

**STATE OF ILLINOIS**

**DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION**

**DIVISION OF BANKING**

IN THE MATTER OF: )  
 )  
 ) No. 2007-MBR-138-c  
**Investor's Choice Mortgage Corporation** )  
License No. MB.6760072 )  
ATTN: Kelli R. Wilson )  
10200 S. Mandel Road )  
Plainfield, IL 60585 )

**CONSENT ORDER**

The Department of Financial and Professional Regulation, Division of Banking, of the State of Illinois (the "Department") and Investor's Choice Mortgage Corporation ("Investor's Choice") hereby enter into this Consent Order (the "Consent Order") and stipulate, admit and agree to the following:

**STIPULATIONS AND ADMISSIONS**

On October 15, 2007, the Department issued Order No. 2007-MBR-138 (the "First Order") revoking Investor's Choice's residential mortgage license number MB.6760072 (the "License"), Order No. 2007-MBR-138-b (the "Second Order") assessing a fine to Investor's Choice of twenty thousand dollars (\$20,000), and Order No. 2007-LO-11 (the "Third Order") revoking Kelli R. Wilson's loan originator certificate of registration (Registration No. 031.0011541 and hereinafter, the "Registration"), all these three orders for failure to comply with the cited provisions of the Residential Mortgage License Act of 1987 (the "Act") [205 ILCS 635] and the rules promulgated thereunder (the "Rules") [38 Ill. Adm. Code 1050]. Investor's Choice filed a timely request for administrative hearing upon the First Order, Second Order, and Third Order and these three orders were combined into one enforcement case for the administrative hearing process. The Department and Investor's Choice had an initial status call on April 4, 2008 and thereafter the parties entered into negotiations for settlement purposes resulting in this Consent Order No. 2007-MBR-138-c (the "Consent Order"). The three orders referenced above remain unmodified by the Consent Order, with the exception of the Second Order which shall be

amended to reflect a reduction in fine from twenty thousand dollars (\$20,000) to ten thousand dollars (\$10,000).

### **TERMS AND CONDITIONS**

WHEREFORE, the Department and Investor's Choice agree as follows:

- I. The Department's First Order revoking Investor's Choice's License and Third Order revoking Kelli R. Wilson's Registration both stand as ordered;
- II. The Department modifies and reduces herein the amount of Investor Choice's fine pursuant to the Second Order from twenty thousand dollars (\$20,000) to ten thousand dollars (\$10,000) which shall be due and payable thirty (30) days from the effective date of this Consent Order.
- III. Investor's Choice and Kelli R. Wilson agree to dismiss their petitions for hearing and administrative review of the Order and waive any right to re-file their petitions, or file any petition or other appeal of the First Order, Second Order as herein modified, or Third Order or of this Consent Order. Investor's Choice and Kelli R. Wilson acknowledge that they has been represented by legal counsel in negotiating this Consent Order, and that they willingly enter into this Consent Order, upon advice of counsel, and after full review, evaluation, and consideration and with full knowledge of its rights under the Act, and Illinois Administrative Procedure Act.
- 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.
- V. The Consent Order shall become effective upon all the parties hereinafter designated 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 foregoing Consent Order is approved in full.

\_\_\_\_\_ date: \_\_\_\_\_  
KELLI R. WILSON  
both as owner of Investor's Choice, and individually

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
DEAN MARTINEZ, SECRETARY

DIVISION OF BANKING

\_\_\_\_\_ date: August 13, 2008  
JORGE A. SOLIS  
DIRECTOR