

**STATE OF ILLINOIS**

**DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION**

**DIVISION OF BANKING**

IN THE MATTER OF )  
 ) No. 2010-MBR-46-b  
**UNITED FUNDING, INC.** )  
License No. MB.6760553 )  
Attention: Amy Fehrenbacher )  
16 N. 1<sup>st</sup> Avenue, Suite 222 )  
St. Charles, IL 60174 )

**CONSENT ORDER**

The Illinois Department of Financial and Professional Regulation, Division of Banking (“Department”) and United Funding, Inc. (“United Funding”) hereby enter into this Consent Order and stipulate and agree to the following:

**STIPULATIONS AND ADMISSIONS**

The Department and United Funding, or hereinafter the parties, stipulate that the Department issued Order 2010-MBR-46 (“Order”) on July 7, 2010 citing United Funding for advertising on websites in violation of the Residential Mortgage License Act of 1987 (“Act”) [205 ILCS 635] and rules promulgated thereunder (“Rules”) [38 Ill. Adm. Code 1050]. United Funding filed a timely request for an administrative hearing of the Order. The parties stipulate that this settlement is predicated upon mitigating evidence of United Funding having corrected and removed the items cited in the Order upon notice by the Department. By signing this Consent Order, and for purposes of settlement only, United Funding consents to both the imposition of this Consent Order and the right of the Department to enforce this Consent Order. This Consent Order is not admissible as prime facie evidence of the facts upon which it is based in any future proceedings or any other action, and United Funding makes no admissions herein.

**TERMS AND CONDITIONS**

WHEREFORE, the Department and United Funding agree as follows:

- I. The Department reduces the fine in the Order to two thousand and five hundred dollars (\$2,500) and United Funding agrees to pay this amount to the Department by cashier's check or money order within thirty (30) days of the effective date of this Consent Order.
- II. United Funding agrees to maintain its corrective actions in advertising in compliance with the Act and Rules.
- III. United Funding agrees to withdraw its request for administrative hearing on the Order, and to not file any petition for administrative hearing or review, or judicial review of the Order or this Consent Order. United Funding acknowledges that it has been represented by legal counsel in negotiating this Consent Order, and that it willingly enters into this Consent Order after full review, evaluation, and consideration with full knowledge of its rights under the Act, and the Illinois Administrative Procedure Act.
- IV. The Department enters into this Consent Order for the purpose of imposing measures that are fair and equitable in the circumstances and that are consistent with the best interests of the people of the State of Illinois.
- V. This Consent Order shall become effective upon all the parties hereinafter designated signing and dating the Consent Order and on the date that the last of those designated for the Department sign and date the Consent Order.

The foregoing Consent Order is approved in full.

\_\_\_\_\_ date: \_\_\_\_\_  
Amy Fehrenbacher, United Funding, Inc.

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

\_\_\_\_\_ date: **AUGUST 8, 2011**  
MANUEL FLORES, DIRECTOR

