

STATE OF ILLINOIS

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION

DIVISION OF BANKING

IN THE MATTER OF:

<b>ALWAYSLENDING, LLC</b>	)	ORDER TO CEASE
844 Woods Mill Road, Suite 201	)	AND DESIST
Ballwin, MO 63011	)	2009-MBR-CD6

**ORDER TO CEASE AND DESIST & ASSESSING FINE**

The Director of the Department of Financial and Professional Regulation, Division of Banking of the State of Illinois (hereinafter called the “Director” or the “Division”) hereby issues to ALWAYSLENDING, LLC this ORDER TO CEASE AND DESIST & ASSESSING FINE (the “Order”). This Order is authorized by and issued pursuant to the provisions of Sections 1-3 (d-1) & (e) and 4-1 (h-1) of the Residential Mortgage License Act of 1987 (the “Act”) [205 ILCS 635] and the Rules of the Residential Mortgage License Act of 1987 (the “Rules”).

FINDINGS OF FACT

The Director makes the following Findings of Fact:

1. The Division in investigating the facts in Complaint No. 2008-561, and the activities of Superior Home Loans, LLC in co-brokering loans to other licensed and unlicensed entities, found that Alwayslending, LLC had engaged in unlicensed mortgage broker activities for Illinois residential mortgage loans and operated from an unlicensed additional full service (branch) office located at 933 East Edwardsville Road, Wood River, Illinois; and
2. That the Division issued a Report of Investigation (“ROI”) in Complaint No. 2008-561 and therein cited Alwayslending, LLC for violation of Act Section 1-3 and Rules Section 1050.310 for originating two Illinois residential mortgage loans through its office manager Marcus Renken.

CONCLUSIONS OF LAW

Based on the Findings of Fact, the Director makes the following Conclusions of Law:

The Director has reasonable cause to believe that an unsafe, unsound, or unlawful practices has occurred, is occurring, or is about to occur with respect to Alwayslending, LLC pursuant to Sections 1-3 (d-1) and 4-1 (h-1) of the Act, and in violation of Sections 1-3 of the Act and Section 1050.310 of the Rules, and that Alwayslending, LLC has committed a business

offense pursuant to Section 1-3(e) of the Act.

NOW THEREFORE IT IS HEREBY ORDERED:

Alwayslending, LLC, and by and through its officers, directors, employees, and agents, shall immediately cease and desist from originating any Illinois residential mortgage business without obtaining an Illinois residential mortgage license, and such other additional office or individual licenses as necessary, and shall be assessed and pay a fine due and payable upon issuance of this Order in the amount of \$25,000 to the Division.

ORDERED THIS \_\_\_\_\_ OF NOVEMBER, 2009.

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION,  
DIVISION OF BANKING of the State of Illinois;  
BRENT E. ADAMS, SECRETARY

DIVISION OF BANKING  
JORGE A. SOLIS, DIRECTOR

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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 a hearing held after the receipt by the Department of Financial and Professional Regulation, Division of Banking of a request for a hearing. 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.*].