

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

IN THE MATTER OF:)
)
EZPAWN HOMETOWN)
License No. PWN 0000082; NMLS ID 1811094) No. 2025-DB-01-b
Attention: Denise Landin, Deputy General Counsel)
4080 Southwest Highway)
Hometown, IL 60456)

CONSENT ORDER

THE DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, DIVISION OF BANKING (“Department”) and EZPAWN Illinois, Inc. NMLS ID 1804165 (“EZPAWN”), which holds 19 Illinois Pawnbroker Licensees including EZPAWN HOMETOWN, hereby enter into this Consent Order pursuant to the Pawnbroker Regulation Act of 2023 [205 ILCS 511/1-1 et. seq.] and stipulate and agree to the following:

STIPULATIONS & AGREEMENT

The Department and EZPAWN stipulate that the Department, pursuant to its authority under the Act, issued Order No. 2025-DB-01, entitled “ORDER TO CEASE AND DESIST AND ASSESSING FINE,” on June 10, 2025 (“Order”) which alleged, in part, that the EZPAWN licensee located at 4800 Southwest Highway, Hometown, Illinois 60456 (“EZPAWN HOMETOWN”) extended certain pawn contracts originated prior to the repeal of the Pawnbroker Regulation Act [205 ILCS 510] with terms identical to the original pawn contracts and not the terms of the Pawnbroker Regulation Act of 2023, which became effective on March 22, 2024 (the “Act”). Upon receipt of the Order, EZPAWN, on behalf of EZPAWN HOMETOWN, made a timely request for an administrative hearing of the Order. The Department and EZPAWN are currently in administrative proceedings with no final determination. The Department and EZPAWN now intend to resolve this matter through this Consent Order to ensure that all 19 Illinois locations of EZPAWN remain in compliance with the Act that became effective

on March 22, 2024. By entering into this Consent Order, neither EZPAWN nor EZPAWN HOMETOWN admit to the allegations in the Order, other than those facts deemed necessary to evidence the authority of the Department.

TERMS AND CONDITIONS¹

WHEREFORE, the Department and the EZPAWN agree as follows:

- I. Corrective Action. Representatives of EZPAWN have confirmed that prior to the effective date of this Consent Order, all of the pawn extensions entered after March 22, 2024, by EZPAWN HOMETOWN and all other 18 Illinois licensed locations of EZPAWN, are in compliance with the monthly finance charge limitations in Section 15-10 of the Act, with the exception of a few extensions related to borrowers who are in bankruptcy. As soon as the bankruptcy proceedings and law permit, these excepted extensions will also be corrected. It is further agreed that no new or other existing pawn transactions, including extensions, will exceed the monthly finance charge limits in Section 15- 10 of the Act.
- II. EZPAWN, on behalf of EZPAWN HOMETOWN, agrees to pay a fine to the Department pursuant to Section 10-30(h)(5) of the Act, in the amount of \$60,000 (“Fine”). The Fine shall be paid through Nationwide Multistate Licensing System

¹ Unless otherwise specified herein, capitalized terms have the same meaning as in the Act and Rules.

and Registry (“NMLS”) within 14 days of the Effective Date of this Consent Order.

- III. In the event that (a) EZPAWN fails to pay the Fine within the time period specified in paragraph II, or (b) EZPAWN HOMETOWN or any other Illinois licensed location of EZPAWN extends a pawn on terms that violate Sections 15-10 or 15-50(c) of the Act (subject to the limited exception in paragraph I), the license of EZPAWN HOMETOWN or any other applicable EZPAWN licensee in Illinois may be immediately suspended by the Department or suspension order(s) will be issued.
- IV. The Recitals set forth above are incorporated into and form a part of this Consent Order. EZPAWN and EZPAWN HOMETOWN agree that the recitals described above and included in the Consent Order will be taken as true and be given collateral estoppel effect, without further proof, in any proceeding before the Department, or any subsequent civil litigation by the Department, including to enforce any provision of this Consent Order.
- V. By executing this Consent Order, EZPAWN HOMETOWN agrees to not file any petition for administrative or judicial hearing of this Consent Order, or seek any further administrative hearing or judicial review of, or in connection with the Order, except in any proceeding by the Department to enforce compliance with the terms of this Consent Order. The Department has the right to prosecute any matter that is not addressed in the Consent Order.
- VI. EZPAWN and EZPAWN HOMETOWN acknowledge that they were represented by legal counsel in negotiating this Consent Order, and that they willingly enter

into this Consent Order after full review, evaluation, and consideration and with full knowledge of their rights under the Act, the Rules, the Rules on Hearings Before the Division of Banking and Division of Financial Institutions [38 Ill. Adm. Code 100], and the Illinois Administrative Procedure Act [5 ILCS 100].

- VII. The Department enters into this Consent Order for the purpose of imposing measures that are fair and equitable under the circumstances and that are consistent with the best interests of the People of the State of Illinois.
- VIII. This Consent Order shall become effective upon the signatories below signing and dating the Consent Order, and on the date that the last of those designated for the Department sign and date the Consent Order (the “Effective Date”).

The foregoing Consent Order is approved in full.

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
DIVISION OF BANKING

 Date: Nov. 18, 2025

SUSANA SORIANO
ACTING DIRECTOR

EZPAWN ILLINOIS, INC.
 Date: Nov. 18, 2025

Denise Landin
VP Deputy General Counsel

EZPAWN HOMETOWN
 Date: Nov. 18, 2025

Denise Landin
VP Deputy General Counsel