expiration date; an expired product found in the automated dispensing machine; pharmacy staff members working without name badges; and controlled substances prescriptions not separated or adequately distinguished.

**The Medicine Shoppe, Taylorville** – pharmacy license (054-008504) and **Hugo Henry Orlandini Jr., Taylorville** – pharmacist license (051-027775) both placed on indefinite probation and fined \$5,000, owed jointly and severally, after a Department inspection revealed multiple violations of the Illinois Pharmacy Practice Act including a failure to secure Schedule II Controlled Substances, inadequate recordkeeping, and food present in a freezer containing medications. Additionally, an audit revealed shortages and overages.

## PROFESSIONAL BOXING

**Justin Robbins, Springfield** – mixed martial arts contestant license (002-165843-0016) indefinitely suspended for being more than 30 days delinquent in the payment of child support.

**Cynthia Tolaymat, Palos Hills** – licensed boxing promoter license (002-1667950007) fined \$250 for failure to provide adequate public safety, by allowing vendors at the time of sale to provide bottled or canned beverages at an event she promoted.

## REAL ESTATE

**Carolyn Catton, Peoria Heights** – real estate managing broker license (471-002194) suspended for one year with continuing education condition and fined \$10,000 for dual agency violation.

**Anthony Florentino, Chicago** – real estate broker license (471-015396) reprimanded and fined \$500 and **Montecristo Chicago Properties, Inc., Chicago** – real estate broker corporation license (478-012906) fined \$500 for allegations that they failed to timely remit earnest money and Florentino failed to adequately supervise the operations of Montecristo Chicago Properties, Inc.

**Julian Mendoza, Carpentersville** – real estate managing broker license (471-013859) placed on probation for three years and fined \$5,000 after used another agents' signature on his sales contracts and failed to obtain dual agency authorization in writing.

**Mark Milos, Kenosha, WI** – real estate broker license (471-017434) issued and then suspended for 90 days for disciplinary action by the state of Wisconsin against his real estate and law licenses in 2011.

**Mark Nowak, Chicago** – real estate managing broker license (471-011232) reprimanded, required to take classes and fined \$3,000 for failure to deposit earnest money by next business day, received a contract accepted by the owner, obtain a listing agreement signed by the owner, retain documentation of dual agency, and retain transaction file for five years.

**Bryan Duffy, Chicago** – real estate leasing agent license (473app3253691) to be issued and placed on indefinite probation for a minimum of three years based on criminal convictions in 2005 and 2009.

**Anthony Navickas, Woodridge** – real estate leasing agent license (473-001728) placed in refuse to renew status for his felony conviction in the U.S. District Court, case number 09-CR-00539.

**Bruce Stafford, Chicago** – real estate leasing agent license (473app3216816) to be issued and placed on probation for 24 months due to past criminal convictions.

**Allen Bulmash, Chicago** – real estate broker license (475-109487) placed in refuse to renew status for his felony conviction in the U.S. District Court, case number 09-CR-00539.

**James Hawkins, Chicago** – real estate broker license (475-154260) indefinitely suspended for a minimum of one year and fined \$5,000 for placing for sale signs on property without the owner's permission, misleading, untruthful and inaccurate advertising.

**Denise Reibel, Chicago** – real estate broker license (475-135432) placed on probation for one year and fined \$2,000 for failing to disclose her agent owned interest in a subject property on the sales contract for the property and also in the MLS.

**Festus Segbawu, Oak Park** – real estate broker license (475-112218) placed in refuse to renew status for his felony conviction in the U.S. District Court, case number 08-CR-00179.

**Andrew Tyler, Lombard** – real estate broker license (475app3127323) to be issued and placed on probation for two years due to fraud or misrepresentation in applying for a license and a conviction, plea of guilty of no lo condendre to a felony, an essential element of which is dishonesty, fraud or larceny.

**JVM Realty Corporation, Oak Brook** – real estate broker corporation license (478-026016) reprimanded and fined \$2,000 after engaged in the unlicensed practice of real estate when it failed to replace a managing broker for a period of four and a half months.

**Thomas Kilcoin, Preemption** – (unlicensed) ordered to cease and desist all real estate activities and assessed a \$1,000 civil penalty.

### **ROOFING CONTRACTORS**

**Snyder Roofing & Construction of Tuscola, Tuscola** – roofing contractor license (104-015153) revoked and fined \$5,000 and **Jon Beck, Tuscola** - qualifying roofing party registration (105-005159) and **Rich J. Bontrager, Tuscola** – qualifying roofing party registration (105-005160) both revoked because their conduct constitutes professional incompetence or gross negligence in the practice of roofing contracting in regard to the roofing work done on a residence.

**Ryan Hettenhause, St. Louis, MO** – (unlicensed) ordered to cease and desist unlicensed practice of roofing contracting.

**Metro Roofing, St. Peters, MO** – (unlicensed) ordered to cease and desist the unlicensed practice of roofing contracting.

### **VETERINARY MEDICINE**

**Edward Phillips, Chicago** – (unlicensed) ordered to cease holding himself as being able to practice and practicing as a veterinarian and assessed a \$1,000 civil penalty.

###