

STATE OF ILLINOIS

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION

DIVISION OF BANKING

IN THE MATTER OF:)
)
) No. 2009-MBR-155
UNIS CAPITAL, INC.)
Attention: Michael Martinez)
5600 N. River Road, Suite 800)
Rosemont, IL 60018)
License No. MB.0006966)

ORDER REVOKING LICENSE

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banking (the “Department”), having reviewed and examined the activities conducted by Unis Capital, 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 Unis Capital, Inc. is an Illinois residential mortgage licensee holding inactive lapsed license number MB.0006966 (the “License”) and located according to Department records at 5600 N. River Road, Suite 800, Rosemont, Illinois 60018;
2. The Department conducted an examination of Licensee for the period 8/1/2003 to 8/31/2006 and found violations of the Act and Rules cited in the Report of Examination (the “ROE”) as follows: violation of Sections 1-4, 3-3 and 3-5 of the Act, and violation of Sections 1050.110, 1050.410, 1050.940, 1050.1010, 1050.1020, 1050.1110, 1050.1175, 1050.1230, 1050.1250, 1050.1350, and 1050.2120 of the Rules;
3. That the ROE was assigned to supervision for the Licensee to take steps of correction and compliance. During the course of supervision, Licensee failed to take such required supervisory steps, failed to properly renew its License (or apply to surrender its License upon achieving compliance), and failed to maintain a current surety bond and address with the Department; and
4. That on March 24, 2009, Supervision Section mailed by U.S. first class postage a letter to Licensee advising of Licensee’s failure to respond to supervisory requests in connection with the ROE and maintain proper licensing status with the Department, and that further non-response

would result in recommendation for enforcement; thereafter the aforementioned letter was returned to the Department by the U.S. Postal Service as undeliverable and an enforcement issue was created.

CONCLUSIONS

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

That notwithstanding notices and other efforts by the Department, Licensee is in violation of Sections 1-4, 2-6, 3-1, 3-3, and 3-5 of the Act, and violation of Sections 1050.110, 1050.410, 1050.480, 1050.490, 1050.940, 1050.1010, 1050.1020, 1050.1110, 1050.1175, 1050.1230, 1050.1250, 1050.1350, and 1050.2120 of the Rules, and is in further violation of Sections 4-5(i) (11) and (17) of the Act.

ORDER

NOW THEREFORE IT IS HEREBY ORDERED that the license of UNIS CAPITAL, INC., License No. MB.0006966 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 15TH DAY OF JUNE, 2009

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
MICHAEL T. MCRAITH, ACTING SECRETARY

DIVISION OF BANKING

JORGE A. SOLIS, DIRECTOR

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.*].