

STATE OF ILLINOIS

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION

DIVISION OF BANKING

IN THE MATTER OF: )  
)  
) No. 2010-MBR-115  
United Mortgage Services )  
**ATTN: Joe Natalizio & Nicholas Castalso** )  
2055 W. Army Trail Road, Suite 100 )  
Addison, IL 60101 )  
License No. MB.6760020 )

**ORDER ASSESSING FINE**

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banking (the “Department”), has reviewed and examined the activities of United Mortgage Services, (the “Licensee”) and has found potential violations under 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 United Mortgage Services, is an Illinois residential mortgage licensee holding license number MB.6760020 (the “License”) and located at 2055 W. Army Trail Road, Suite 100, Addison, Illinois, 60101;
2. The Department found violations of the Act and Rules of Licensee and that the Department’s Supervision Section created an enforcement issue for Licensee’s failure to comply with the Act and Rules based upon the following violation(s) as cited:
  - a. Failure to comply with advertising requirements, missing Licensee’s address;
3. That on October 7, 2010, a Potential Disciplinary Letter was sent to Licensee via U.S. first-class and certified mail service for advertising violations;
4. That on October 18, 2010, a signed receipt card evidencing receipt of such deliver was received by the Department; and
5. That the Department has determined that Licensee committed the aforementioned violation; however, Licensee’s response and corrective actions are considered herein mitigation of the fine.

**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 3-3 of the Act and Section 1050.940 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 UNITED MORTGAGE SERVICES, License No. MB.6760020, shall be and hereby is assessed a fine in the amount of \$500.00;
2. The fine in the amount of \$500.00 shall be due thirty (30) days after the effective date of this Order upon UNITED MORTGAGE SERVICES; and
3. The fine in the amount of \$500.00 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 17<sup>TH</sup> DAY OF NOVEMBER, 2010

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
BRENT E. ADAMS, 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 and \$500 hearing fee shall be filed within 10 days after the receipt of an administrative decision. The request for hearing must include an explicit admission, denial or appropriate response to each allegation or issues contained in the administrative decision pursuant to 38 Ill. Adm. Code 1050.1570. 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.*].**