

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

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| IN THE MATTER OF: |) | |
| |) | |
| LATTICE THINKING, INC. |) | No. 2025-MBR-04-b |
| License No. MB. 6761703; NMLS ID 1839645 |) | |
| Attention: Malcolm-Wiley Tecumseh Floyd |) | |
| 1 Dock 72 Way, Office 08-126 |) | |
| Brooklyn, NY 11205 |) | |

CONSENT ORDER

The ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, DIVISION OF BANKING (“Department”), and **LATTICE THINKING, INC.** (“**LATTICE**”), 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 as follows:

STIPULATIONS

The Department and the Petitioner stipulate that the Department, pursuant to its authority under the Act and Rules, issued Order No. 2025-MBR-04, entitled “Order Revoking License” on May 1, 2025 (“Order”) which alleged, in part, that LATTICE failed to renew or surrender its license in a timely fashion. LATTICE made a timely request for an administrative hearing of the Order and has now provided the necessary documents needed for the Department to approve the surrender. The Department has reviewed and accepted the surrender documents. The Department and LATTICE are currently in administrative proceedings with no final determination. The Department and LATTICE now desire to resolve this matter through this Consent Order.

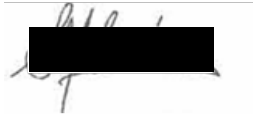
TERMS AND CONDITIONS

WHEREFORE, the Department and the Petitioner agree as follows:

- I. LATTICE agrees to pay a fine to the Department pursuant to Section 4-5(h)(5) of the Act in the amount of \$5,000 within fourteen (14) days of the Effective Date of this Consent Order (“Fine”). The Fine shall be paid through NMLS.
- II. Once the Fine is paid in full, the Department will rescind the revocation of LATTICE entered May 1, 2025. LATTICE’S status in NMLS will remain inactive but will be updated to indicate “Terminated-Surrendered/Canceled.”
- III. By executing this Consent Order, LATTICE agrees to not file any petition for administrative hearing or judicial review of, or in connection with this Consent Order, or seek any further administrative hearing or judicial review of, or in connection with the Order. LATTICE acknowledges that it was represented by legal counsel in negotiating this Consent Order, and it willingly enters into this Consent Order after full review, evaluation, and consideration and with full knowledge of LATTICE’S rights under the Act, Rules, the rules on Hearings Before the Division of Banking and the Division of Financial Institutions [38 Ill. Admin. Code 100], and the Illinois Administrative Procedure Act [5 ILCS 100].
- IV. 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 interests of the people of the State of Illinois.
- V. This Consent Order shall become effective (the “Effective Date”) upon the signatories below 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.

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
DIVISION OF BANKING



9/9/2025

Date: _____

SUSANA SORIANO, ACTING DIRECTOR

LATTICE THINKING, INC.



Date: 8/29/2025

Malcolm-Wiley Floyd, its CEO and President