

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

IN THE MATTER OF: )  
)  
)

JMA Pawn Jewelry & Loan )  
117 S Washington Street )  
Taylorville, IL 62568 )  
)

No. 2011-DB-73

**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 JMA Pawn Jewelry & Loan, Taylorville, Illinois, and having found that JMA Pawn Jewelry & Loan (PWN.409) has committed a violation of 38 Ill. Admin. Code § 360.160(b), a rule that has been promulgated in accordance with 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. JMA Pawn Jewelry & Loan operates a business located at 117 S Washington Street, Taylorville, Illinois.
2. JMA Pawn Jewelry & Loan held a license as a pawnbroker that expired on June 30, 2011.
3. JMA Pawn Jewelry & Loan elected to file an application to renew its pawnbroker's license through the period ending on June 30, 2012.
4. The renewal application filed by JMA Pawn Jewelry & Loan with the Department was postmarked June 30, 2011.
5. 38 Ill. Admin. Code § 360.160(b) provides that all applications for license renewal for the succeeding license period must be mailed and postmarked no later than June 1 of each year.
6. 38 Ill. Admin. Code § 360.160(b) further provides that a Late Filing Fee of \$50 per day shall be assessed for all applications postmarked after June 1 of each year, unless an exception has been granted.
7. JMA Pawn Jewelry & Loan has not been granted an exception by the Department.

## CONCLUSIONS OF LAW

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

JMA Pawn Jewelry & Loan has failed to meet the deadline set forth in 38 Ill. Admin. Code § 360.160(b).

### NOW THEREFORE IT IS HEREBY ORDERED:

1. JMA Pawn Jewelry & Loan shall be and hereby is assessed a CIVIL MONETARY PENALTY in the amount of \$1450 pursuant to Section 0.05(a)(6) of the Act;
2. The CIVIL MONETARY PENALTY in the amount of \$1450 shall be paid no later than sixty (60) days after service of this Order upon JMA Pawn Jewelry & Loan; and
3. The CIVIL MONETARY PENALTY in the amount of \$1450 shall be made payable to the Department of Financial and Professional Regulation.

ORDERED THIS 5<sup>th</sup> DAY OF DECEMBER, 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 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 with the Department at 320 West Washington Street, Springfield, Illinois 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.*].**