

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

IN THE MATTER OF )  
 )  
 ) No. 2008-MBR-46  
 )  
**INFINITY MORTGAGE, INC.** )  
ATTN: Manuel Pineda )  
7271 S. Harlem Avenue )  
Bridgeview, IL 60455 )

**ORDER REVOKING LICENSE**

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banking (the “Department”), having conducted a review of activities conducted by Infinity Mortgage, Inc., (the “Licensee”), and having documented violations of the Residential Mortgage License Act of 1987 (the "Act") [205 ILCS 635] and the rules promulgated under the Act (the "Rules") [38 Ill. Adm. Code 1050], hereby issues this ORDER pursuant to the authority provided under Section 4-5(h)(1) of the Act. The Department makes the following:

**FINDINGS**

1. That Infinity Mortgage, Inc., is an Illinois residential mortgage licensee holding license number MB.0006820 (the “License”), and located at 7271 S. Harlem Avenue, Bridgeview, Illinois, 60455;
2. That on April 23, 2007, Infinity Mortgage, Inc., made a written request to the Department of its request to surrender its residential mortgage license;
3. That on July 2, 2007, the Department sent to Infinity Mortgage, Inc., the surrender guidelines procedures and letter notifying Licensee that further documentation must be provided for the completion of the surrender process;
4. That said information sent via U.S. first-class mail service was returned on July 18, 2007, to the Department by the U.S. Postal Services as “Return to Sender, Not Deliverable, Unable to Forward”;
5. That on August 14, 2007, Licensing recorded Licensee’s failure to respond by the August 2, 2007 deadline in the surrender deficiency letter and forwarded the matter to Enforcement for review;
6. That a Potential Disciplinary Letter was sent to Licensee on February 26, 2008, via U.S. first-class mail service and certified mail, notifying Licensee that further documentation must be provided;

7. That on March 4, 2008, the Department received a signed receipt card evidencing receipt of such delivery was received by the Department on March 3, 2008; and
8. That Infinity Mortgage, Inc., has not responded to the Department's correspondence and Potential Disciplinary Letter, and not properly surrendered the License.

### **CONCLUSIONS**

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

1. That notwithstanding notices and other efforts by the Department, Licensee failed to properly surrender the license to the Department, and respond to the Department's regulatory requests; and
2. That Licensee is in violation of Sections 2-6(e) 4-1(r), and 4-5(i)(13) of the Act, and Section 1050.210 of the Rules, and is in further violation of Section 4-5(i)(11) and (17) of the Act.

### **ORDER**

NOW THEREFORE IT IS HEREBY ORDERED that the license of **INFINITY MORTGAGE, INC.** License No. MB.0006820 is revoked by Order of the Department pursuant to Section 4-5(h)(1) of the Act for failure to comply with the provisions cited herein of the Act and rules, effective ten days after receipt of this Order, unless you request a hearing pursuant to the Act and Subpart N of the Rules, including remitting the hearing fee required by Section 1050.210 of the Rules.

ORDERED THIS 14<sup>TH</sup> DAY OF APRIL, 2008

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
DEAN MARTINEZ, SECRETARY

DIVISION OF BANKING  
JORGE A. SOLIS, DIRECTOR

---

REYNOLD M. BENJAMIN  
Assistant Director, Division of Banking

**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 and, if so requested, a hearing shall be held on the administrative decision, by the Department of Financial and Professional Regulation, Division of Banking. 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.].**