



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, Francisco Menchaca, signed the following enforcement orders in the month of **March 2014**.

Division of Banking

BANKS

International Bank of Chicago, Chicago – Consent Order entered March 21, 2014 regarding bank safety and soundness.

RESIDENTIAL MORTGAGE

America One Acceptance Corporation, Barrington – residential mortgage license (MB.6760545) fined \$4,500 for failure to pay late audit fee. (This Order is currently Under Appeal)

First Star Financial Corporation, Schaumburg – residential mortgage license (MB.6759248) fine reduced to \$2,000 per Consent Order.

Performance Mortgage, Inc., Volo – residential mortgage license (MB.0005187) fine reduced to \$250 and revocation rescinded per Consent Order.

Avatar Realty Group, Inc. a/k/a Monroe, Realty & Financial Enterprises, Inc. a/k/a Monroe Realty Corporation & Arthur R. Monroe, Chicago – ordered to cease & desist unlicensed practice and fine rescinded per Consent Order.

CURRENCY EXCHANGE

75th & Stony Island Currency Exchange, Inc., 1611 E. 75th Street, Chicago - currency exchange license (3455) fined \$4,000 for failure to maintain the statutorily required minimum net worth.

Devon Western Currency Exchange, Inc., 2400 W. Devon, Chicago - currency exchange license (2889) fined \$2,000 for failure to maintain the statutorily required minimum net worth.

Laramie Diversey Currency Exchange, Inc., 5200 W. Diversey Avenue, Chicago - currency exchange license (3341) fined \$1,000 for cashing two (2) post-dated checks.

Milwaukee Dundee Currency Exchange, LLC., 70 S. Milwaukee Avenue, Wheeling - currency exchange license (4060) fined a total of \$2,500; \$2,000 for failure to maintain the statutorily required minimum net worth and \$500 for overcharging for issuing of money orders.

New Brookfield Currency Exchange, Inc., 9450 W. Ogden Avenue, Brookfield - currency exchange license (2802) fined \$2,000 for cashing four (4) post-dated checks.

New Ogden Milwaukee Currency Exchange, Inc., 800 N. Milwaukee, Chicago - currency exchange license (3727) fined a total of \$2,500; \$2,000 for failure to maintain the statutorily required minimum net worth and \$500 for not having postage fee posted on their rate chart.

West Side Currency Exchange, Inc., 1400 W. Jefferson Street, Joliet - currency exchange license (3653) fined \$1,000 for cashing two (2) post-dated checks.

CONSUMER CREDIT

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

A-All Loans, Inc., Chicago – PLRA license (1889) fined \$2,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender 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., Champaign – PLRA license (1063) fined \$2,000 for the following violation: Lender did not obtain any documentation of the borrower’s income before making a payday or title-secured loan.

Advance America, Cash Advance Centers of IL, Inc., Bradley – PLRA license (1017) fined \$2,400 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. 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.

Advance America, Cash Advance Centers of IL, Inc., Bradley – PLRA license (1017) fined \$3,225 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. The lender made a payday loan but there is no evidence of a signed, written agreement. File does not contain evidence of a contract signed or acknowledged by the borrower.

Advance America, Cash Advance Centers of IL, Inc., Oak Forest – PLRA license (1245) 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.

Advance Paycheck, Inc., Crest Hill – PLRA license (1736) fined \$3,400 for the following violations: Security is not properly disclosed. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan.

Ally Financial, Inc., Costa Mesa, CA - SFA license (1343) fined for \$1,300 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.

Ally Financial, Inc., Lewisville, TX – SFA license (1346) fined \$3,650 for the following violations: Repossession file does not contain signed receipts showing the collateral purchased, the amount paid and the name of the obligor. File does not contain evidence of a contract signed or acknowledged by the borrower. Annual Percentage Rate and Finance charge in the Truth in Lending disclosure are not more conspicuous than the other items in the disclosure. All disclosures should be made clearly, conspicuously and in meaningful sequence

America's Financial Choice, Inc., Oak Park – CILA license (1273) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

America's Financial Choice, Inc., Olney – CILA license (2872) fined \$1,150 for the following violations: Recording fee or closing cost is collected but not paid. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

America's Financial Choice, Inc., Dolton – CILA license (2830) fined \$1,150 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.

America's Financial Choice, Inc., Calumet City – CILA license (2713) fined \$1,000 for the following violation: The loan contract does not state the interest rate, agreed upon by the licensee and the borrower that the licensee charges, contracts for, and receives upon the principal amount.

America's Financial Choice, Inc., Belleville – CILA license (3166) fined \$2,000 for the following violation: The loan contract does not state the interest rate, agreed upon by the licensee and the borrower that the licensee charges, contracts for, and receives upon the principal amount.

America's Financial Choice, Inc., Champaign – PLRA license (1790) fined \$1,250 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan.

Americash Loans, LLC, Lansing – PLRA License (1699) fined \$1,000 for the following violation: 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.

A Plus Title Loans, Inc., Arlington Heights – CILA license (3270) fined \$1,450 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Security is not released.

B & B Investment Group, Inc., Moline – CILA license (3392) fined \$2,250 for the following violations: Licensee did not maintain a positive net worth of a minimum of \$30,000. Licensee did not provide requested documents or information during the exam.

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

Buckeye Check Cashing of Illinois, LLC, Matteson – CILA license (3592) fined \$1,675 for the following violations: Security is not properly disclosed. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Licensee did not properly update the state database with the required information on the day the transaction or event occurred.

Burlington Acceptance, LLC, Willowbrook – SFA license (1376) fined \$4,500 for the following violations: Licensee did not maintain a positive net worth of a minimum of \$30,000. Improper simple interest calculations. The licensee is illegally taking the Power of Attorney.

Cashcity Loan Corp., McHenry – CILA license (3319) fined \$2,000 for the following violation: Licensee did not maintain a positive net worth of a minimum of \$30,000.

CCO Illinois, Inc., Provo, UT – PLRA license (1516) fined \$2,550 for the following violations: One or more of the notices required by this section are not conspicuously posted or in English and Spanish. 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.

Check Into Cash of Illinois, LLC, Matteson – CILA license (1623) 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.

Check Into Cash of Illinois, LLC, Champaign – CILA license (1294) fined \$2,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

Check Into Cash of Illinois, LLC, Glendale Heights – CILA license (1622) fined \$1,100 for the following violations: Repossession file does not contain a copy of the condition of collateral at the time of repossession. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Check Into Cash of Illinois, LLC, Kankakee – PLRA license (1227) fined \$2,000 for the following violation: Lender made an installment payday loan exceeding 22.5% of the obligor's gross monthly income or lender made a payday loan exceeding 25% of the obligor's gross monthly income.

CNU of Illinois, LLC, Chicago – PLRA license (1248) fined \$3,750 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Official income documentation was not the required type for a payday loan or was not for the 30 days preceding the loan.

Cottonwood Financial Illinois, LLC, Chester – PLRA license (1608) fined \$3,000 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.

Cottonwood Financial Illinois, LLC, Marion – PLRA license (1575) fined \$1,250 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. 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, Crystal Lake – CILA license (3443) fined \$2,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

Cottonwood Financial Illinois, LLC, Effingham – CILA license (3361) fined \$2,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

Cottonwood Financial Illinois, LLC, Marion – CILA license (3360) fined \$4,000 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

Cottonwood Financial Illinois, LLC, Centralia – CILA license (3377) fined \$6,000 for the following violations: Title-secured loan is not fully amortized or is not repayable in substantially equal and consecutive installments. Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

Cottonwood Financial Illinois, LLC, Benton – CILA license (3356) fined \$6,000 for the following violations: Title-secured loan is not fully amortized or is not repayable in substantially equal and consecutive installments. Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

Cottonwood Financial Illinois, LLC, Morris – CILA license (3379) fined \$3,000 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Cottonwood Financial Illinois, LLC, Loves Park – PLRA license (1576) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Cottonwood Financial Illinois, LLC, Decatur – CILA License (3393) fined \$2,250 for the following violations: Title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan. Lender did not properly enter loan(s) into the database on the day made.

Cottonwood Financial Illinois, LLC, Rockford – CILA license (3383) fined \$7,000 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.

Cottonwood Financial Illinois, LLC, Sterling – CILA license (3358) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Cottonwood Financial Illinois, LLC, Mount Vernon – CILA license (3385) fined \$2,000 for the following violation: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income.

Cottonwood Financial Illinois, LLC, Moline – PLRA license (1658) fined \$1,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Cottonwood Financial Illinois, LLC, Highland – CILA license (3395) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

Cottonwood Financial Illinois, LLC, Sterling – PLRA license (1566) fined \$1,000 for the following violation: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

Cottonwood Financial Illinois, LLC, Crest Hill – CILA license (3365) fined \$1,900 for the following violations: Licensee did not send borrower a Notice of the Right to Redeem with all required information. 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 stat database with the required information on the day the transaction or event occurred.

Cottonwood Financial Illinois, LLC, Loves Park – CILA license (3363) fined \$10,300 for the following violations: Title-secured loan is not fully amortized or is not repayable in substantially equal and consecutive installments. Lender made a title-secured loan with a schedule monthly payment exceeding 50% of the obligor's gross monthly income. Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Cottonwood Financial Illinois, LLC, Rockford – PLRA license (1594) fined \$4,000 for the following violation: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Cottonwood Financial Illinois, LLC, Highland – PLRA license (1596) fined \$3,250 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. Official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan. Lender made 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, Rochelle – PLRA license (1601) fined \$2,400 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. Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

TitleMax of Illinois, Inc., Aurora – CILA license (3699) fined \$1,000 for the following violation: Lender made a title-secured loan with a schedule monthly payment exceeding 50% of the obligor's gross monthly income.

Professional Regulation

APPRAISER

Susan Farthing, Morrison – certified general real estate appraiser license (553-001215) fined \$4,000 for performing and submitting a series of appraisals that were signed by an unlicensed "appraisal associate".

James Jeffries, Crete – certified general real estate appraiser license (553-000977) indefinitely suspended for a minimum of two years and fined \$5,000 for violating a provision or standard for the development or communication of real estate appraisals; failing or refusing without good cause to exercise reasonable diligence in developing, reporting, or communicating an appraisal; and gross negligence in developing an appraisal or in communicating an appraisal or failing to observe one or more of the Uniform Standards of Professional Appraisal Practice.

Patrick Maher, Orland Park – certified general real estate appraiser license (553-001374) fined \$500 and must complete and submit coursework within nine months for developing four appraisal reports which were misleading due to repeated errors of fact and methodology.

Micheal Chody, Round Lake – certified residential real estate appraiser license (556-001079) automatically revoked for violating the terms of a Consent to Administrative Supervision Order.

Robert Perez, Spring Valley – certified residential real estate appraiser license (556-001168) indefinitely suspended for a minimum of one year and fined \$1,500 for creating and submitting four appraisal reports which contained errors, omissions, or were performed in a negligent manner, thereby causing the reports to be misleading.

Frank Snider, Energy – associated real estate trainee appraiser license (557-001303) fined \$1,000 for developing and preparing an appraisal report which lacked credibility and contained significant errors and omissions.

Reliable Appraisal Management, LLC, Tulsa, OK – appraisal management company license (558app3324304) issued and placed on probation for one year due to discipline by another state.

ARCHITECTS, LAND SURVEYORS, PROFESSIONAL ENGINEERS AND STRUCTURAL ENGINEERS

John Langerak, St. Louis, MO – professional engineer license (062-052302) placed in refuse to renew status after he received a sister state discipline from the State of Missouri.

ATHLETIC TRAINING

Douglas Scott, Sycamore – athletic trainer license (096-000352) permanently revoked for conviction of a criminal act that requires registration under the Sex Offender Registration Act.

AUCTIONEER

David Kastner, Arlington Heights – auctioneer license (441-001736) indefinitely suspended for a minimum of five years and fined \$30,000 for failing to document and account for auctioned items in an auction. Respondent also conducted auction and under the name "David Kastner and Associates" while that entity was not licensed. Respondent failed to remit the profits from the auction to the owner of the items. Respondent advertised that he was a real estate broker, while not being licensed as such. Respondent failed to report within 30 days an adverse finding of action taken against him by the Illinois Secretary of State which prohibited him from offering or selling securities in or from the state of Illinois.

BARBER, COSMETOLOGY, ESTHETICS AND NAIL TECHNOLOGY

Marcus Davis, Karnak – barber license (006-061893) suspended for being more than 30 days delinquent in the payment of child support.

Earl Harrington, Chicago – barber license (006-061068) suspended for being more than 30 days delinquent in the payment of child support.

Nathan Layne, Chicago – barber license (006-063176) suspended for being more than 30 days delinquent in the payment of child support.

Jacqueline Lerner, Highland Park – cosmetologist license (011-238955) restored with reprimand and fined \$500 based on Violation of Act, practiced on non-renewed license.

Danielle Stephenson, Aurora – cosmetologist license (011-239314) suspended for being more than 30 days delinquent in the payment of child support.

Melisa Wines, Chicago – cosmetologist license (011-302238) suspended for being more than 30 days delinquent in the payment of child support.

Esquire Hair Salon, Chicago – salon license (189-012555) reprimanded and fined \$500 imposed based on Violation of Act (respondent operated as a salon prior to licensure.)

DENTAL

Michael Jones, Crystal Lake – dental license (019-025997) and controlled substance license (319-014647) both indefinitely suspended for a minimum of 30 days for unprofessional and unethical conduct.

DETECTIVE, ALARM, SECURITY, FINGERPRINT VENDOR AND LOCKSMITH

Michael Musick, Chicago – private detective license (115-001643) suspended for being more than 30 days delinquent in the payment of child support.

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

Adeola Adeosun, Chicago	129-353561
Amayma Ahmad, Palos Hills	129-279111
Antoine Barney, Chicago	129-159627
Kendall Baskin, Alsip	129-351268
Paul Binns, Chicago	129-196445
Gregory Brewer, Markham	129-152761
Ronald Brize, Chicago	129-254285
Gilbert Buchanan, Chicago	129-111910
Russell Buckner, East Chicago	129-347426
Pamela Bumgardner, Elk Grove Village	129-371426
Reginald Burrell, Chicago	129-237966
Ryan Cole, Bourbonnais	129-370370
Nicholaus Conforti, Bolingbrook	129-353237
Parris Coopwood, Chicago	129-350043
Lanz Cossom, Chicago	129-224406
Decnair Darby, Chicago	129-361483
Brian Dishman, Chicago	129-175018
Norman Felton, Sauk Village	129-361691
Nicholas Forristall, North Aurora	129-307429
Mario Grayer, Lynwood	129-329927
Anthony Harris, Lombard	129-257181
Rasaan Henley, Chicago	129-276486
Tony Hill, Alsip	129-331469
Horise Horton, Chicago	129-361141
Donald Johnson, Chicago	129-172722
Torrey Johnson, Chicago	129-341245
Dajuane Jones, Merrionette Park	129-374129
Peter Jones, Chicago	129-346792
Kyle Jurcich, O'Fallon	129-351177
William King, Ford Heights	129-237816
Harlan Knisley, Decatur	129-355840
Nathan Lanfair, Chicago	129-241836
Alfred Leato, Berwyn	129-126097
Marques Little, Chicago	129-262546
Brandon Lofton, Chicago	129-303893
Steve Lockett, Chicago	129-336743
Gerardo Macias, Chicago	129-246283
Avery Matthews, Chicago	129-320055
Curtis Matthew, Country Club Hill	129-254725
Brandon McCallister, Chicago	129-333724
Brian McCullough, Chicago	129-232115
Larry McDonald, Chicago	129-146188
Joseph Miller, Homer Glen	129-113624
Douglas Mills, Urbana	129-365176
Benjamin Miltzow, Tinley Park	129-347602
Tiesha Polk, Chicago	129-301132
Brandon Reynolds, Chicago	129-368725
Melvin Robinson, Chicago	129-344938

Samuel Sadoh, Park Forest	129-260400
Jonathan Seals, Chicago	129-369146
Jatone Smith, Chicago	129-308866
Joseph Smith, Chicago	129-279624
Lamont Smith, Blue Island	129-352790
Roger Smith, Chicago	129-361834
Willie Smith, Chicago	129-039113
Anthony Stewart, Chicago	129-334461
De'Elvin Stewart, Chicago	129-342231
Monte Tolley, Chicago	129-187739
David Towne, Chicago	129-361343
Shawn Washington, Park Forest	129-364845
Gerald White, Chicago	129-330272
Damian Williams, Maywood	129-363899
Eric Williams, Chicago	129-294036
Lazarick Williams, Chicago	129-314241
Robert Williams, Chicago	129-230239
Warren Wright, Chicago	129-339026

Antoine Beals, Chicago – permanent employee registration card (129-374133) issued and placed on probation for three years due to criminal convictions.

Andrew Brandon, Chicago – permanent employee registration card (129-374962) issued and placed on probation for one year for failure to disclose criminal convictions.

Gregory Brown, Chicago – permanent employee registration card (129-374964) issued and placed on probation for two years for failure to disclose criminal convictions.

Alfredia Byrd, Chicago – permanent employee registration card (129-374961) issued and placed on probation for one year due to criminal convictions.

Reginald Caffey, Joliet – permanent employee registration card (129-308180) placed on probation for one year due to criminal convictions.

Sean Davis, Chicago – permanent employee registration card (129-259536) renewed on probation for one year effective upon payment of fees and filing of forms.

Anthony Faulkner, Calumet City – permanent employee registration card (129-374956) issued and placed on probation for three years due to criminal convictions.

Chavell Glover, Chicago – permanent employee registration card (129-347134) renewed on probation for one year due to criminal convictions.

Wayne Gordon, Chicago – permanent employee registration card (129-021394) placed on probation for two years due to criminal convictions.

Mercedes Humes, Chicago – permanent employee registration card (129-374958) issued and placed on probation for one year due to criminal convictions.

Christopher Jones, Chicago – permanent employee registration card (129-374957) issued and placed on probation for one year for failure to disclose criminal convictions.

Donald Lawrence, Chicago – permanent employee registration card (129-214521) restored to probation for one year effective upon payment of fees and filing of forms.

Timothy McFerrin, Chicago – permanent employee registration card (129-374968) issued and placed on probation for three years due to felony convictions for reckless discharge of a firearm and aggravated unlawful use of a weapon following a formal hearing.

Jeremy Miles, Beloit, WI – permanent employee registration card (129-275818) revoked and fined \$1,000 after he was convicted of a misdemeanor which is directly related to the practice.

Sylvester Neal, Homewood – permanent employee registration card (129-374963) issued and placed on probation for one year for failure to disclose criminal convictions.

Albert Parker, Sauk Village – permanent employee registration card (129-374130) issued and placed on probation for one year for failure to disclose criminal convictions.

Jerwaun Randle, Chicago – permanent employee registration card (129-374140) issued and placed on probation for two years due to criminal convictions.

Jason Rosario, Chicago – permanent employee registration card (129-374954) issued and placed on probation for two years due to criminal convictions.

Michael Rosenburg, Wilmington – permanent employee registration card (129-374959) issued and placed on probation for one year due to criminal convictions.

Johnnie Savory, Chicago – permanent employee registration card (129-374751) issued and placed on probation for two years due to criminal convictions.

Timothy Taylor, Chicago – permanent employee registration card (129-332099) placed on probation for one year due to criminal convictions.

Martin Ward, Calumet Park – permanent employee registration card (129-374137) issued and placed on probation for two years due to criminal convictions.

Guy Cherkesky, Nashville, TN – (unlicensed) and **Captain Locksmith, Nashville, TN** – (unlicensed) both ordered to cease and desist the unlicensed practice of advertising locksmith services in the state of Illinois.

DIETETIC & NUTRITION

Charla Spann, Freeport – dietician/nutritionist license (164-002185) revoked and fined \$2,500 after she continued to work as a dietician nutritionist for nine years after her license expired.

HOME INSPECTOR

Eric Moore, Posen – home inspector license (450-010979) suspended for being more than 30 days delinquent in the payment of child support.

MASSAGE THERAPY

Benjamin Sitt, Chicago – massage therapist license (227-012531) reprimanded and fined \$500 for providing massage services for compensation in 2010, prior to being issued a license by the Department to practice as massage therapist in Illinois.

MEDICAL

Waheed Akthar, Shorewood – physician and surgeon license (036-059960) and controlled substance license (336-024550) both permanently revoked for conviction of a criminal battery against any patient in the course of patient care or treatment, including any offense based on sexual conduct or sexual penetration.

Eric Alfon, Moline – physician and surgeon license (036-087453) suspended for 60 days, followed by indefinite probation for a minimum of five years and fined \$10,000 following allegations that he engaged in unprofessional conduct by practicing medicine beyond the scope of his clinical training and engaged in fraud or misrepresentation in applying for renewal of his Illinois Physician and Surgeon License.

Camilla Ashley, Chicago – physician and surgeon license (036-066345) placed on indefinite probation for a minimum of one year and fined \$1,000 following allegations that she inappropriately prescribed controlled substances.

Abbas Assar, Jerseyville – physician and surgeon license (036-041902) and controlled substance license (336-010155) voluntarily and permanently surrendered after he surrendered his Illinois Physician and Surgeon License, Illinois Controlled Substance License and DEA Registration while under investigation for inappropriate Controlled Substance prescribing to a patient of his practice.

Edward Babigumira, Millsboro, DE – physician and surgeon license (036-132334) reprimanded for prior discipline in Delaware.

Antono Bullon, Chicago – physician and surgeon license (036-088117) placed in refuse to renew status for sister state discipline in Massachusetts.

Winston Evalle, Wildwood, FL – physician and surgeon license (036-099195) placed in refuse to renew status due to a sister state discipline in the state of Florida.

Waddah Ghebe, Oceanside, CA – physician and surgeon license (036-081447) placed in refuse to renew status for sister state discipline in the state of Michigan.

Philip Gogel, Troy – physician and surgeon license (036-114471) placed on indefinite probation for prior discipline in Missouri.

Ellen Gustafson, Joliet – physician and surgeon license (036-109139) reprimanded and fined \$2,000 following allegations that she engaged in unprofessional conduct by improperly providing care and treatment for a patient.

Robert Hall, McHenry – physician and surgeon license (036-045752) reprimanded for wrong-site surgery.

Darissa Kon, Long Beach, CA – physician and surgeon license (036-117720) voluntarily surrendered within 30 days for prior discipline in the state of Colorado.

Frances Langdon, Chicago – physician and surgeon license (036-074842) and controlled substance license (336-038266) both temporarily suspended for fraudulently dispensing and obtaining multiple Controlled Substances.

Leonard Lehr, Sacramento, CA – physician and surgeon license (036-043920) placed in refuse to renew status due to a sister state discipline in the state of California.

Pedro Lopez, Chicago – physician and surgeon license (036-074816) automatically, indefinitely suspended for a minimum of six months for failure to comply with the terms and conditions of an agreement with the Department.

John Lung, McAllen, TX – physician and surgeon license (036-131128) placed on indefinite probation for prior discipline in Texas.

Robert Mandel, Milton, IN – physician and surgeon license (036-086623) placed in refuse to renew status for sister state discipline in the state of New Jersey.

Dennis Mann, Stanwood, WA – physician and surgeon license (036-057149) reprimanded for prior discipline by the state of Washington.

Nina Manniquis, Libertyville – physician and surgeon license (036-089901) reprimanded and must complete continuing education for inappropriately discontinuing anti-seizure medications for two patients.

Jeffrey Morrill, Fort Dodge, IA – physician and surgeon license (036-115937) reprimanded due to a sister state disciplinary action by the state of Michigan.

Yong Park, Chicago – physician and surgeon license (036-050618) placed in refuse to renew status for sister state discipline in the states of Florida and Indiana, the United States Department of Health and Human Services Office of Inspector General, and the Third Circuit Court of Columbia County, Florida.

Brent Pennington, Refugio, TX – physician and surgeon license (036-128430) placed on indefinite probation and fined \$2,500 for prior discipline in Texas and for failure to disclose a reckless driving conviction in his 2010 and 2011 Illinois license applications.

Manuel Santiago, Elmwood Park – physician and surgeon license (036-082506) suspended for 30 days, effective in 28 day, followed by indefinite probation for a minimum of two years and fined \$20,000 following allegations that he crossed professional boundaries with a patient.

Sameh Sawires, Temecula, CA – physician and surgeon license (036-078110) fined \$500 due to disciplinary action taken in the state of Michigan.

Andrea Slasuraitis, Lincolnwood – physician and surgeon license (036-109447) reprimanded for failing to pursue a comprehensive approach to the diagnosis of the etiology of anemia.

Gabriel Telot, Normal – physician and surgeon license (036-034984) voluntarily permanently surrendered after surrendered DEA Registration for cause.

James White, Geneseo – physician and surgeon license (036-085603) revoked due to prior discipline by the state of California.

Keith Nemeč, Carol Stream – chiropractic license (038-005294) voluntarily and permanently surrendered, following allegations that he engaged in unprofessional conduct by improperly advertising services and failing to provide prepaid services to patients.

David Boren, Chicago – temporary medical permit (125-060001) issued and placed on probation for the duration of his ten week residency program due to his voluntary resignation from a previous residency program after the program placed him on probation.

Jeremy Curtis, Park Ridge – temporary medical permit (125-059157) revoked after he practiced medicine outside of his residency program.

Vijaya Lakimsetty, Maywood – temporary medical permit (125-064272) revoked due to her failure to furnish the Department with information as to her current status and activities in her specialty training program.

Jacqueline Day Spa, Morton Grove – (unlicensed) ordered to cease and desist the unlicensed practice of medicine, including but not limited to, performing collagen lip injections and assessed a \$10,000 civil penalty.

Jacqueline Munoz, Morton Grove – (unlicensed) ordered to cease and desist the unlicensed practice of medicine, including but not limited to, performing collagen lip injections and assessed a \$10,000 civil penalty.

NURSING

Mary Bossard, Chicago – registered nurse license (041-364242) reprimanded for one instance of signing a doctor's name to a prescription that she gave to another person.

Theresa Duffy, Eveleth, MN – registered nurse license (041-163719) placed on indefinite probation for a minimum of one year due to sister state violation.

Suzanne Franklin, Portland, OR – registered nurse license (041-364839) placed on indefinite probation for discipline imposed on her State of Washington registered professional nurse license.

Melissa Peyton, Champaign – registered nurse license (041-274681) automatically, indefinitely suspended for a minimum of 12 months for violating a probation imposed on February 15, 2013.

Gail Roland-Harrison, Wataga – registered nurse license (041-292126) suspended for six months, followed by indefinite probation with work restrictions for a minimum of three years, due to having self reported a relapse of alcohol addiction resulting in impairment at work and termination.

Pamela Standley-Liesz, Hinsdale – registered nurse license (041-146234) indefinitely suspended for a minimum of one year after Respondent plead guilty to, and was found guilty of, Possession of a Controlled Substance, a Class 4 Felony.

Rosalind Tipton, Rockford – registered nurse license (041-317920) reprimanded after failed to prevent falls, failed to put new fall protocols in place after multiple occurrences, failed to timely assess a resident's broken hip, failed to prevent elopement, and was unprofessional in not giving sufficient notice upon resignation.

Kathy Deters, Springfield – licensed practical nurse license (043-100360) placed in refuse to renew status for failing to report her termination from a senior care center based on failure to comply with drug policies; for failure to respond to the Department's written request for information and for failure to respond to the Department's written request for information and for failure to provide a statutorily mandated drug evaluation.

Catina Jones, Peoria – licensed practical nurse license (043-107122) restored to indefinite probation with work restrictions for a minimum of three years.

Laura Obzera, Bolingbrook – licensed practical nurse license (043-053597) permanently revoked for conviction of a criminal act that requires registration under the Sex Offender Registration Act.

James Ribar, Mokena – licensed practical nurse license (043-112558) restored to indefinite probation for a minimum of two years and effective upon payment of fees and filing of forms.

Artelia Withers, Forest Park – licensed practical nurse license (043-118550) issued with reprimand for being found guilty of cashing unemployment checks while employed.

Laurie Wright, Naperville – advanced practice nurse license (209-011461) issued with reprimand for a sister state discipline.

Halina Brock-Huber, Cary – (unlicensed) ordered to cease and desist the unlicensed practice of nursing.

OPTOMETRY

Eugene Ertman, Lincolnwood – optometric license (046-009545) restored to indefinite probation with work restrictions for a minimum of three years and effective upon payment of fees, filing of forms and completion of required continuing education.

Louis Jison, San Mateo, CA – optometric license (046-010114) placed in refuse to renew status as result of unprofessional conduct of solicitation of professional services other than permitted advertising related to the practice of optometry.

PHARMACY

Debra Amerman, Olney – pharmacy technician license (049-191080) placed in refuse to renew status due to her termination from employment at Richland Memorial Hospital for diversion of controlled substances.

Timothy Carlstrom, Springfield – pharmacy technician license (049-153865) placed in refuse to renew status due to his termination from employment at Walgreens Store for diversion of controlled substances and due to a guilty plea to Class A misdemeanor theft of controlled substances.

Okawville Pharmacy, Okawville – pharmacy license (054-017658) placed on probation for two years and fined \$3,750 for having a greater than 10% discrepancy in the estimate of schedule II drugs, and failing to have records and controlled substance inventory readily available for Department inspection and De Ann Rallo pharmacy technician license (049-083581) reprimanded for unprofessional conduct in that she raised her voice and yelled at customers during a Department inspection, went beyond the statutory limits of a pharmacy technician in counseling patients, and failed to fully cooperate in the Department's investigation in that she left the pharmacy during the investigation.

PHYSICAL THERAPY

Sanford Conners, East Dundee – (unlicensed) ordered to cease and desist unlicensed practice of physical therapy due to respondent using physical therapy related abbreviations on his business cards not recognized under the Illinois Physical Therapy Act and by respondent not having met the requirements under the Illinois Physical Therapy Act that would allow him to hold himself out as able to practice physical therapy.

PROFESSIONAL BOXING

Giovanni Moljo, Villa Park – mixed martial arts license (002-1672550022) placed in refuse to renew status after he submitted a false and fraudulent physical by altering the date of a previous physical.

PROFESSIONAL COUNSELORS

Cori Rivelli, Grayslake – licensed professional counselor license (178-004968) permanently revoked for conviction of a criminal act that requires registration under the Sex Offender Registration Act.

Dawn Downing, Glenwood – licensed clinical professional counselor license (180-004946) reprimanded and must complete coursework within 90 days and fined \$175 after an audit determined that the necessary continuing education hours were not completed.

Patricia Hillstrom, Flossmoor – licensed clinical professional counselor license (180-004334) placed in refuse to renew status as a result of an audit, the Department determined that respondent did not complete the necessary continuing education hours requirement to maintain a licensed clinical professional counselor license.

PSYCHOLOGY

Shaun Bong, Rockford – clinical psychologist license (071-007061) placed in refuse to renew status after failed to turn over patient records; demonstrated an addiction to alcohol and heroin; abandoned her office without securing patient records; billed for services not rendered.

REAL ESTATE

Raul Camacho, Elgin – real estate managing broker license (471-016784) fined \$1,000 for failing to keep records and for failing to remit rental money.

Filip Cejovic, Chicago – real estate managing broker license (471-016719) revoked for violating the terms of a Consent Order.

Diane Gottlieb, Chicago – real estate managing broker license (471-011211) indefinitely suspended for a minimum of one year and fined \$5,000 for failing to cooperate with a Department investigation, failing to produce documents at the request of the Department, and failing to remit rental payments coming into her possession.

Charles Ruhl, Davenport, IA – real estate managing broker license (471-010041) and **Ruhl & Ruhl Commercial Co., Davenport, IA** – real broker corporation license (478-009116) both revoked for being convicted of Fraud by Wire, Radio, or Television pursuant to 18 U.S.C. 1343 and Money Laundering pursuant to 18 U.S.C. 1957.

Frederick Shewan, Bolingbrook – real estate managing broker license (471-014354) suspended for being more than 30 days delinquent in the payment of child support.

Harry Simons, Willowbrook – real estate managing broker license (471-001349) and **County Line Home Source Company, Burr Ridge** – real estate broker corporation license (478-025364) both revoked and each fined \$25,000 for engaging in unlicensed practice, failing to return earnest money, and failing to provide business and escrow records to the Department.

John Taylor, Grayslake – real estate managing broker license (471-017695) indefinitely suspended for engaging in the practice of real estate while not properly licensed and for improper advertisements.

Carol Treace, Oak Forest – real estate managing broker license (471-003583) reprimanded and fined \$500 and **Arrow Enterprises Inc's, Oak Forest** - real estate broker firm license (478-004481) reprimanded for failure to remit monies collected and failure to notify the Department of a change of address in a timely manner.

Brook Gosewehr, Homer – real estate leasing agent license (473-010193) indefinitely suspended for failure to complete required hours of continuing education.

Gina Abrahan, Chicago – real estate leasing agent license (473-002385) indefinitely suspended for a minimum of six months and fined \$1,000 for failing to meet the required continuing education hours for the renewal period of August 1, 2010 through July 31, 2012.

Crystal Massey, Waukegan – real estate broker license (475-151729) indefinitely suspended for a minimum of one year for failing to furnish a copy of a real estate contract to her client, failing to release earnest money to her client in a timely manner, and providing a copy of a modified check to another broker as proof of receipt of earnest money from her client.

Steven Skinner, Antioch – real estate broker license (475-137860) revoked due to a plea of guilty to felony theft.

Real Estate Equity Brokers, Inc., Richton Park – real estate broker corporation license (478-012937) indefinitely suspended for a minimum of one year and fined \$5,000 for failure to comply with the Department's requests for business and escrow records.

Exelmore Realty, LLC, Antioch – real estate limited liability firm license (481-011101) indefinitely suspended for a minimum of one year and fined \$2,500 for failure to cooperate with an IDFPR investigation.

Kathleen Payne, Oak Lawn – licensed community association manager license (261-000152) placed in refuse to renew status for unprofessional incompetence.

James Currier, Freeport – (unlicensed) ordered to cease and desist unlicensed practice of real estate appraisal activity and assessed a \$250 civil penalty.

Deborah Leithe, Elk Grove Village – (unlicensed) ordered to cease and desist the unlicensed practice of community association management activities.

Carol Loveridge, Belvidere – (unlicensed) and BP Management Services, Belvidere – (unlicensed) both ordered to cease and desist the unlicensed practice of community association management activities.

Emily Piantek, Alsip – (unlicensed) ordered to cease and desist the unlicensed practice of community association management activities.

Carl Wuestenhube, Dana Point, CA – (unlicensed) ordered to cease and desist the unlicensed practice of real estate.

SURGICAL ASSISTANT

Roman Kelner, Northbrook – registered surgical assistant license (238-000128) placed on one year non-reporting probation and fined \$5,000 as a result of unprofessional conduct related to unauthorized writing of prescriptions to obtain medication for a family member.

VETERINARY MEDICINE

Gary Friederich, Park Forest – veterinarian license (090-003156) restored to indefinite probation for a minimum of one year effective upon payment of fees and filing of forms.

Rogelio Calvo, Summit – (unlicensed) ordered to cease and desist unlicensed practice of veterinary medicine in advertising to the Illinois public as being able to offer certain veterinary services in Illinois, without being licensed by the Department to practice as a veterinarian in Illinois and assessed a \$5,000 civil penalty.

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