THE STATE OF THE OF THE

Illinois Department of Financial and Professional Regulation

Division of Banking

ROD R. BLAGOJEVICH Governor MICHAEL MCRAITH Acting Secretary

JORGE A. SOLIS Director Division of Banking

June 17, 2009

MARK NESBIT 763 Green Bay Ave. Calumet City, IL 60409

LOAN ORIGINATOR CERTIFICATE OF REGISTRATION DENIAL ORDER

NAME: Mark Nesbit FILE NO: 2008-2058

The Department of Financial and Professional Regulation, of the State of Illinois, Division of Banking, (hereinafter referred to as the "Department"), pursuant to the Residential Mortgage License Act of 1987, [205 ILCS 635] (the "Act") and rules promulgated thereunder [38 Ill. Adm. Code 1050] (the "Rules"), hereby issues this ORDER pursuant to the authority provided under Section 1050.2112 of the Rules. The Department has determined that you are unfit for registration based upon the following findings:

- 1) applicant has failed to pay federal income taxes;
- 2) applicant has failed to pay installment loan charges;
- 3) applicant has failed to demonstrate financial responsibility.

NOW IT IS HEREBY ORDERED that the Loan Originator Registration of Mark Nesbit is denied.

ORDERED THIS _____ DAY OF _____ 2009

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

JORGE A. SOLIS Director You are hereby notified that this Order is an administrative decision. You have the opportunity to request a hearing regarding this matter for a fee of \$250 plus the transcript fee pursuant to Ill. Adm. Code 1050. You have ten (10) business days from the date of receipt of this letter to request a hearing on the included form, and mail to the address below. Faxes will not be accepted. Absent a request for a hearing, this Order shall constitute a final administrative Order subject to the Administrative Review Law [735 ILCS 5/3-101 *et seq.*].You have the right to retain counsel to represent you in this matter.

State of Illinois ((ss: County of Cook (

The undersigned, being duly sworn on oath, states that on ___/ ____, I mailed with sufficient postage affixed, a copy of the foregoing LOAN ORIGINATOR REGISTRATION **DENIAL ORDER** by regular and certified mail, return receipt requested at 122 S. Michigan Avenue, Suite 1900, Chicago, Illinois 60603, to the address of Respondent registered with IDFPR Division of Banking listed below:

Mark Nesbit 763 Green Bay Ave. Calumet City, IL 60409

AFFIANT

Subscribed and sworn to before me,

this _____ day of _____, 2009

NOTARY PUBLIC

FORMAL REQUEST FOR HEARING

PLEASE BE ADVISED THAT ACCORDING TO SECTION 1050.2175 OF THE ADMINISTRATIVE CODE THERE WILL BE A \$250 FEE (ONLY MONEY ORDER OR CERTIFIED CHECK ACCEPTED) FOR EACH PARTY THAT REQUESTS A HEARING. **PAYMENT IS DUE AT TIME OF REQUEST**. IN ADDITION TO FILING FEES, EACH PARTY IS TO PAY THE TRANSCIPT FEE AT \$3.00 PER PAGE AND OTHER SUCH INCIDENTAL COSTS. (PLEASE BE ADVISED THAT THE SCHEDULING OF THE HEARING DATE IS BASED ON AVAILABILITY AND CAN TAKE AS LONG AS 90 BUSINESS DAYS.)

THIS MUST BE RETURNED TO US WITHIN 10 BUSINESS DAYS OF RECEIPT

HEARING DATE MAIL: January 5, 2009

HEARING REQUEST DEADLINE DATE: January 15, 2009

APPLICANT'S NAME: Mark Nesbit

ADDRESS: 763 Green Bay Ave. Calumet City, IL 60409

TELEPHONE NUMBER BETWEEN 9:00 am-5:00 pm: _____

APPLICANT SIGNATURE & DATE:_____

BASIS FOR HEARING: (attach additional pages if required)

(complete if will be represented by counsel) APPLICANT/REGISTRANT'S ATTORNEY NAME:

ADDRESS:

PHONE NUMBER: ATTORNEY SIGNATURE & DATE:

MUST BE SENT VIA CERTIFIED MAIL TO: DIVISION OF BANKING-LOAN ORIGINATOR PROGRAM-ENFORCEMENT UNIT 122 S. MICHIGAN AVE, SUITE 1900, CHICAGO, IL 60603 - (312) 793 - 3680