

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

IN THE MATTER OF: )

Naperville Jewelry and Loan, LLC )  
605 East Ogden Avenue, Unit #6 )  
Naperville, IL 60563 )

No. 2011-DB-60

**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 Naperville Jewelry and Loan, LLC, Naperville, Illinois, and having found that Naperville Jewelry and Loan, LLC 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. Naperville Jewelry and Loan, LLC operates a business located at 605 East Ogden Avenue, Unit #6, Naperville, Illinois.
2. Naperville Jewelry and Loan, LLC held a license as a pawnbroker that expired on June 30, 2011.
3. Naperville Jewelry and Loan, LLC 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 Naperville Jewelry and Loan, LLC with the Department was postmarked June 4, 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. Naperville Jewelry and Loan, LLC has not been granted an exception by the Department.

## CONCLUSIONS OF LAW

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

Naperville Jewelry and Loan, LLC has failed to meet the deadline set forth in 38 Ill. Admin. Code § 360.160(b).

### NOW THEREFORE IT IS HEREBY ORDERED:

1. Naperville Jewelry and Loan, LLC shall be and hereby is assessed a CIVIL MONETARY PENALTY in the amount of \$150 pursuant to Section 0.05(a)(6) of the Act;
2. The CIVIL MONETARY PENALTY in the amount of \$150 shall be paid no later than sixty (60) days after service of this Order upon Naperville Jewelry and Loan, LLC; and
3. The CIVIL MONETARY PENALTY in the amount of \$150 shall be made payable to the Department of Financial and Professional Regulation.

ORDERED THIS 7<sup>th</sup> DAY OF OCTOBER, 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 within 10 days after the receipt of an administrative decision. Notice must be served upon the Secretary by causing a copy of said Notice to be delivered to the Illinois Department of Financial and Professional Regulation, Division of Banking, 320 West Washington Street, 6<sup>th</sup> Floor, Springfield, Illinois, 62786. A hearing shall be held within 30 days after the receipt by the Secretary of a request for a hearing. Absent receipt of a request for a hearing as set forth above, this Order shall constitute a final administrative Order subject to the Administrative Review Law [735 ILCS 5/3-101, *et seq.*].