

**STATE OF ILLINOIS**  
**DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION**  
**DIVISION OF BANKS AND REAL ESTATE**

IN THE MATTER OF: )  
 ) DBR No. 2004-BBTC-72  
Dean Paris, Jr., individually, )  
and doing business as )  
Twin City Exchange )  
1312 South Main Street )  
Bloomington, Illinois 61701 )

**ORDER TO REVOKE PAWNBROKER LICENSE**

The SECRETARY OF THE DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION (the "Secretary") hereby issues to Dean Paris, Jr., individually, and doing business as Twin City Exchange (collectively, "Twin City Exchange"), 1312 South Main Street, Bloomington, Illinois, this ORDER TO REVOKE PAWNBROKER LICENSE ("Order"). This Order is authorized and issued pursuant to the provisions of Section 0.05(a)(10) of the Pawnbroker Regulation Act [205 ILCS 510/0.05(a)(10)] (the "Act").

**FINDINGS OF FACT**

The Secretary FINDS the following:

1. Twin City Exchange holds a license to conduct a pawnbroker business at 1312 South Main Street, Bloomington, Illinois, issued on or about July 1, 2004, with an expiration date of June 30, 2005, and designated as License No. 2004-PWN.0000249;
2. On or about November 20, 2004, Twin City Exchange ceased conducting pawnbroker operations;
3. Prior to ceasing operations, Twin City Exchange did not voluntarily surrender its license in accordance with the provisions of Title 38, Illinois Administrative Code, Section 360.150, which includes provisions for notice to and protection of consumers with open pawn loans;
4. Twin City Exchange is no longer willing or able to service pawn loans from the location at which it is licensed to conduct its pawnbroker business;
5. Twin City Exchange has otherwise conducted its pawnshop operations in a manner that places pawnshop customers at risk of loss, including, but not limited to, removing all pledged items and all books and records from the location at which it is licensed to conduct its pawnbroker business;

6. Section 0.05(a)(10) of the Act and 38 Ill. Adm. Code, Section 360.620(c), permit the Secretary to revoke a pawnbroker's license if a fact or condition exists that, if it had existed or had been known at the time of the original application, would have justified license refusal;

## **CONCLUSIONS OF LAW**

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

That facts and conditions exist or are now known that would have justified license refusal had such facts or conditions existed or became known at the time Twin City Exchange obtained its pawnbroker license.

## **NOW THEREFORE IT IS HEREBY ORDERED:**

The pawnbroker license issued to Twin City Exchange by the Secretary on or about July 1, 2004 (License No. 2004-PWN.0000249) is hereby revoked.

ORDERED THIS 24th DAY OF NOVEMBER, 2004.

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION of the State of Illinois;  
FERNANDO E. GRILLO, SECRETARY

DIVISION OF BANKS AND REAL ESTATE

D. Lorenzo Padron  
Director of Banks and Real Estate

By:

SCOTT D. CLARKE  
Assistant Director

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 30 days after the receipt by the Secretary of the Department of Financial and Professional Regulation of a request for a hearing. Absent a request for a hearing, this Order shall constitute a final administrative Order subject to the Administrative Review Law [735 ILCS 5/3-101, *et seq.*].