

STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
DIVISION OF BANKING

IN THE MATTER OF:)
) No. 2013-MBR-16-c
PRESTIGE FINANCIAL CORP.)
D/B/A INTERTRUSTBANC MORTGAGE COMPANY)
License No. MB.6760757)
2001 Butterfield Road, Suite 380)
Downers Grove, IL 60515)

CONSENT ORDER

The Illinois Department of Financial and Professional Regulation, Division of Banking (“Department”) and PRESTIGE FINANCIAL CORP. D/B/A INTERTRUSTBANC MORTGAGE COMPANY (“Licensee”) (or collectively, the “Parties”) hereby enter into this Consent Order and stipulate and agree to the following:

STIPULATIONS

The Parties stipulate that the Department issued Order 2013-MBR-16 (“Order”) and the Parties entered into Consent Order 2013-MBR-16-b (“Prior Consent Order”) covering matters pertaining to this Consent Order. The Parties further stipulate that the Licensee has made a business decision to apply for surrender of its Illinois Residential Mortgage License No. MB.6760757 (the “License”), that this event was not contemplated in the Prior Consent Order, and that the Parties have agreed herein to enter into this Consent Order for purposes of resolving all matters arising in connection with the Order. Licensee has fully cooperated at all times with the Department resulting in this Consent Order.

TERMS AND CONDITIONS

WHEREFORE, the Department and Licensee agree as follows:

- I. The Department hereby assesses to Licensee a fine of \$35,000 in addition to the fine provided for in the Prior Consent Order, but cumulatively less than the original fine assessed in the Order. Licensee agrees to pay said fine to the Department by certified check or money order upon this Consent Order taking effect, but in no event later than 30 days after the date this Consent Order takes effect.
- II. The Department agrees to surrender the License in good standing upon Licensee submitting a complete surrender application and its payment as provided in Section I above. In the event that Licensee violates this Consent Order, the Department may issue an order revoking the License. In the event that Licensee violates this Consent Order, the Order shall be in full force and effect and the original fine due and owing for any amounts unpaid. Licensee acknowledges the continuing jurisdiction of the Department, including as to any matters that may exist unknown to the Department at the time of this Consent Order, upon surrender of the License as provided by the Residential Mortgage License Act of 1987 (the "Act") [205 ILCS 635] and the rules promulgated thereunder (the "Rules") [38 Ill. Adm. Code 1050].
- III. Licensee agrees to not file any petition for administrative hearing or judicial review of the Order, Prior Consent Order, or this Consent Order. Licensee acknowledges that it has been 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 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: _____
Massimo Ressa, Owner
Prestige Financial Corp. d/b/a InterTrustBanc Mortgage Company

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
MANUEL FLORES, ACTING SECRETARY

DIVISION OF BANKING

_____ date: APRIL 28, 2014