STATE OF ILLINOIS

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION

DIVISION OF BANKING

IN THE MATTER OF:	)	
	)	No. 2026-MBR-01
X-PERT MORTGAGE OF ILLINOIS, INC.	)	
License No. MB.6760597; NMLS 278203	)	
Attention: Ruth Constante	)	
NMLS Primary Company Contact	)	
2869 83rd Street	)	
Darien, IL 60561	)	

ORDER REVOKING LICENSE AND ASSESSING FINE

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, DIVISION OF BANKING ("Department"), having investigated the activities of **X-PERT MORTGAGE OF ILLINOIS, INC. ("X-PERT")** 2869 83rd Street, Darien, IL 60561, and making findings under the Residential Mortgage License Act of 1987 ("Act") [205 ILCS 635], and the rules promulgated thereunder ("Rules") [38 Ill. Adm. Code 1050], hereby issues this **ORDER REVOKING LICENSE AND ASSESSING FINE**.

STATUTORY PROVISIONS

1. Section 2-4 of the Act lists prohibited acts and practices for licenses. It is a violation of the Act for a licensee subject to this Act to: (j) knowingly make any false promises likely to influence or persuade, or pursue a course of misrepresentation and false promises through agents, solicitors, advertising or otherwise; (k) knowingly misrepresent, circumvent or conceal, through whatever subterfuge or device, any of the material particulars or the nature thereof, regarding a transaction to which it is a party to the injury of another party thereto; (o) engage in any conduct which would be cause for denial of a license; (t) fail to comply with the Act and Rules; (z) knowingly hire or employ a mortgage loan originator who is not licensed with the Secretary as required under Section 7-1A of this Act; or (bb) structure activities or contracts to evade provisions of this Act.

2. Section 4-1(h-1) of the Act provides that the Secretary of Financial and Professional Regulation, or his or her designee, including the Director of the Department's Division of Banking, may issue orders against any person if the Secretary has reasonable cause to believe that an unsafe, unsound, or unlawful practice has occurred, is occurring, or is about to occur, if any person has violated, is violating, or is about to violate any law, rule, or written agreement with the Secretary, or for the purposes of administering the provisions of the Act and Rules.

3. Section 4-5 of the Act provides that when the Department finds any person in violation of the grounds set forth in subsection (i), the Department may enter an order revoking a license as authorized by subsection (h)(1). A licensee violates Section 4-5(i) of the Act due to (2) fraud, misrepresentation, deceit or negligence in any mortgage financing transaction; (11) failure to comply with any order of the Director or rule made or issued under the provisions of this Act; and (17) failure to comply with or violation of any provision of this Act.

4. Section 4-5(h)(5) of the Act provides that when the Director finds any person in violation of the grounds set forth in subsection (i), the Director may enter an order imposing a fine of up to $25,000 for each count of a separate offense.

5. Section 7-1A of the Act states, in part, it is unlawful for any individual to act or assume to act as a mortgage loan originator ("MLO"), as defined in subsection (jj) of Section 1-4 of the Act, without obtaining a license from the Department.

6. Section 1050.1140 of the Rules states that loan application procedures shall comply with the Act as well as applicable Federal and State law and regulations.

FACTUAL FINDINGS

7. X-PERT is a residential mortgage licensee holding Illinois Residential Mortgage License No. MB.6760597 since March 31, 2011.

8. X-PERT is owned by Luis Aillon ("AILLON") who is also a licensed Mortgage Loan Originator.

9. The Department became aware of an investigation by the U.S. Department of Housing and Urban Development ("HUD") into fraud schemes involving X-PERT and conducted its own investigation commencing August 24, 2023.

10. Roxana Aranibar ("Aranibar") is an individual who had previously been disciplined by the Department in May 2014 (2014-MLO-CD-3) for unlicensed loan origination and loan modification through her company MRC Consultant Corporation ("MRC). Aranibar at that time colluded with a licensed entity and a licensed MLO to have Aranibar and MRC prepare loan applications and send them to her licensed collaborators, who signed off on the completed applications as if they had themselves originated the loans in order to fund and close the loans.

11. Aranibar, since the 2014 order, has started a new company, RCS Marketing Corp. ("RCS"), that handles marketing and tax preparation.

12. X-PERT hired Aranibar through her company RCS in January 2019 as a sales assistant to market, follow up with customers, and gather documentation. Most importantly, RCS was used to bring in complete loan files to X-Pert that Aranibar originated as an unlicensed MLO. X-PERT paid Aranibar though RCS, as an independent contractor for this work.

13. X-Pert permitted borrowers to meet with Aranibar at a location that was not a licensed full service office or branch of X-PERT.

14. X-PERT enabled and encouraged Aranibar, an unlicensed MLO, to meet borrowers, take loan applications, and collect sensitive financial documentation from these borrowers. Aranibar also collected borrowers' payments, which were made directly to her. Aranibar would then hand over the complete loan file to AILLON or X-PERT.

15. Through the HUD investigation, one borrower was interviewed for whom Aranibar originated a loan, and the HUD investigator found the following:
    a. The borrower never heard of X-PERT or Luis Aillon.
    b. The borrower never went to an office of X-PERT.
    c. The borrower only worked with Aranibar.
    d. The file contained "Letters of Explanation" which the consumer denied signing.

16. Through the Department's investigation, three more borrowers for whom Aranibar originated loans were interviewed, and the Department's investigator found the following:
    a. Borrowers never heard of X-PERT or Luis Aillon.
    b. Some Borrowers went to a branch office of X-PERT but only met with and worked with Aranibar.
    c. One Borrower went to both an X-pert Branch Office and Aranibar's unlicensed office. Both times the borrower worked only with Aranibar.

17. X-PERT accepted the files without verifying any of the information contained therein and despite also knowing that the information had not been collected or prepared by X-PERT or any of its licensed MLOs. X-PERT, through Aillon, affixed Aillon's name and MLO credentials to the loan application to ensure the loan would be funded.

18. Aranibar, through RCS, processed loans for X-PERT without being properly registered as an Exempt Entity Processor ("EEP"), which X-PERT knew and allowed.

19. X-PERT was compensated and allowed Aillon to be compensated for each loan transaction without Aillon actually originating the loan.

LEGAL CONCLUSIONS

20. X-PERT, through scheming with an unlicensed MLO, acted unsafely, unsoundly, and unlawfully by accepting loan files from an unqualified individual and accepted files which had been processed by an unregistered, unlicensed individual who did not have an exemption from licensing. X-PERT knew or should have known the files contained fraudulent documents or other potential defects and merely closed the loan files using its own license in violation of Sections 2-4(j), (k), (o), (t), (z) & (bb), 4-5(i)(2), (11), and (17) of the Act, and Section 1050.1140 of the Rules.

NOW IT IS HEREBY ORDERED THAT,

A. The Department **REVOKES** X-PERT MORTGAGE OF ILLINOIS, INC.'s Illinois Residential Mortgage License No. MB.6760597 pursuant to Sections 4-1(h-1) and 4-5(h)(1) of the Act.

B. The Department assesses a **FINE** against X-PERT MORTGAGE OF ILLINOIS INC**.** in the amount of $100,000 pursuant to Section 4-5(h)(5) of the Act for violations of the aforementioned Act and Rules sections. Licensee must submit payment to the Department through NMLS in the amount of $100,000. Payment shall be submitted within 30 days of the effective date of this Order.

ORDERED THIS 2[ND] DAY OF MARCH 2026

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
DIVISION OF BANKING

[redacted]

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SUSANA SORIANO
ACTING DIRECTOR

You are hereby notified that this Order is an administrative decision. Pursuant to Section 4-12 of the Illinois Residential Mortgage License Act [205 ILCS 635/4-12] and the rules promulgated thereunder on Hearings Before the Division of Banking and Division of Financial Institutions [38 Ill. Adm. Code 100.5 *et seq.*], an affected party may file a petition for a hearing on an administrative decision by the Director. The petition for a hearing must be filed within 10 days after service of this Order by mail to the Department at 555 W. Monroe St., Suite 500, Chicago, IL 60661, Attn: Angela Alexandrakis with an electronic copy by email to Angela.Alexandrakis@illinois.gov and fpr.doblegal@illinois.gov. The petition for hearing must be in writing and set forth the petitioner's license number, docket number of the administrative decision that resulted in discipline, and date of the administrative decision, pursuant to 38 Ill. Adm. Code 100.30(c). Each party that requests a hearing shall pay a $500 nonrefundable fee to the Department in accordance with 38 Ill. Adm. Code 100.20 or through the Nationwide Multistate Licensing System. After receipt of a properly completed and timely petition for hearing, a case will be docketed and notice sent to the petitioner setting forth the date, time, and place of the hearing. Absent a petition for a

hearing, this Order shall constitute a final administrative decision subject to the Administrative Review Law [735 ILCS 5/3-101 *et seq.*].