

**STATE OF ILLINOIS  
DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
DIVISION OF BANKING**

IN THE MATTER OF: )

For What It's Worth )  
16216 Halsted Street )  
Harvey, Illinois 60426 )

No. 2011-DB-26

**ORDER ASSESSING CIVIL MONETARY PENALTY**

The Illinois Department of Financial and Professional Regulation, Division of Banking (the "Department"), having conducted an examination of facts related to For What It's Worth, Harvey, Illinois, and having found that For What It's Worth has committed a violation of Section 1.5 of the Pawnbroker Regulation Act [205 ILCS 510/0.01 to 510/15] (the "Act"), hereby issues this ORDER pursuant to the authority provided by Section 0.05(a)(6) of the Act.

**FINDINGS OF FACT**

The Department FINDS the following:

1. For What It's Worth operates a business located at 16216 Halsted Street, Harvey, Illinois.
2. For What It's Worth is not authorized by the Department to conduct its business as a pawnbroker.
3. For What It's Worth is using the words "Pawn Shop" in advertising or signage that appears on or near the premises of its business.
4. The aforementioned advertising or signage is visible to the public.
5. The signage or advertising employed by For What It's Worth creates a substantial likelihood that the public will be misled as to the scope of business For What It's Worth is authorized to conduct by implying that the business is a licensed pawnshop.
6. Section 1.5 of the Act provides that it is not lawful for a business entity to conduct business in this State using the word "pawn", "pawnshop", or "pawnbroker" in connection with its business or to transact business in this State in a manner which has a substantial likelihood of misleading the public by implying that the business is a pawnshop, without first obtaining a license from the Department.

## CONCLUSIONS OF LAW

Based on the above Findings of Fact, the Department concludes that:

For What It's Worth has violated Section 1.5 of the Act.

### NOW THEREFORE IT IS HEREBY ORDERED:

1. For What It's Worth shall be and hereby is assessed a CIVIL MONETARY PENALTY in the amount of \$1,000 pursuant to Section 0.05(a)(6) of the Act;
2. The CIVIL MONETARY PENALTY in the amount of \$1,000 shall be paid no later than sixty (60) days after service of this Order upon For What It's Worth; and
3. The CIVIL MONETARY PENALTY in the amount of \$1,000 shall be satisfied by means of a certified check or money order made payable to the Department of Financial and Professional Regulation.

Ordered this 2<sup>nd</sup> day of June, 2011.

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION of the State of Illinois;  
BRENT E. ADAMS, SECRETARY

DIVISION OF BANKING

  
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MANUEL FLORES  
Director

You are hereby notified that this Civil Monetary Penalty 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 hearing must include an explicit admission, denial or appropriate response to each allegation or issue contained in the administrative decision. The request for a hearing shall be filed at 320 West Washington, Springfield, IL 62786, within 10 days after the receipt of an administrative decision. 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.*].