



## TERMS AND CONDITIONS

WHEREFORE, the Department and **SHELLE JEWELERS, INC.** agree as follows:

- I. **SHELLE JEWELERS, INC.** agrees to cease and desist any pawnbroker activity whether online or in person until it is licensed by the Department;
- II. The Department agrees to nullify the fine of \$2,000.00;
- III. **SHELLE JEWELERS, INC.** agrees to waive its right to an administrative hearing of the Order and not file any petition for administrative hearing or judicial review of this Consent Order. **SHELLE JEWELERS, INC.** acknowledges they were advised to seek legal counsel and willingly enters into this Consent Order after full review, evaluation, and consideration with full knowledge of their rights under the Act, Rules, and the Illinois Administrative Procedure Act [5 ILCS 100];  
and
- IV. The Department enters into the Consent Order for the purpose of imposing measures that are fair and equitable in the circumstances and that are consistent with the best interests of the people of the State of Illinois. The Consent Order shall become effective upon all the Parties signing and dating the Consent Order and on the date that the Acting Director signs and dates the Consent Order.

The foregoing Consent Order is approved in full.

SHELLE JEWELERS, INC.

[REDACTED]

Date: 4/18/16

Brian A. Millman  
VICE PRESIDENT

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
DIVISION OF BANKING

[REDACTED]

Date: April 18, 2016

Kerri A. Doll  
ACTING DIRECTOR