

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

IN THE MATTER OF: )  
 ) No. 2005-BTC-20  
J.J.'s Buy and Sell Shop )  
608 South Grand Avenue )  
Springfield, Illinois 62703 )

**ORDER TO CEASE AND DESIST**

The SECRETARY OF THE DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION ("Secretary") hereby issues to J.J.'s Buy and Sell Shop, 608 South Grand Avenue, Springfield, Illinois, 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 (the "Act") [205 ILCS 510/0.05(a)(7)].

**FINDINGS OF FACT**

The Secretary FINDS the following:

1. J.J.'s Buy and Sell Shop operates a business located at 608 South Grand Avenue, Springfield, Illinois, at which it offers to conduct pawn transactions and otherwise engages in a pawnbroker business;
2. The Secretary has not issued J.J.'s Buy and Sell Shop a license to conduct a pawnbroker business; and
3. Section 0.05(c) of the Act [205 ILCS 510/0.05(c)] provides that it is not lawful for an individual or a business entity to conduct a pawnbroker business without first obtaining a license from the Secretary.

**CONCLUSIONS OF LAW**

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

That J.J.'s Buy and Sell Shop has violated Section 0.05(c) of the Act.

**NOW THEREFORE IT IS HEREBY ORDERED:**

J.J.'s Buy and Sell Shop shall cease and desist from conducting a pawnbroker business unless and until the Secretary issues J.J.'s Buy and Sell Shop a license to conduct a pawnbroker business.

ORDERED THIS 28th DAY OF JUNE, 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 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.*].