

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

IN THE MATTER OF: )  
 )  
 ) No. 2009-MBR-162  
**LIBERTY FINANCIAL MORTGAGE GROUP, INC.** )  
License No. MB.6759885 )  
Attention: John August Snow )  
4080 McGinnis Ferry Rd., Suite 1501 )  
Alpharetta, GA 30005 )

**ORDER REVOKING LICENSE**

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banking (the "Department"), having reviewed the licensable activities conducted by Liberty Financial Mortgage Group, 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 Liberty Financial Mortgage Group, Inc. is an Illinois residential mortgage licensee holding license number MB.6759885 (the "License") and located at 4080 McGinnis Ferry Rd., Suite 1501, Alpharetta, Georgia 30005;
2. That in November 2008, the Department issued an initial PEARL for examination of Licensee and that upon the Licensee failing to respond, the Department re-issued the PEARL for examination on March 20, 2009;
3. That Licensee failed to respond to the PEARL and make the requested documentation available for examination, and failed to do so after repeated telephone calls and electronic messages by the Department to the Licensee's owner;
4. That on April 29, 2009, Examinations Section created an enforcement issue due to Licensee's failure to properly submit to an examination; and
5. That on May 19, 2009, the Department mailed a Potential Discipline Letter by U.S. first class and certified mail and received confirmation on 5/26/2009 via signed return receipt that Licensee received this letter of potential discipline for not permitting examination, and no response has been provided.

**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 2-4(u), 4-2, and 4-4 of the Act, and Section 1050.425 of the Rules, and is in further violation of Sections 4-5(i)(11), (15), and (17) of the Act.

**ORDER**

NOW THEREFORE IT IS HEREBY ORDERED that the license of LIBERTY FINANCIAL MORTGAGE GROUP, INC., License No. MB.6759885 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 18<sup>TH</sup> DAY OF JUNE, 2009

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

DIVISION OF BANKING

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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.*].**