

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

IN THE MATTER OF:)
)
NAIL YOUR MORTGAGE a/k/a OmTelligence, LLC) No. 2013-MBR-50-b
License No. MB.6760779)
747 N. LaSalle, #400)
Chicago, IL 60654)

CONSENT ORDER

The ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, DIVISION OF BANKING (“Department”) and NAIL YOUR MORTGAGE a/k/a OmTelligence, LLC (“NYM”) (or collectively “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-50 (“Order”). NYM made timely request for administrative hearing of the Order, and the parties are currently in proceedings with no final determination in the matter. The Parties now desire to conclude the administrative proceedings and resolve all matters of the Order through this Consent Order. The Parties stipulate that NYM was under the day-to-day control and majority ownership of Mark Pickett in connection with the Factual Findings in the Order. NYM stipulates that control and full ownership of NYM has now transferred to PHRM Data Services, LLC, a former non-control investor in NYM.

TERMS AND CONDITIONS

WHEREFORE, the Department and NYM agree as follows:

- I. NYM withdraws its petition for administrative hearing of the Order and agrees to not file any petition for administrative hearing or judicial review of this Consent Order. NYM acknowledges that by withdrawing its hearing request that NYM's Illinois Residential Mortgage License No. MB.6760779 ("License") will be revoked by the Order becoming a final administrative decision. The Department agrees that in the event that PHRM Data Services, LLC (or any affiliate thereof) subsequently applies for an Illinois Residential Mortgage License, PHRM Data Services, LLC's (or such affiliate's) application shall not be prejudiced by this Order, and the Department will view the facts of ownership as stipulated in this Consent Order.
- II. NYM acknowledges that an unpaid fine in the amount of \$50,000 exists per the Order upon NYM withdrawing its petition for administrative decision of the Order. NYM further acknowledges that it has provided to the Department one or more surety bonds as required to hold its License and to cover any fines assessed by the Department for violations of the Residential Mortgage License Act of 1987 ("Act")[205 ILCS 635], the rules promulgated thereunder ("Rules")[38 Ill. Adm. Code 1050], and the Residential Real Property Disclosure Act ("RRPDA")[765 ILCS 77]. NYM agrees to not contest any claim that the Department may make upon one or more of its surety bonds for payment of said fine as so ordered by the Department.
- III. NYM 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 ILCS100].
- 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: _____
Richard Mazzolini
Authorized Signator
PHRM Data Services, LLC &
Nail Your Mortgage a/k/a OmTelligence, LLC

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
DIVISION OF BANKING

_____ date: _____
MICHAEL J. MANNION
DIRECTOR