

CONCLUSIONS OF LAW

The Secretary CONCLUDES:

1. That by virtue of its failure to timely file its Disclosure Report for calendar year 2007, Sterling Pawn and Loan, Inc. violated 38 Ill. Adm. Code, Section 360.210(a).

NOW THEREFORE IT IS HEREBY ORDERED:

1. Sterling Pawn and Loan, Inc. shall be and hereby is assessed a civil monetary penalty in the amount of \$600 (\$50 per day for 12 days) pursuant to Section 0.05(a)(6) of the Act;
2. The civil monetary penalty in the amount of \$600 shall be paid no later than sixty (60) days after service of this order upon Sterling Pawn and Loan, Inc.; and
3. The civil monetary penalty in the amount of \$600 shall be paid by means of a certified check or money order made payable to the Illinois Department of Financial and Professional Regulation (IDFPR).

ORDERED THIS 10th DAY OF APRIL, 2008.

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION of the State of Illinois;
DEAN MARTINEZ, SECRETARY

DIVISION OF BANKING

By:

JORGE A. SOLIS
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 Commissioner 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 *et seq.*].