

**STATE OF ILLINOIS**

**DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION**

**DIVISION OF BANKING**

**IN THE MATTER OF:** )  
 ) Order No. 2011-MBR-30-b  
Green Referral, LTD. )  
License No. MB. 0005463 )  
Attention: Frank W. De Luca )  
21 W. Hillgrove Ave )  
La Grange, IL 60525 )

**CONSENT ORDER**

The Illinois Department of Financial and Professional Regulation, Division of Banking (“Department”) and Green Referral, Ltd. (“Green Referral”) (or collectively the “Parties”) hereby enter into this Consent Order pursuant to the Residential Mortgage License Act of 1987 (“Act”) [205 ILCS 635] and the rules promulgated thereunder (“Rules”) [38 Ill. Adm. Code 1050], and stipulate and agree to the following:

**STIPULATIONS**

The Parties stipulate that Green Referral was issued Order No. 2011-MBR-30 (“Order”) assessing a fine in connection with the filing of its audit/financial statements report pursuant to Section 3-2 of the Act and Section 1050.430 of the Rules. Green Referral submitted a request for administrative hearing of the Order and administrative proceedings commenced between the Parties. During the course of said proceedings, Green Referral provided facts to the Department and the Parties have now agreed to resolve the matters of the Order and close the administrative proceedings under the terms and conditions provided hereinafter.

**TERMS AND CONDITIONS**

WHEREFORE, the Department and Green Referral agree as follows:

- I. The Department rescinds the fine assessed in the Order and will remove said fine as owing from its records. The Department will post a copy of this Consent Order on its website next to Order.
- II. Green Referral agrees to provide facts in connection with the filing of future audit/financial statement reports to the Department prior to the deadline and/or in the manner provided by Section 1050.430 of the Rules. In instances where facts and/or requests may have been provided to the Department in advance of said deadline, Green Referral agrees to submit said facts/requests in the future by a method capable of verification such as U.S. registered return receipt mail or other verifiable receipt.
- III. Green Referral agrees to not file or re-file any petition for administrative or judicial hearing or review of the Order or of this Consent Order or request for refund of any hearing fee paid to the Department in connection therewith. Green Referral acknowledges that it has been represented or advised of its opportunity to be represented by outside legal counsel in negotiating this Consent Order, and that it willingly enters into this Consent Order after full review, evaluation, and consideration and with full knowledge of its rights under the Act, Rules, and Illinois Administrative Procedure Act [5 ILCS 100].
- IV. The Department enters into the 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. The 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: \_\_\_\_\_  
FRANK DELUCA, PRESIDENT  
GREEN REFERRAL, LTD

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

\_\_\_\_\_ date: **MARCH 27, 2012**  
MANUEL FLORES, DIRECTOR