

9. During the course of the Department's investigation, a representative of More Money Gold & Pawn indicated the gold ring at issue was scrapped prior to November 21, 2009.
10. Section 0.05(a)(6) of the Act authorizes the Secretary to assess a civil monetary penalty against any person for each violation of any provision of the Act.

CONCLUSIONS OF LAW

Based on the above Findings of Fact, the Secretary CONCLUDES:

More Money Gold & Pawn violated Section 10 of the Act when it declined to return the personal property describe above.

NOW THEREFORE IT IS HEREBY ORDERED:

1. More Money Gold & Pawn shall be and hereby is assessed a CIVIL MONETARY PENALTY in the amount of \$1000 pursuant to Section 0.05(a)(6) of the Act;
2. The CIVIL MONETARY PENALTY in the amount of \$1000 shall be paid no later than sixty (60) days after service of this order upon More Money Gold & Pawn; and
3. The CIVIL MONETARY PENALTY in the amount of \$1000 shall be satisfied by certified check or money order made payable to the Department of Financial and Professional Regulation.

Ordered this 9th day of February 2010.

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

DIVISION OF BANKING

By:

JORGE A. SOLIS
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. A hearing shall be held within 30 days after the receipt by the Secretary of the Department of Financial and Professional Regulation of a request for a hearing. 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.*].