

**STATE OF ILLINOIS**  
**OFFICE OF BANKS AND REAL ESTATE**  
**BUREAU OF BANKS AND TRUST COMPANIES**

IN THE MATTER OF: )  
 ) No. 2003-BBTC-04  
Top Dollar Pawn & Gift )  
1018 Broadway )  
Rockford, Illinois 61104 )

**ORDER TO CEASE AND DESIST**

The COMMISSIONER OF BANKS AND REAL ESTATE (the “Commissioner”) hereby issues to Top Dollar Pawn & Gift, 1018 Broadway, Rockford, Illinois (“Top Dollar”), this ORDER TO CEASE AND DESIST (“Order”). This Order is authorized and issued pursuant to the provisions of Section 0.05(a)(7) of the Pawnbroker Regulation Act [205 ILCS 510/0.05(a)(7)] (the “ Act”).

**FINDINGS OF FACT**

The Commissioner FINDS the following:

1. Top Dollar conducts a pawnbroker business located at 1018 Broadway, Rockford, Illinois known as Top Dollar Pawn & Gift;
2. Top Dollar uses the word “pawn” in connection with the business it conducts, including the use of the word “pawn” in signage visible to the public;
3. The Commissioner has not issued Top Dollar a license to conduct its pawnbroker business or to use the word “pawn” in connection with the business it conducts; and
4. Section 1.5 of the Act [205 ILCS 510/1.5] provides that it is not lawful for an individual or a business entity to conduct a pawnbroker business or to use the word “pawn,” “pawnshop,” or “pawnbroker” in connection with a business without first obtaining a license from the Commissioner.

**CONCLUSIONS OF LAW**

Based on the above Findings of Fact, the Commissioner CONCLUDES:

1. That Top Dollar has violated Section 1.5 of the Act.

**NOW THEREFORE IT IS HEREBY ORDERED:**

1. Top Dollar shall cease and desist from conducting a pawnbroker business unless and until the Commissioner issues Top Dollar a license to conduct a pawnbroker business; and
2. Top Dollar shall cease and desist from using the word “pawn,” “pawnshop,” or “pawnbroker” in connection with any business activities it undertakes unless and until the Commissioner issues Top Dollar a license to conduct a pawnbroker business.

ORDERED THIS 24th DAY OF JANUARY, 2003.

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SCOTT D. CLARKE  
ASSISTANT COMMISSIONER  
OFFICE OF BANKS AND REAL ESTATE

You are hereby notified that this Order is an administrative decision. Pursuant to 38 Ill. Adm. Code, Section 392, any party may file a request for a hearing on an administrative decision. The request for a hearing shall be filed within 10 days after the receipt of an administrative decision. A hearing shall be held within thirty (30) days after the receipt by the Commissioner of Banks and Real Estate of a request for a hearing.