



Illinois Department of Financial and
Professional Regulation

NEWS

SPRINGFIELD – The Illinois Department of Financial and Professional Regulation (IDFPR) announced today that the Directors of Professional Regulation, Jay Stewart; Banking, Sheila Henretta; and Financial Institutions, Francisco Menchaca, signed the following enforcement orders in the month **August, 2014**.

Division of Banks

BANKS

Norstates Bank, Waukegan – Order Terminating Consent Order issued August 11, 2014 terminating all provisions of Consent Order issued January 14, 2013.

Devon Bank, Chicago – Consent Order issued August 22, 2014 regarding trust department policy and procedures.

Division of Financial Institutions

CURRENCY EXCHANGE

#10 Check Agencies, Inc., 6321 S. Martin Luther King Drive, Chicago - currency exchange license (3788) fined \$2,000 for failure to maintain the statutorily required minimum net worth.

CONSUMER CREDIT

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

CCO Illinois, Inc., Provo, UT – PLRA license (1516) fined \$5,750 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. 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.

CFC Funding, LLC, Irvine, CA – CILA license (3681) fined \$2,250 for the following violations: Licensee did not maintain a positive net worth of a minimum of \$30,000. Licensee did not dispose of collateral within 90 days of repossession.

Santander Consumer USA Inc., Dallas, TX – CILA license (3437) fined \$6,000 for the following violation: File does not contain evidence of a contract signed or acknowledged by the borrower.

Division of Professional Regulation

APPRAISER

Gary Fritz, St. Charles – general real estate appraiser license (553-000890) indefinitely suspended and must submit coursework due to the submission of two appraisal reports that lacked credibility and contained significant errors and omissions.

Emma Basov, Northbrook – certified residential real estate appraiser license (556-003337) ordered to complete two 15-hour courses after created a misleading appraisal report that was not consistent with USPAP standards.

Robert Davidson, Flossmoor – certified residential real estate appraiser license (556-002914) placed in refuse to renew status for the submission of a misleading appraisal report.

Keith Lewis, Plainfield – certified residential real estate appraiser license (556-003393) reprimanded and must complete course for developing, preparing, and submitting an appraisal report and for failing to understand and identify the complexity of the assignment and employ recognized methods and techniques to produce a credible appraisal report.

Paul Smith, Mundelein – certified residential real estate appraiser license (556-003632) reprimanded with practice restrictions and with coursework due for allowing the contract price of the subject property of his appraisal to improperly dictate his valuation conclusion.

Gardiner Sutton, Chicago – certified real estate trainee appraiser license (557-004747) placed in refuse to renew status and applicant for licensure as a certified residential real estate appraiser license (556app3288358) denied for the submission of a misleading appraisal report.

ARCHITECTS, LAND SURVEYORS, PROFESSIONAL ENGINEERS AND STRUCTURAL ENGINEERS

Kevin Woodard, Chesterfield, MO – professional engineer license (062-052957) placed in refuse to renew status after he advertised professional engineering services while his license was in a non-renewed status.

AUCTIONEER

Roger Till, Lewistown – (unlicensed) assessed a \$10,000 civil penalty and **American Sports Collectors Show and Auctions, Lewistown** (unlicensed) assessed a \$5,000 civil penalty for unlicensed practice in violation of the Auction Licence Act.

BARBER, COSMETOLOGY, ESTHETICS AND NAIL TECHNOLOGY

Matthew Horton, Chicago – barber license (006-064693) issued and placed on probation for two years based on felony conviction and unprofessional conduct.

Carmen Pate, Matteson – cosmetology license (011-306709) issued and placed on probation for one year based on felony convictions and unprofessional conduct.

Keri Silverwood, Port Byron – cosmetology license (011-240076) reprimanded with coursework and fined \$250 for failure to complete the continuing education required for renewal.

Stacy Tscherwenka, Hampshire – cosmetology license (011-276079) reprimanded for a criminal conviction.

Dalia Elmoursi, Chicago – esthetician license (131-003454) reprimanded with coursework and fined \$250 for failure to complete the continuing education required for renewal.

Gina Lamonica, Bloomington – esthetician license (131-000438) reprimanded with coursework and fined \$180 for failure to complete the continuing education required for renewal.

Courtney Simons, Salem, WI – esthetician license (131-002734) reprimanded with coursework and fined \$250 for failure to complete the continuing education required for renewal.

Barbara Kitterman, Bellwood – esthetician license (132-000179) placed in refuse to renew status after defaulted on an Illinois educational loan.

The following individuals’ nail technician licenses were placed in refuse to renew status after they defaulted on an Illinois Educational Loan:

Steven Dang, Norridge.....	169-006466
Semelia Dent, Chicago.....	169-024259
Joy Devaughn, Chicago.....	169-021915
Jill Gregory, Chicago.....	169-024559
Uyentram Ngo, Romeoville.....	169-019366
Theresa Perry, Decatur.....	169-021224
Nicole Poole, Chicago.....	169-000750
Heidi Spaulding, Heyworth.....	169-024081
Tiffani Tang, Chicago.....	169-020197
Peter Vong, Springfield.....	169-010739
Shawn Wilkins, Chicago.....	169-017951

Saranchimeg Zundui, Chicago – nail technician license (169-025162) issued and placed on suspension for 90 days and fined \$250 based on unlicensed practice of nail technology.

Felipe LTD, Oakbrook Terrace – salon license (189-015477) reprimanded and fined \$5,000 based on aiding and assisting unlicensed practice of cosmetology, operating salon prior to licensure and for unprofessional conduct.

Perfect Nails & Spa, Buffalo Grove – salon license (189-013566) indefinitely suspended and **Yuhong Chung, Lincolnshire** – nail technician license (169-021941) reprimanded and both jointly and severally assessed a \$7,000 civil penalty for employing unlicensed persons to perform nail care services.

Top of the Line'n Barber Shop, Chicago – barber shop/salon license (189app34089325) will be issued with reprimand and fined \$500 after salon operated prior to licensure.

Za Za Zoo Nail Salon Inc., Chicago – salon license (189-015710) reprimanded and fined \$500 based on salon having operated prior to licensure.

Ivonne Almanza, Villa Park – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology.

Maria Esquivel-Magadan, Carol Stream – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology.

Marcus Boyd, East St. Louis – (unlicensed) ordered to cease and desist the unlicensed practice as a barber.

Dung Nguyen, Macomb – (unlicensed) ordered to cease and desist the unlicensed practice of nail technology.

Platinum Fades IV, Chicago – (unlicensed) ordered to cease and desist the unlicensed practice of operating a barber shop and **Sean Santa, Chicago** – (unlicensed) ordered to cease and desist from barbering without the requisite license.

Maggielu Raices, Villa Park – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology.

DENTAL

Bradley Bader, Cape Girardeau, MO – dental license (019-030048) issued and placed on probation for two years and fined \$2,500 due to a sister-state discipline in the state of Missouri.

Gloria John, Chicago – dental license (019-026407) suspended for 15 days, followed by indefinite probation for a minimum of two years and fined \$10,000 due to repeated billing irregularities and failure to maintain adequate patient records.

DETECTIVE, ALARM, SECURITY, FINGERPRINT VENDOR AND LOCKSMITH

Anthony Boswell, Plainfield – permanent employee registration card (129-108981) revoked due to felony conviction for aggravated DUI in 2012.

Joseph Bukowski, Tinley Park – permanent employee registration card (129-220133) reprimanded for failure to report DUI arrest and conviction.

Eddie Clemons, Chicago – permanent employee registration card (129-280666) indefinitely suspended for a minimum of two years because of a robbery conviction in 2012.

Joseph Giacchino, River Forest – permanent employee registration card (129-317071) revoked for having the following licenses revoked in 2011; certificates of registration, physician and surgeon and controlled substance.

Arnold Heard, Chicago – permanent employee registration card (129-377406) issued and placed on probation for three years due to criminal conviction.

Andrew Hernandez, Cicero – permanent employee registration card (129-379758) issued and placed on probation for two years due to conviction history.

Naperville Locksmith, Norcross, GA – (unlicensed) ordered to cease and desist the unlicensed practice as a locksmith and assessed a \$10,000 civil penalty.

ELECTROLOGY

Valarie Shafer-Dunworth, Geneva – electrology license (220-0000149) ordered to cease and desist the unlicensed practice of medicine.

EUTHANASIA

Christopher Bain, Crystal Lake – certified euthanasia license (235-000130) reprimanded and fined \$500 due to his failure to maintain a controlled substance log accounting for the euthanasia drugs used on animals.

HOME INSPECTOR

Nicholas Eaglin, Chicago – licensed home inspector license (450-001464) fined \$200 and must complete 12 hours of continuing education for failing to complete the required continuing education hours.

William Qualter, Evergreen Park – licensed home inspector license (450-010598) placed in refuse to renew status after defaulted on an Illinois educational loan.

Joe Richmond, Chicago – licensed home inspector license (450-003929) placed in refuse to renew status after defaulted on an Illinois educational loan.

Artelous Williams, Crete – licensed home inspector license (450-002235) placed in refuse to renew status after defaulted on an Illinois educational loan.

MASSAGE THERAPY

The following individuals' massage therapy licenses were placed in refuse to renew status after they defaulted on their Illinois educational loan:

Carmela Barias, Chicago.....	227-010346
Hollis Beecher, Chicago.....	227-015290
Brooke Brasier, Harrisburg.....	227-012158
Rikki Dahl, Crystal Lake.....	227-013826
Gabriela Flores, Chicago.....	227-015931
Whitney-Margeaux Gurley, Chicago.....	227-011676
Darius Johnson, Chicago.....	227-010990
Rosemaree Luz, Northbrook.....	227-009583
Kimberly Macias, Minooka.....	227-008277
Beverly Murrell, Chicago.....	227-014416
Stacey Richardson, Chicago.....	227-007978
Christina Rigas, Park Ridge.....	227-013419
Michael Robinson, Woodridge.....	227-007266
Tasha Rude, Rockford.....	227-007346
Richard Schultz, Alsip.....	227-014147
Elisha Sosa, Chicago.....	227-007349
Thomas Stewart, Robbins.....	227-015974
Carla Von Agner, Chicago.....	227-012334
Tonya Wallace, Rockford.....	227-011308
Tranette Williams, Chicago.....	227-010087
Jonathan Wilson, Chicago.....	227-016225

MEDICAL

Brigg Barsness, Kenosha, WI – physician and surgeon license (036-131469) reprimanded due to a sister-state discipline in the state of Wisconsin.

Scott Brandt, Boulder, CO – physician and surgeon license (036-082880) placed in refuse to renew status for a sister-state discipline in the state of Colorado - due to a condition that rendered him unable to perform medical services with reasonable skill and safety to patients.

John Ghesquiere, Villa Park – physician and surgeon license (036-112022) placed in refuse to renew status for sister-state discipline in the state of Michigan based on sexual actions with a patient that constituted negligence or a failure to exercise due care, and conduct that constituted incompetence as well as a lack of good moral character.

Edwin Gumapas, Hoffman Estates – physician and surgeon license (036-084823) placed on indefinite probation for a minimum of two years and fined \$5,000 due to a failure to comply with federal record keeping requirements for controlled substances and prescribing to a staff member without adequate records.

Thomas Hegarty, Garden City, KS – physician and surgeon license (036-130853) placed on indefinite probation for a sister-state discipline in the state of Pennsylvania.

Srinivas Jolepalem, Darien – physician and surgeon license (036-084786) suspended for 60 days with conditions, followed by indefinite probation for a minimum of three years and controlled substance license (336-046999) indefinitely suspended for a minimum of one year due to improper prescribing of controlled substances.

Abdallah Karam, Arlington Heights – physician and surgeon license (036-089657) reprimanded after respondent settled a medical malpractice lawsuit alleging that respondent failed to adequately pursue follow-up on the results of a PSA test leading to a delayed diagnosis of prostate cancer.

Gartrell King, Chicago – physician and surgeon license (036-056245) placed on indefinite probation for a minimum of three years and controlled substance license (336-020952) indefinitely suspended due to excessive prescribing of controlled substances.

Frances Langdon, Chicago – physician and surgeon license (036-074842) suspended for six months, followed by indefinite probation for a minimum of four years and controlled substance license (336-038266) indefinitely suspended for fraudulently obtaining controlled substances for personal use between the years 2009-2011.

Diane Masters, Fremont, MI – physician and surgeon license (036-048318) placed in refuse to renew status after her clinical privileges were revoked at Winn Army Community Hospital.

Harold McGrath, Orland Park – physician and surgeon license (036-040531) and controlled substance license (336-009428) voluntarily relinquished after he issued multiple prescriptions for controlled substances to his friend without keeping medical records or establishing a proper physician-patient relationship.

Thomas Michaelis, Sylvania, OH – physician and surgeon license (036-109934) temporarily suspended for unprofessional conduct and fraud or misrepresentation in applying for his Illinois physician and surgeon license, to wit: respondent failed to disclose that he permanently surrendered his Ohio Certificate to Practice Medicine and Surgery as required by law.

N. Mullai, Somerset, KY – physician and surgeon license (036-073978) relinquished after entering into a settlement agreement with the U.S. government to resolve allegations arising out of submitting fake claims to the Medicare program for misbranded and unapproved chemotherapy drugs.

Michael Olivieri, Chicago – physician and surgeon license (036-077442) voluntarily relinquished due to a disability which resulted in the inability to practice with reasonable judgment, skill or safety.

Edward Raines, Morrison, CO – physician and surgeon license (036-130126) restored to indefinite probation.

Michael Reinstein, Skokie – physician and surgeon license (036-041796) indefinitely suspended for a minimum of three years for engaging in unethical conduct and promoting the sale of drugs to exploit patients for financial gain.

Rodolfo Reyes, Lillington, NC – physician and surgeon license (036-083718) reprimanded for a sister-state discipline in the state of North Carolina.

Gholamreza Shareghi, St. Joseph, MI – physician and surgeon license (036-087988) placed in refuse to renew status for a sister-state discipline in the state of Michigan after he prescribed controlled substances in violation of a previous final order from the Michigan Medical board and failed to report discipline from another state.

Benjamin Stake, Albuquerque, NM – physician and surgeon license (036-131074) surrendered for prior disciplinary action taken by New Mexico Medical Board and failure to report same.

Christian Struven, Plainfield – physician and surgeon license (036-072716) reprimanded and fined \$10,000 and controlled substance license (336-036392) revoked due to a failure to comply with federal regulations for patient records and failure to report the surrender of his DEA Registration to the Department.

Rosemarie Toussaint, Altamonte Springs, FL – physician and surgeon license (036-103981) placed in refuse to renew status due to a sister-state discipline in the state of Hawaii, which denied her medical application for previous discipline for wrong-site surgery in Florida, and for failure to report discipline in Pennsylvania and Michigan.

Raymond Bayley, Chicago – chiropractic license (038-004912) placed in refuse to renew status for failure to file and/or pay Illinois state income taxes.

Robert Crothers, Chilicothe – chiropractic license (038-009697) suspended for failure to file and/or pay Illinois state income taxes.

NURSING

Kim Atkins, Cissna Park – registered nurse license (041-213190) indefinitely suspended for a minimum of one year due to a sister-state discipline in the state of Indiana.

Theresa Dia, Chicago – registered nurse license (041-278702) placed on indefinite probation for a minimum of two years and fined \$1,000 due to a sister-state discipline.

Amy Drew, Alton – registered nurse license (041-354403) placed on indefinite probation for a minimum of one year for having been terminated from employment due to testing positive for marijuana during a random drug screen.

Carla Heimer, Bunker Hill – registered nurse license (041-281911) indefinitely suspended for a minimum of one year for having pleaded guilty, on or about October 15, 2012, to a charge of unlawful possession of a controlled substance, a Class 4 Felony.

Beverley Julian, Vienna – registered nurse license (041-279355) placed in refuse to renew status for having been terminated from a health care institution due to testing positive for methamphetamines and opiates.

Louise Komorek, Quincy – registered nurse license (041-340302) suspended for failure to file and/or pay Illinois state income taxes.

Traci Piper, Mendota – registered nurse license (041-218973) automatically, indefinitely suspended for a minimum of 24 months for a violation of probation.

Marilyn Seymour, Calumet Park – registered nurse license (041-212261) suspended for failure to file and/or pay Illinois state income taxes.

La Rhonda Shumpert, Houston, TX – registered nurse license (041-241871) suspended for failure to file and/or pay Illinois state income taxes.

Reynaldo Sygaco, South Barrington – registered nurse license (041-252875) suspended for failure to file and/or pay Illinois state income taxes.

Nichole Banuelos, Mascoutah – licensed practical nurse license (043-105163) indefinitely suspended for a minimum of two years due to having diverted controlled substances for personal use from her prior employers.

Mary Leacy, Stockton – licensed practical nurse license (043-090700) placed in refuse to renew status for leaving her shift five hours early and abandoning 20-30 patients who required medication and tube feedings.

NURSING HOME ADMINISTRATOR

Pamela Britt, Potomac – nursing home administrator license (044-004524) revoked after the Department received information that Respondent engaged in the financial exploitation of elderly residents at a facility in the state of Illinois.

PHARMACY

Benjamin Muoghalu, Naperville – pharmacist license (051-036347) restored to indefinite probation with work restrictions for a minimum of five years and fined \$2,500 due to a prior conviction for conspiracy, receiving kickbacks and fraud/honest services.

PHYSICAL THERAPY

Gerald Mitchell, Springfield – physical therapist license (070-021077) issued and placed on one year non-reportable probation for a sister-state discipline in the state of Ohio.

Samantha Iorerger, Pekin – physical therapist assistant license (160-006931) issued and placed on one year non-reporting probation as a result of a criminal felony conviction for Mail Fraud.

PROFESSIONAL BOXING

David Green, Evergreen Park – boxing manager license (002-1675050005) suspended for failure to file and/or pay Illinois state income taxes.

PROFESSIONAL COUNSELORS

Thomas Rykala, Chicago – clinical professional counselor license (180-005248) placed in refuse to renew status for using credentials when his license has been inactive since 2005.

PSYCHOLOGY

John Beltramo, Highwood – clinical psychologist license (071-007099) suspended for failure to file and/or pay Illinois state income taxes.

Karin Johnson, North Aurora – clinical psychologist license (071-005988) suspended for failure to file and/or pay Illinois state income taxes.

REAL ESTATE

Michael Campbell, Gary, IN – real estate managing broker license (471-016273) reprimanded and fined \$500 for failure to provide documents upon the request of the Department.

Marilyn Little, Crystal Lake – real estate managing broker license (471-002831) placed on probation for approaching an individual who she knew was represented by another broker in an attempt to solicit business from that individual.

Marcia Roubik, Clarendon Hills – real estate managing broker license (471-008644) and **KRM, Hinsdale** – licensed real estate limited liability firm license (481-011649) indefinitely suspended for a minimum of six months and each fined \$5,000 and **KRM Associates LLC, Darien** – real estate branch office license (477-012783) indefinitely suspended for a minimum of six months after failed to cooperate with a Department investigation.

Joseph Sclafani, Buffalo Grove – real estate managing broker license (471-011440) indefinitely suspended and fined \$15,000 and **Lighthouse Real Estate Company, LLC – North Barrington** – licensed real estate limited liability firm (481-012017) indefinitely suspended and fined \$10,000 because respondent Sclafani operated Lighthouse Real Estate LLC and conducted real estate activities under that name from April of 2012 to May 1, 2013, while Lighthouse Real Estate was not licensed with the Department. Respondent Sclafani aided and abetted the unlicensed practice of real estate by Respondent Lighthouse and respondent Lighthouse advertised in a manner that was misleading and failed to properly have a written exclusive brokerage agreement.

Monica Sobieski, Schiller Park – real estate managing broker license (471-015030) reprimanded and fined \$500 for acting on behalf of Concept Realty Group Inc. when sponsored by another; and **Teresa Sobieski, Schiller Park** – real estate managing broker license (471-015165) reprimanded and fined \$500 for engaging in the practice of real estate while in "inoperative" status; and **Concept Realty Group Inc., Schiller Park** – real estate broker corporation license (478-010243) reprimanded for engaging in the practice of real estate while in "inoperative" status.

James Solnes, DesPlaines – real estate managing broker license (471-009954) placed on probation for one year due to his failure to obtain and distribute written agreements and failure to properly handle escrow accounts in connection with the management of a real estate property.

Kyle Graham, Kewanee – real estate broker license (475-148129) placed on probation for two years and fined \$4,000 for having failed to disclose his status as a licensee, acting as a dual agent without written consent of all clients, and acting as a dual agent in transactions where he or an entity in which he has an ownership interest in, was a party to the transaction.

William O'Rourke, Chicago – real estate broker license (475-155672) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

Taurence Ratcliff, Chicago – real estate broker license (475-119771) indefinitely suspended for a minimum of two years and fined \$10,000 and real estate managing broker license (471app3440977) denied because respondent accepted a \$1,470 security deposit check and failed to return the security deposit check to the potential renter after the renter was not approved as a tenant and respondent also failed to respond to the Department's requests.

Real Estate Sales Academy, Oak Lawn – real estate continuing education school (562-000235) reprimanded and ordered to cease offering review courses for home study/self-study continuing education courses for providing review courses, which subverted a continuing education exam and subverted the integrity of the home study/self-study continuing education courses and for failing to display copies of the certificates of registration for the continuing education courses in a conspicuous place at the location of exams.

ROOFING CONTRACTORS

Bryja Remodeling Inc., Hickory Hills – roofing contractor license (104-014143) reprimanded and fined \$5,000 based on aiding and assisting unlicensed practice of roofing contracting by two entities.

Tony Green, DuQuoin – (unlicensed) ordered to cease and desist the unlicensed practice of roofing contracting.

Kaufman & Sons Construction, Humboldt – (unlicensed) ordered to cease and desist the unlicensed practice of roofing contracting.

Ron Kumpula, Lake Villa – (unlicensed) ordered to cease and desist the unlicensed practice of roofing contracting.

SHORTHAND REPORTING

Izetta White-McGee, Oak Park – certified shorthand reporter license (084-003958) suspended for 45 days and fined \$1,000 after aided and assisted in the unlicensed practice of certified shorthand reporting in that she allowed a certified shorthand reporter to practice on a non-renewed license.

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