

STATE OF ILLINOIS

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION

DIVISION OF BANKS AND REAL ESTATE

IN THE MATTER OF:)	
)	No. 2005-MBR-24
)	
EZM MORTGAGE, INC.)	
ATTN: Joey Tapper)	
2521 N. Pulaski)	
Chicago, IL 60639)	

ORDER ASSESSING FINE

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banks and Real Estate, (the “Department”), having conducted an examination of the facts related EZM Mortgage, Inc., 2521 N. Pulaski, Chicago, Illinois, 60639, (the “Licensee”), and having found that the Licensee committed a violation of the Residential Mortgage License Act of 1987, [205 ILCS 635] (the “Act”) and the rules promulgated under the Act [38 Ill. Adm. Code 1050] (the “Rules”), hereby issues this ORDER pursuant to the authority provided under Section 4-5(h)(5) of the Act. The Department makes the following:

FINDINGS

1. That EZM Mortgage, Inc. is an Illinois residential mortgage Licensee holding License No. MB.0005457 and located at 2521 N. Pulaski, Chicago, Illinois, 60639; and
2. That Licensee failed to provide proof to the Department of completion of continuing education requirements for one (1) loan officer for 2004 during its license renewal.

CONCLUSIONS

BASED UPON THE ABOVE FINDINGS, THE DEPARTMENT IS OF THE OPINION AND CONCLUDES:

1. That Licensee violated Section 1050.2120 (Continuing Educational Requirements for Loan Originators) of the Rules for calendar year 2004; and
2. That Licensee’s therefore is in violation of Section 4-5(i) (11) of the Act.

ORDER

NOW THEREFORE IT IS HEREBY ORDERED:

1. That EZM Mortgage, Inc. License No. MB.0005457, shall be and hereby is assessed a fine in the amount of \$500;
2. The fine in the amount of \$500 shall be due within thirty (30) days after the effective date of this Order upon EZM Mortgage, Inc.; and
3. The fine in the amount of \$500 shall be paid by means of a certified check or money order made payable to the:

**Department of Financial and Professional Regulation
Division of Banks and Real Estate
ATTN: FISCAL DIVISION, 2ND FLOOR
320 W. Washington Street
Springfield, IL 62786**

ORDERED THIS 6th DAY OF MAY 2005

DEPARTMENT OF FINANCIAL
AND PROFESSIONAL REGULATION
of the State of Illinois;
FERNANDO E. GRILLO, SECRETARY

DAVID S. RODRIGUEZ
Deputy Director
Division of Banks and Real Estate

You are hereby notified that this Order is an administrative decision. Pursuant to 205 ILCS 635/4-12 and 38 Ill. Adm. Code, 1050.1510 *et seq.* 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 Department of Financial and Professional Regulation, Division of Banks and Real Estate 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.*].