

**STATE OF ILLINOIS**

**DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION**

**DIVISION OF BANKS AND REAL ESTATE**

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IN THE MATTER OF: )  
 )  
EZ 123 Pawn Shop )  
270 W. North Avenue )  
North Park Mall )  
Villa Park, Illinois 60181 )

DBR No. 2005-BTC-07

**ORDER TO CEASE AND DESIST**

The SECRETARY OF THE DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION (“Secretary”) hereby issues EZ 123 Pawn Shop 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**

The Secretary is of the opinion and finds as follows:

1. EZ 123 Pawn Shop conducts a pawnbroker business located at 270 W. North Avenue, North Park Mall, Villa Park, Illinois;
2. EZ 123 Pawn Shop 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 Secretary has not issued EZ 123 Pawn Shop a license to conduct its pawnbroker business or to use the word “pawn” in connection with the business it conducts;
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 Secretary; and
5. Section 0.05(a) (7) of the Act [ 205 ILCS 510/0.05] provides that the Secretary may issue a cease and desist order for any violation of the Act.

## **CONCLUSIONS**

BASED ON THE ABOVE FINDINGS OF FACT, THE SECRETARY CONCLUDES:

1. EZ 123 Pawn Shop has violated Section 1.5 of the Act; and
2. This Order is authorized and appropriate pursuant to the authority provided under Section 0.05(a) (7) of the Act,

## **ORDER**

BASED ON THE FINDINGS AND CONCLUSIONS STATED ABOVE, IT IS HEREBY ORDERED:

1. EZ 123 Pawn Shop shall cease and desist from conducting a pawnbroker business unless and until the Secretary issues EZ 123 Pawn Shop a license to conduct a pawnbroker business;
2. EZ 123 Pawn Shop shall cease and desist from using the word “pawn,” “pawnshop,” or “pawnbroker” in connection with any business activities it undertakes unless and until the Secretary issues EZ 123 Pawn Shop a license to conduct a pawnbroker business; and
3. This ORDER shall be effective on the date it is signed and the provisions of this ORDER shall remain effective and enforceable except to the extent that, and until such time as, any provisions of this ORDER shall have been modified, terminated, suspended or set aside by the Secretary, or a court of competent jurisdiction.

DATED THIS EIGHTEETH DAY OF MARCH, 2005.

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 thirty (30) days after the receipt by the Director of Banks and Real Estate of a request for a hearing. Absent a request for hearing, this Order shall constitute a final administrative Order subject to the Administrative Review Law, [735 ILCS 5/3-101].