

**STATE OF ILLINOIS**

**DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION**

**DIVISION OF BANKING**

IN THE MATTER OF )  
 )  
 ) No. 2010-MBR-41  
**PRESTIGE FINANCIAL, CORP.** )  
**License No. MB.6760342** )  
2021 Midwest Road, Suite 200 )  
Oak Brook, IL 60523 )

**CONSENT ORDER ASSESSING FINE**

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banking (the "Department"), and Prestige Financial, Corp. hereby enter into this Consent Order Assessing Fine ("Consent Order") and stipulate and acknowledge as follows:

**STIPULATIONS AND ACKNOWLEDGEMENTS**

1. That the Department issued Prestige Financial, Corp. Illinois residential mortgage license number MB.6760342 (the "License") on May 10, 2007 and that the License lapsed inactive on May 10, 2008 for lack of Prestige Financial, Corp. timely filing a renewal or surrender application upon cessation of residential mortgage activities as required by Section 2-6 of the Residential Mortgage License Act of 1987 (the "Act") [205 ILCS 635/2-6];
2. That on or around March 22, 2010, Prestige Financial, Corp. now wishing to commence residential mortgage activities filed an application for a new Illinois residential mortgage license; and
3. That the Department and Prestige Financial, Corp. now stipulate that this Consent Order pursuant to its terms and conditions will conclude all open issues relating to the License and permit the Department to make the positive findings and process Prestige Financial, Corp.'s new license application pursuant to Section 2-2 of the Act.

**TERMS AND CONDITIONS**

WHEREFORE, the Department and Prestige Financial, Corp. agree as follows:

1. That prior to new licensing, Prestige Financial, Corp., shall be and hereby is assessed a fine in the amount of \$1,500 for improper surrender of License No. MB.6760342;
2. The fine shall be due thirty (30) days after the effective date of this Consent Order;
3. The fine 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: MORTGAGE BANKING**  
**320 West Washington, 6<sup>th</sup> Floor**  
**Springfield, IL 62786;**

4. That Prestige Financial, Corp. shall file a surrender application for License No. MB.6760342 within thirty (30) days and comply with the Department's surrender guideline procedures. The Department shall surrender License No. MB.6760342 in good standing upon completion of the surrender application, or take such other action if not so completed as authorized by the Act.
5. That the Department shall process Prestige Financial, Corp.'s application for a new Illinois residential mortgage license, and issue said license upon Prestige Financial, Corp. satisfying the requirements of the Act;
6. That the Department shall conduct a regular examination of Prestige Financial, Corp. within twelve (12) months of issuance of its new Illinois residential mortgage license;
7. Prestige Financial, Corp. acknowledges that it has the opportunity to be represented by legal counsel in negotiating this Consent Order, and that it willingly enters into this Consent Order after full evaluation and consideration of its rights under the Act and the Illinois Administrative Procedure Act;
8. The Department enters into this Consent Order for the purpose of imposing measures that are fair and equitable under the circumstances and that are consistent with the best interest of the people of the State of Illinois; and
9. This Consent Order shall become effective upon all parties hereinafter designated signing and dating the Consent Order.

The foregoing Consent Order is approved in full.

\_\_\_\_\_ date: \_\_\_\_\_  
Greg Kewin, co-owner Prestige Financial, Corp.

\_\_\_\_\_ date: \_\_\_\_\_  
Natasha Gnutek, co-owner, Prestige Financial, Corp.

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
BRENT E. ADAMS, SECRETARY  
DIVISION OF BANKING

\_\_\_\_\_ date: **JUNE 15, 2010**  
JORGE A. SOLIS, DIRECTOR