

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

IN THE MATTER OF: )  
)  
) No. 2009-MBR-204  
**ACCEPTANCE CAPITAL MORTGAGE CORPORATION** )  
ATTN: Michael Hines )  
15812 E. Indiana Avenue, Suite 203 )  
Spokane, WA 99216 )  
License No. MB.6759419 )

**ORDER ASSESSING FINE**

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banking (the "Department"), having reviewed and examined the activities of Acceptance Capital Mortgage Corporation, (the "Licensee") and 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)(5) of the Act. The Department makes the following:

**FINDINGS**

1. That Acceptance Capital Mortgage Corporation, is an Illinois residential mortgage licensee holding license number MB.6759419 (the "License") and located at 15812 E. Indiana Avenue, Suite 203, Spokane, Washington, 99216;
2. That the Department's Supervision Section has found a repeat exam violation for failure to provide required fields of information on loan logs based upon Licensee's 2005 and 2008 reports of examination;
3. That on March 9, 2009, Supervision Section received from Licensee one part of the requested response (audit engagement letter);
4. That on June 5, 2009, Supervision Section created an enforcement issue for Licensee's repeat exam violations;
5. That a Potential Disciplinary Letter was sent to Licensee on July 9, 2009, via U.S. first-class and certified mail service; and
6. That on July 16, 2009, a signed receipt card evidencing receipt of such delivery was received by the Department.

**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(t) of the Act and Section 1050.1175(a) of the Rules; and is in further violation of Sections 4-5(i) (11) and (17) of the Act.

**ORDER**

NOW THEREFORE IT IS ORDERED:

1. That ACCEPTANCE CAPITAL MORTGAGE CORPORATION, License No. MB.6759419, shall be and hereby is assessed a fine in the amount of \$500;
2. The fine in the amount of \$500 shall be due thirty (30) days after the effective date of this Order upon ACCEPTANCE CAPITAL MORTGAGE CORPORATION; 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 Banking  
ATTN: FISCAL DIVISION  
320 West Washington, 6<sup>th</sup> Floor  
Springfield, IL 62786**

ORDERED THIS 10<sup>TH</sup> DAY OF AUGUST, 2009

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
BRENT E. ADAMS, 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.*].**